

Growing Communities



GROWING COMMUNITIES GRANT

This year we have set aside **\$10,000** (\$5,000 x 2) for our Growing Communities Grant (previously known as our investment program). We are inviting applications from non-profit community groups in our trading area who are spearheading projects in an effort to build, expand and/or improve facilities to support the development of our communities.

We have two new application deadlines; **April 30 & October 31**. Applications are available in branch or online at www.raymorecu.com (under 'My Community' tab).

Congratulations to our 2016 recipients:

- | | | |
|--------------------|-----------------------|--------------------|
| Raymore Elks Lodge | Dysart Community Rink | Raymore School |
| Raymore Museum | Punnichy Golf Club | Raymore Dance Club |

AG OUTLOOK SEMINAR

Weather and supplies have caused unprecedented market volatility making predicting markets and preparing for the next growing season a tough job, and that's where we can help.

Join our **economist, Brad Magnusson**, on **Thursday, March 2**, as he gives us an outlook on agricultural markets for the coming year. Participants will get to network with other local producers and are provided with a concise evaluation of current market conditions, expected trends in crop and livestock income potential, and management implications. Having the latest economic research and information helps farmers make informed business decisions.

Seminar is Thursday, March 2 from 9am - 3pm, please RSVP by Monday, February 27. Seats are limited! Call 306.746.2160 or email marketing@raymorecu.com.

RCU YOUTH SQUAD

We have recently implemented the Raymore Credit Union Youth Squad which consists of 8 Raymore School students from Grades 10, 11 and 12. The Youth Squad members, along with RCU staff, represent Raymore Credit Union at local events and are also involved in other opportunities throughout the school year. Our communities need to hear what our youth have to say! Interaction is Key. Youth Matter!

- Gr. 12 - Kelsey Bentz, Katelyn Ireland, Mathieu Mihalicz, Brayden Wulff
- Gr. 11 - Jamiee Brenner, Jordann Brenner, Dalton Paulsen
- Gr. 10 - Jaydynn Brenner

Watch for our Youth Squad in and around the community!

CRI LEARNING GRANT

On behalf of Saskatchewan Credit Unions, CRI Canada is pleased to introduce the Learning Grant Program which will award 2 Learning Grants in the amounts of \$1,000 to eligible students for full-time study at a qualifying Canadian college or university in 2017.

Any student who is a member of a Saskatchewan Credit Union is eligible to apply for a Learning Grant provided they have received a valid high school diploma or will be eligible to receive a diploma during the year of application. Learning Grants are also open to first year post secondary students!

Visit: <http://www.cricanada.net/learninggrant> to obtain a copy of the application form and to submit required accompaniments electronically.

Application deadline is April 29, 2017



LEARNING GRANT

Application deadline
April 29, 2017

TFSA - TAX FREE SAVINGS ACCOUNT



A Tax Free Savings Account (TFSA) can be for any type of savings goal. TFSA contributions are not tax deductible, meaning you cannot deduct your contribution on your tax return. Withdrawals are tax free because you made the contributions with *after-tax* dollars. There is no better time to start saving than today!

2017 Contribution Limit: \$5,500 Accumulated Contribution Limit (since 2009): \$52,000

Do you know your available TFSA Contribution Room? Visit the Canada Revenue Agency (CRA) online <http://www.cra-arc.gc.ca/tfsa/> or download their Mobile App.

RRSP - REGISTERED RETIREMENT SAVINGS PLAN



A Registered Retirement Savings Plan (RRSP) is intended for retirement savings. RRSP contributions are tax deductible, meaning you deduct your contribution from the income you report on your income tax return. You pay tax on your RRSP withdrawals because you made contributions with pre-tax dollars. RRSP growth is tax-sheltered until withdrawal. Once you turn 71, you cannot make any more contributions to your RRSP, instead you will roll it into a RRIF (Registered Retirement Income Fund) and begin receiving income from the plan. For more information, contact us, we are happy to help!

Contribution Deadline: March 1, 2017

RRSP LOANS

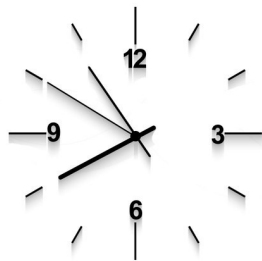


Sometimes it's tough to come up with the cash before the end-of-February deadline for RRSP contributions. We can help with a convenient RRSP loan, and we can also show you how the cost of borrowing can be offset by your tax savings!

Did you know? Borrowing to contribute to your RRSP is a smart way to maximize your contribution room. If you want to contribute to your 'accumulated' contribution room we will work out a repayment schedule of up to ten years with our 'Take 10' RRSP Loan.

Competitive Rates - Flexible Repayment Options - Insurance Protection

INDEX / EQUITY LINKED TERM DEPOSITS



These are investment tools that offer all the potential of the stock market gains with the comfort of knowing there is no risk to your principal. Have the best of both worlds!

MarketFlex® - Returns are based on the performance of the S&P/TSX 60® Index.

Prairie Basket™ - Returns are based on the performance of a group of stocks of companies from Manitoba, Saskatchewan and Alberta.

North American Basket™ - Returns are based on the performance of a group of stocks of companies from Canada and the United States.

PATs - Pre-Authorized Transfers



Pre-authorized Transfers are a great way to save! PATs can automatically transfer funds to your savings and/or investment account, on a schedule that works best for you, daily, weekly, bi-weekly or monthly—you pick!

- Start your investment with as little as \$25 & put time on your side!
- No set-up fees, no restrictions - transfer any amount, any day