

PRESIDENT: WALTER STREELASKY GENERAL MANAGER: TERRY SIEFFERT

*Wishing you all the best
for the holiday season!*



You Dream the Dream™
We'll help make it come true.



website: www.horizoncu.ca
email: info@horizoncu.ca

Grenfell and Wolseley staff photos
courtesy of Paper Moon Photography

If you would like to finance your investment in
Melville Caleb Village



Talk to our professionals...



Cameron Breittkreuz
Melville
728-5425 Ext. 2226



Stacey Richards
Melville
728-5425 Ext. 2227



Chantelle Ottenbreit
Grayson-Neudorf
794-2155
748-2255



Colette Kenny
Grenfell
697-2803



Connie McDougall
Wolseley-Grenfell
698-2252
697-2803

or contact us at info@horizoncu.ca

For more information about purchasing a Melville Caleb Village condo
please contact Ron Folstad at (306) 229-4872 or (306) 934-2075

Reminder - Mortgage holders must have appropriate insurance

If you are a mortgage holder, it is your obligation under the mortgage loan agreement granted to you, that extended insurance coverage be maintained to the full insurable value and against loss or damage by fire. As the Mortgagee, we may require additional coverage against further risks, perils or events with loss payable to your Credit Union. Please give us a call if you have any questions regarding this.

At Horizon Credit Union, *members make the difference.*

Horizon Credit Union is the financial institution that puts those that do business with them, the members, first. When you come to one of our branches, or use our online services, it looks to you like we are just another financial institution. But there is a difference. Horizon Credit Union, like other credit unions in Saskatchewan and across Canada, are owned by its members, and we are a co-operative, governed by co-operative principles.

CO-OPERATIVE PRINCIPLES:

- **Voluntary and open membership**
- **Democratic member control**
- **Member economic participation (members have equitable, democratic control of their capital)**
- **Autonomy and independence**
- **Education, training and information to stakeholders**
- **Co-operation among co-operatives (credit unions work together locally, regionally, nationally and internationally)**
- **Concern for community (credit unions work for sustainable development in their communities)**

We offer a full range of financial services like chequing and savings accounts, loans, lines of credit, mortgages, Registered Retirement and Tax-Free Savings accounts and many other financial products or services, but when you want to open an account, you join the credit union. You become a member. You share a common bond with other members, whether it is where you live or where you choose to deal. As a member you have a voice, because as a member you are an owner, but also you are a shareholder. The fundamental operating principle of credit unions democratic ownership is one member, one vote, regardless of the amount of shareholdings or deposits. This means you have a voice along with other members in setting the credit union's direction at a local level, where you deal every day.

*Become a member of
Horizon Credit Union today!*



Consider what you could do!

Become a board of director with Horizon Credit Union. Your elected board of directors work hard to ensure Horizon Credit Union meets the needs of its members. Each year, directors are elected by the members in elections held at the branch locations on the Tuesday and Wednesday of the week prior to the annual meeting. This is known as election week. Members may vote at their branch on the appropriate days, during the election week.

If you feel you have a talent for leadership, inquire today about director qualifications, roles and responsibilities at any branch of Horizon Credit Union. Join a great community organization that works for its members and its communities.

From the desk of the General Manager



On behalf of all the staff at Horizon Credit Union we want to express our best wishes during this holiday season to all of you who faithfully read our newsletters.

We thank all of our members who continue to do their financial business with Horizon Credit Union. Our 2011 financial year is shaping up to be very successful and we hope it continues into the New Year.

As we give thanks for our success in 2011, it is my hope we have fulfilled our promise as a credit union to be an integral part of the community and surrounding communities which we serve; as we are truly here because of our members.

We wish you a safe and wonderful holiday season as well as a Happy New Year.

Terry Sieffert,
General Manager
Horizon Credit Union

Message from the President



On behalf of the Staff and the Board of Directors of Horizon Credit Union we wish you a most happy and joyous holiday season.

We at Horizon Credit Union, with branches at Grayson, Grenfell, Neudorf and Wolseley, work very hard in attempting to meet all your service and financial needs. We also see ourselves as being part of the social and recreational fabric of the various communities in our region. The acquisition of the naming rights for Horizon Credit Union Centre exemplifies our commitment to community development. We are, and always have been, very supportive of communities and strive to meet their respective needs. Our goal for 2012 is to provide our membership with continuous quality personalized service that will serve to enhance their financial portfolios.

Merry Christmas – Happy New Year!

Walter Streeelasky
President

Melville Main Branch
Box 1900
Melville, SK S0A 2P0
Phone: 728-5425
Fax: 728-4520

Grayson Branch
Box 56
Grayson, SK S0A 1E0
Phone: 794-2155
Fax: 794-2253

Neudorf Branch
Box 160
Neudorf, SK S0A 2T0
Phone: 748-2255
Fax: 748-2212

Grenfell Branch
Box 670
Grenfell, SK S0G 2B0
Phone: 697-2803
Fax: 697-2911

Wolseley Branch
Box 98
Wolseley, SK S0G 5H0
Phone: 698-2252
Fax: 698-2750