

Eckville Credit Union Goes Mobile

Mobile banking gives you instant, real-time access to your account balances and transaction histories wherever you happen to be. Mobile banking works on all text-enabled phones. Just send a quick text message to your account and you'll receive a message back. **It's fast, it's easy and it's free.***

Your personal information is always secure as the only information that is transmitted is your account balance or your recent account activity. Even if you lose your phone, no one will be able to make changes to your account, steal funds or personal or financial information. And, it's quick and easy to cancel mobile banking if needed.

Ready to sign up?

Getting started with mobile banking is easy. All you need is access to online banking. Don't have online banking access? [Contact us for details to sign up today.](#)

If you're already on online banking user:

1. Login to your online banking account and click on the mobile banking link in MY PROFILE
2. Enter your mobile phone information
3. You'll receive a text message with your passcode
4. Confirm your passcode and select the accounts you want to access with mobile banking

Once you've signed up, it's easy to use.

Account Balance

To check your account balance, simply text BAL to MONEY. Within moments, you will receive a text message with your account balance information.

All Account Balances

To check all of your account balances, simply text BAL ALL to MONEY. You'll receive a text message with the balance information for all your selected accounts.

Transaction History

To view recent account activity, text ACT to MONEY. You'll receive a text message with your five most recent transactions. For quick and easy future access, you can save the short code [short code] in your phone. You can even save your text messages and resend for future use.

*Standard text messaging rates may apply depending on your provider and plan.



GENERAL MANAGER'S MESSAGE

Already been camping a couple of times which is great but I actually had to cancel a weekend because of some wet weather. I guess it's a small sacrifice given the dry state of our cropland and forests.

Although the Board of Directors have mentioned our Spruce View agency in their article, I think it is significant enough to talk about it some more. We are very excited about the opportunity to be a part of the community of Spruce View and the credit union has begun to invest in the community already. At their most recent meeting, the board of directors approved an additional \$500 that will be eligible to next year's Grade 12 students at Spruce View high school through the Eckville District Savings and Credit Union Limited's 60th Anniversary Scholarship.

In previous updates, I have mentioned that our growth and profitability levels are lower than in previous years. As we have seen at other prominent financial institutions, write downs have recently been made on our loans portfolio. This is due to increased bankruptcies and unemployment that have arisen due to a weak economy. While the negative profitability levels caused by these write downs are certainly not the scenario we strive for, the credit union is in the risk-taking business and this is one of the risks that presents itself from time to time. And we are forecasting an improved second half of our fiscal year.

Rest assured that your credit union is still a strong, viable community player. Our equity position is very strong, our products are competitive and our service levels are the best out there. I am very confident about the future of our credit union. It will most certainly be here for many years to come and will continue to be the corporate citizen that we have been in the past.

Until September, a little something to think about. . .

"The greatest gift I ever had Came from God, and I call him Dad! Small boys become big men through the influence of big men who care about small boys"

Financial Information (unaudited) to April 30, 2009

Member Deposits - \$56,975,367 = increase of 1.45% since October 31, 2008

Member Loans - \$49,956,957 = decrease of 1.33% since October 31, 2008

Equity/Reserves - \$5,058,505 = 8.07% of total assets

After-Tax Profit - \$(132,124) = (0.49)% of average assets

Loan Delinquency - \$33,442 = 0.07% of total loans

Welcomes and Congratulations

Congratulations to Cherie Litke and her husband Ron on the birth of their third child. They had a healthy baby girl.

Welcome to Doreen Perdue. She joined our casual pool of staff as a MSR I. Doreen and her husband Richard, live west of Eckville.



Go Green Giveaway

Congratulations to K. Barabonoff of Red Deer who won a Cloth Bag Full of Office Supplies. All of the supplies are made from at least 30% Recycled Material. Eckville Credit Union is committed to reducing our environmental footprint on the earth and encourages you to do the same.

Notes from the Board

Over the past three months at the Credit Union, many things have happened including opening an Agency at Spruce View, 2 directors completing their Credit Union Director Achievement courses and Mobile banking being offered.

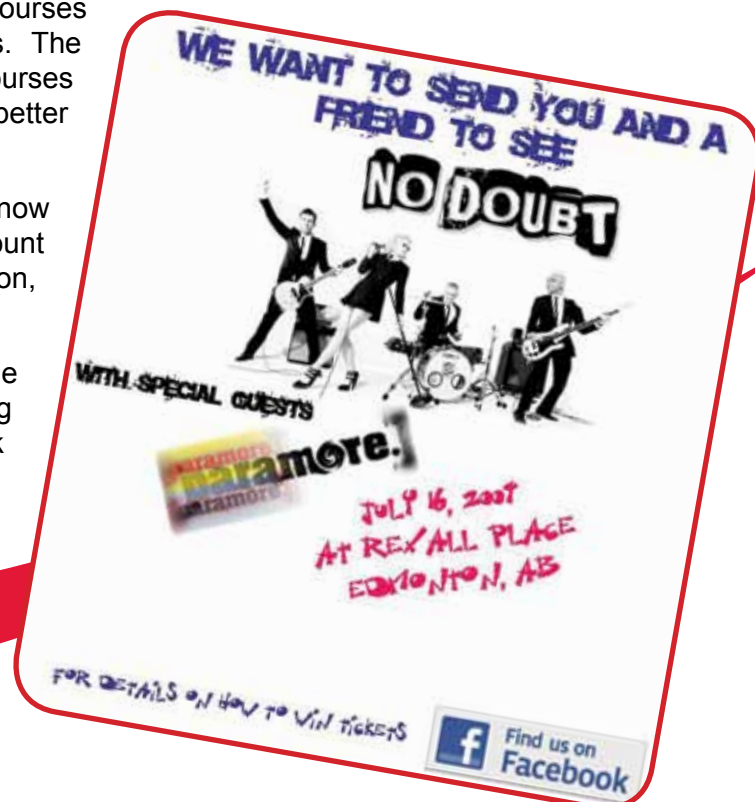
On May 27 the grand opening of our Spruce View Agency was held. It was a barbeque shared with Central Alberta Co-op. Innisfail and Spruce View Co-ops combined into a new entity called Central Alberta Co-op. It is very encouraging that the Credit Union Agency fits with their vision of providing services to the community and we at the Eckville District Credit Union can provide the banking services.

In April at the Alberta Central Credit Union Annual General Meeting held in Calgary, Both Sherron Moos and Richard Anderson were recognized as completing the Credit Union Director Achievement courses. In order to receive this recognition, directors must complete a set of pre-requisite courses as well as completing a select number of optional courses. The other directors are working towards completing these courses also. This education gives directors the knowledge to do a better job of directing the credit union.

In trying to keep up with technology, the credit union is now offering Mobile banking to allow you to check your account balance by using your cell phone. For more information, please contact the branch.

On behalf of the board of directors, I would like to thank the management and staff for running an efficient and welcoming branch of which we can be proud. I would also like to thank all of our member owners for your continued support and business.

Richard Anderson
President



Eckville Credit Union Expands to Spruce View

Starting on May 4, 2009, the citizens of Spruce View and area have had access to a wide range of financial services without leaving town. Eckville Credit Union, through an agreement with Central Alberta Co-op Ltd., is offering financial services to the community and surrounding area.

Central Alberta Coop Ltd's General Manager, Mike Clement, was looking forward to the project's implementation. "We are confident that Central Alberta Coop has entered into an agreement with an organization who takes their corporate citizenship as seriously as we do. It is a win-win situation for everyone."

Mitch Krecsy, General Manager of Eckville District Savings and Credit Union Limited, said that their board of directors made the decision to expand the credit union's service area a few years ago. A number of options were investigated and, after some extensive research, the decision was made to move in to Spruce View. "The retail sector of the community, the lack of financial services in the area and the demonstrated desire of residents were all factors in making this decision," Krecsy advised. "We are very excited to have this opportunity to show Spruce View just what we're made of. We take pride in playing an active role in the communities we serve and we know that our product and service offering will stand up to any competitor."

The services being offered at the Spruce View location are similar to the front-line services that are available at the main branch in Eckville; from deposits, withdrawals and investments to travelers cheques, bank drafts and internet banking. Appointments can also be made to have lending or investment staff come to Spruce View to serve members' more sophisticated financial requirements.

If residents want more information about the services offered by Eckville District Savings and Credit Union Limited, they can call the office at (403)746-2288. Information about the credit union can also be found on-line at www.eckvillecu.com and on their Facebook page.



Win tickets to see No Doubt, live!

We want to show our appreciation for our members who are our fans on Facebook! We are giving away a pair of tickets to see No Doubt with opening act Paramore on July 16, 2009 at Rexall Place in Edmonton. Show starts at 7:30pm.

You can enter to win these tickets by doing all three easy things:

1. Be a member of Eckville Credit Union,
2. Be a fan of the Eckville Credit Union Facebook Page,
3. Post on the Official No Doubt Contest Discussion Board.

Random Draw will be made on July 6, 2009. Winner will be contacted through Facebook.

You must be a member of Eckville Credit Union and a fan on our Facebook page. Staff of ECU and their family are not eligible.

