



# Financial Choice\$ Solutions for Your Lifetime

## *Lending Solutions* Spring Loans

Thinking of home renovations?

Take advantage of the new Home Renovations Tax Credit.

You can be eligible for a tax credit up to \$1,350.

Apply it to home renovation expenditures for work performed or goods acquired between January 29, 2009 and February 1, 2010. For further information on the Home Renovation Tax Credit go to [www.cra.gc.ca](http://www.cra.gc.ca)

Hudson Bay Credit Union will offer you competitive loan rates and quick turn around time. ....don't delay....phone and make an appointment with one of our loans officers.

## *Estate Essentials*

### Undue influence does not pay

**U**ndue influence is a person's loss of free choice to dispose of or distribute their property because of domination by another individual, which results in an excessive benefit to that individual. This is commonly grounds

under which a Will can be contested through the courts by the beneficiaries of the person's estate. When the courts rule in favor of the beneficiaries, the individual(s) must repay to the estate all monies ruled to be gained under undue influence. ■



## The winners are...

Thanks to the community and merchants for participating in the annual Bay Buck Program.

### Bay Buck winners were:

- **Merchant Winner** - Tracy's Hair Lair - Tracy Ollenberg – Weekend getaway to Moose Range Lodge
- **Member Winner** - Betty Ann Cable – Weekend getaway to Moose Range Lodge

### Guess the Temperature Draw winners were:

- Joanne Roang won the electric blanket
- Marie Riddoch won the outdoor weather station

## *Growing Green*

### HBCU now offers Green Account Package

**W**ith member trends changing, and a shift to electronic banking, Hudson Bay Credit Union is pleased to announce its new Green Account Package. It gives you unlimited electronic transactions, including ATM, Direct Payment, electronic debits and cheques for **just \$8.95 a month**. Reduce the amount of paper you receive each month and increase the amount of paper money in your wallet. Feel free to come in and ask about the new Green Account, another small way Hudson

Bay Credit Union is helping to make our world a greener and better place. ■





## *Credit Union Watch - Ready, Set, Know* Banking system upgrade

Scheduled for June 12 – June 15, 2009

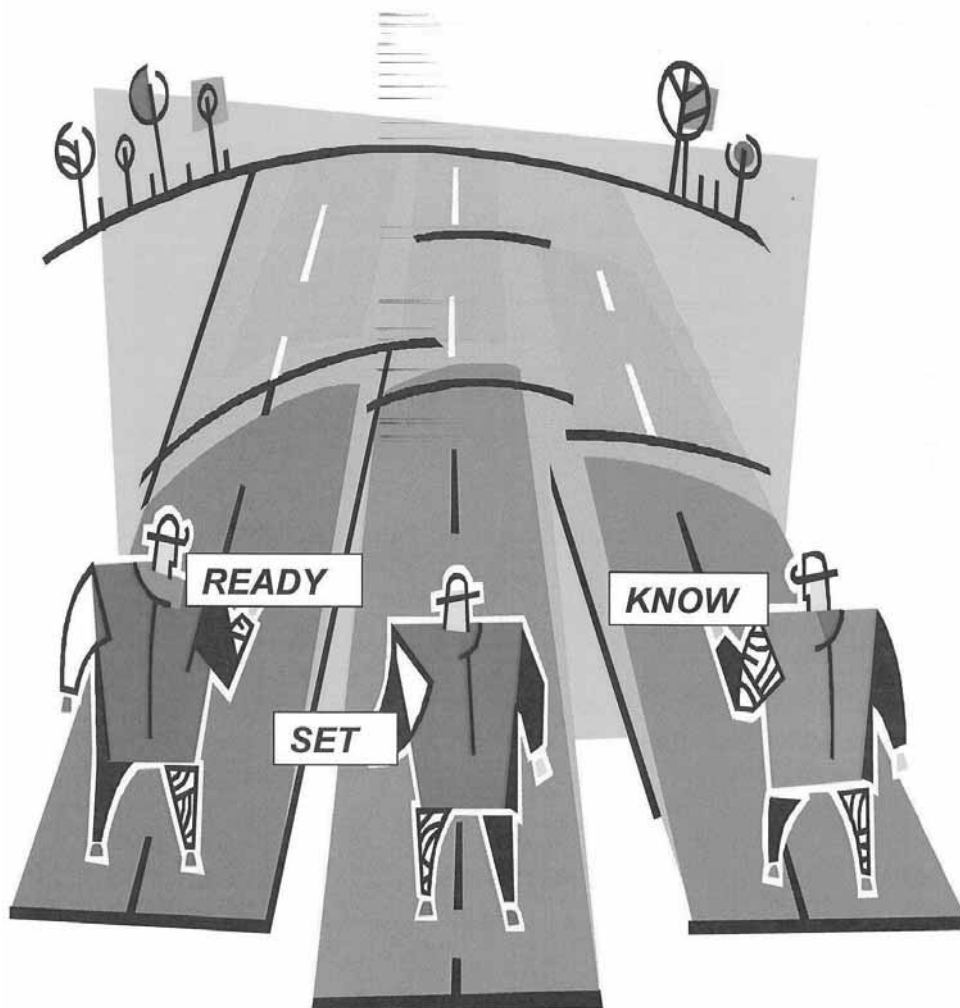
Friday – June 12 – Office will be open during regular branch hours.

Saturday June 13 through to Monday, June 16 – Office will be closed.

Tuesday, June 17 – Office will be open during regular hours and all services are scheduled to resume.

**We apologize for any inconvenience.**

Hudson Bay Credit Union will soon be upgrading our banking system – an exciting change that will allow us to keep up to the ever-changing financial services marketplace and continue to provide our members with excellent service. We're determined to make these changes with the least amount of inconvenience to you as possible. The change is necessary and over time, will improve the member experience at Hudson Bay Credit Union. ■



## How to prepare for conversion weekend?

**(5 p.m. June 12 – June 15, 2009)**

- **Have alternative payment methods available** – Some members may experience difficulty with MemberCard ATM, debit card and/or MasterCard® Global Payment transactions. We recommend having access to alternative payment methods, such as cash, credit cards and cheques.
- **Remember last minute bill payments** – Internet and telephone banking services will be interrupted. If you pay your bills electronically, we suggest you make your payments in advance of the conversion.
- **Complete special in-branch transactions** – Any special in-branch services or transactions, such as traveler's cheques, money orders, foreign currency and bank drafts should be completed in advance of the branch closures.

Please be assured that you'll continue to receive the same friendly and knowledgeable service you've always received at Hudson Bay Credit Union. We appreciate your understanding and patience while we work through this important project. Thank you for your support!

**Questions? Call us at 865-2209.**  
We'll be happy to answer any questions you may have.