

Phishing Scammers Posing as the Tax Man

It's unfortunately quite common these days to receive e-mails purportedly from legitimate financial institutions requesting personal information for fraudulent purposes. These scams, typically referred to as "phishing" scams, use phony e-mails and websites to lure unsuspecting victims into handing over critical personal information, such as social insurance numbers, credit card information, bank account details and passport numbers.

Members should keep in mind that the credit union — and any legitimate financial institution — will never request personal information by e-mail. If you receive a questionable e-mail, the best advice is always to contact the institution directly to inquire about the validity of the request.

However, members may not be aware of a similar phishing scam currently making the rounds which involves fraudulent communications purportedly from the Canada Revenue Agency (CRA). As with other instances of phishing, the phony e-mail requests personal information. In this case, however, the request is made so that the taxpayer can supposedly receive a refund or benefit payment.

The CRA has advised that taxpayers should not respond to these fraudulent communications. The agency says it will not request personal information of any kind from a taxpayer by e-mail and that it will not divulge taxpayer information to another person unless formal authorization is provided by the taxpayer. The CRA also says it will not leave personal information on an answering machine.

If you have concerns about an e-mail you've received, you're encouraged to visit the CRA website at <http://www.cra-arc.gc.ca>.

1st Annual Golf Classic Fundraiser

Our Treherne Branch organized their 1st Annual Golf Classic Fundraiser with proceeds to the Treherne Aquatic Centre. 73 golfers came out on August 8, 2009 in support of the fundraiser. Along with 18 holes of golf and a few contests throughout the day the golfers enjoyed a steak supper and everyone went home with a prize.



The event received overwhelming support and raised a total of \$ 5,165.01.

Major Sponsors were CRI and SunRise. Green Valley Equipment was the Putting Contest Sponsor. McCulloch Law Office sponsored the Closest to the pin. One Link Mortgage & Financial sponsored the Straightest Drive and Jackson Bros. Farms sponsored the Longest Drive. Hole Sponsors were Larry & Penny Lee, Harry & Caroline Bowler, Community of Lavenham, Mayor James & Helen Knockaert, Clegg's Corner Restaurant & Lounge, L & E Gates & Sons, Jack & Jean Wheeler, Bob & Lynda Wheeler, Bill's Esso, D. Berard Construction, Subway – Dean & Leanne Stanton, Pat & Murray Wray, Caisse Pembina - St. Claude, Kaljen Logistics, Metcalfe's Garage, Gibson's Insurance, Son Valley Spuds, Marginet Marketing, Treherne Branch Staff.

Special Contest Sponsors were Earle's Transfer & Groening Industries. Various donations towards prizes were also received from; Louise Dreyfus was a Major Sponsor towards the prizes. Prizes were also donated by Austin Credit Union, D. Berard Construction, Blaine Pederson, Boston Pizza – Portage la Prairie, Canad Inns – Brandon, Canadian Tire – Portage la Prairie, Celero, CKLQ Radio Station – Brandon, Frito Lay Canada, Green Valley Equipment, Harry Bowler, Kaljen Logistics, MTS All stream – Western region, Pizza Hut – Portage la Prairie, Rona – Portage la Prairie, SubWay, Verico and SunRise Credit Union.

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will rise in the
morning, we remain
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Here Today, Here Tomorrow...

Fall 2009

International Credit Union Day October 15, 2009

Each year, credit unions across the country use the third Thursday in October to mark International Credit Union Day. International Credit Union Day is a chance for credit unions and members to celebrate the unique advantages offered by co-operative financial institutions, including democratic member control, member economic participation and concern for community.

Some of those advantages are highlighted in the theme for this year's event, "Your Money, Your Choice, Your Credit Union." The theme reflects what members already know about credit unions: that financial institutions owned and controlled by their members are open, democratic and put people before profits.

This year, International Credit Union Day falls on Thursday, October 15, during Co-op Week (October 11 to 17). Co-op Week is a uniquely Canadian event that began in francophone communities in the late 1950s and became a national event in 1982. The week is meant to celebrate the contributions co-operatives have made both in Canada and abroad.

Please stop by your
local branch on
October 15, 2009
and join us in our celebration.



CORPORATE OFFICE
P.O. Box 163, Treherne, Manitoba R0G 2V0

2009 Scholarship Winners

SunRise Credit Union is very proud of our small town roots and recognizes that our youth incur substantial expenses to pursue post secondary education. For this reason, SunRise Credit Union is pleased in distributing throughout our communities a total of \$21,000 in scholarships. We offer these scholarships in hopes that some students will return to our towns, with an education and a desire to have a successful career, where they grew up - Keeping our towns alive.

Congratulations to our winners!

Andrew Berke

Blair Nolan

Taylor Drier

Jessica Brigden

Shirley Adelle Harvey

Cody Burton

Jennalee Hamilton

Mitchell Hacault

David Duncan

Dana Pettinger

Scott Forbes

Alanna Inverarity

Heide Martens

Samantha Janssens

Rhianna Olson

Rising Bankruptcy Levels Underscore Need for *Good Money Management*

Recent studies on the level of consumer bankruptcies in Canada have underscored the importance of good savings habits, avoiding unnecessary debt and overall sound money management.

Data released earlier this year by Equifax Canada revealed that Canadians across the country are filing for bankruptcy in increasing numbers. The study found that consumer bankruptcies in November 2008 increased nine per cent over the same period a year earlier. Meanwhile, a subsequent report released by BMO Capital Markets said that consumer bankruptcies in May 2009 were 33.3 per cent higher than a year earlier. The BMO report noted that consumer bankruptcies have been increasing since the end of 2005.

Bankruptcy is something no one wants to face. It carries with it a significant financial cost and also puts undue strain on relationships and families. Unfortunately, with a weakened economy and high personal debt levels, many Canadians find themselves in exactly that situation.

The key to avoiding bankruptcy is a proper understanding of what you're getting into before signing on for more debt, as well as establishing consistent, reliable savings habits.

If you're concerned about the level or type of debt you've assumed, or if you need advice on products that might make saving easier, stop by or call the credit union and speak to a member service representative. We have many products and services that may be quite useful to you, and we'd be happy to help.

Winners for the Summer Draw *Cruise into Spring Event*

Donald Gonty - VIRDEN

Doug Walker - MELITA

Trevor Fletcher - RESTON

Scott and Liz Howden
WASKADA

Maureen & Wayne Anderson
CYPRESS RIVER

Lauren Jones - BALDUR

Gail Gibson - HARTNEY

Danica Metcalfe
TREHERNE

Annis Simoens - HOLLAND

Marlene Kilmury
BOISSEVAIN/MINTO

Jane Blyth - DELORAINE



Trevor Fletcher
Reston

Gail Gibson - Hartney

Holland Branch Raised *\$1960 for Holland Hall*

SunRise Credit Union – Holland Branch, Dona Smart (left) and Charlene Graham (right) present a cheque to Valerie Walker, President of the Holland Hall Board.

SunRise raised \$1960 for repairs to the hall dance floor as their 2009 fundraiser.



Waskada Branch Raised *\$3215.57 for Cancer*

The "CU Cancer Free" team of the Waskada Branch held a Barbeque and fundraiser for Cancer on June 12, 2009. Branch Manager—Steve Brigden; past Melita Branch Manager—Daryl Van Cauwenberghe; and 2 locals namely Carson Spence and David Pentecost, volunteered their heads to be shaven for the fund-razor!! Barbequed hotdogs, drinks and cake were sold to the public. Local musicians, Steve and Coral Meggison and friends entertained the crowd as well as Henna Tattoos were offered by Melba Gardiner. The Waskada Branch was very proud to present \$3215.57 to the Canadian Cancer Society.

We at the Waskada Branch would like to extend a special thanks to all our community and SunRise Staff for making this event a success. Your donations and support were greatly appreciated.

Steve, Tanis, Vicky, Audrey, Dianne and Kim



Barbeque Held at Local Farmers Market in Boissevain

On July 10, 2009, a number of SunRise Credit Union and Boissevain Co-op staff, held a barbeque at the local Farmers Market. Together, they raised a total of \$438 that was donated to the Kinsmen/Kinettes in aid of a new play structure for the Kinsmen Park.



In the picture presenting the
cheque is:

Greg Gill

(GM BOISSEVAIN CO-OP)

Nicole Racine

(KINETTES)

Sid Braybrook

(KINSMEN)

Joan Robertson

(LOANS OFFICER AT
SUNRISE CREDIT UNION)