

money works\$



A NEWSLETTER FOR G&F FINANCIAL GROUP MEMBERS

Happy New Year!

JANUARY 2007



Revolutionize your RRSPs: your future is now!

This RRSP season, join the revolution for better rates, easier access, and personal service by coming to G&F Financial Group. From great investment products to sound financial advice from our knowledgeable staff, there's no need to form sit-ins or demonstrations! At G&F Financial Group we can meet your demands when it comes to saving for your retirement.

Earn great returns with our special RRSP products such as our *Two-Year Convertible Term* at 4.25%* — a great rate plus the added flexibility of being convertible on the anniversary. Or, check out our revolutionary *RRSP High Interest Savings Account* offering up to 4%*. Not only are the rates exceptional, they're perfect for building your nest egg or even parking your money until you're ready to invest for a longer term.

Looking to top up your contributions this year but find

yourself in need of funds? Consider a *Re-advanceable Loan* starting as low as *Prime minus 1%** or do some catch-up with a *Lost Years Loan* starting as low as *Prime plus 1%**.

With 12 branches throughout the Lower Mainland and the opening of our newest location in Cloverdale, you'll receive easier access without having to ask for it.

Make your future the issue today and join the revolution at G&F Financial Group.

The deadline for contributing for the 2006 taxation year is March 1, 2007.

To determine your RRSP contribution limit, check out your 2006 Income Tax Assessment or call Revenue Canada's Tax TIPS line at 1.800.267.6999.

*All rates subject to change. Some conditions may apply.

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Make it *your* New Year's Resolution — protect yourself!

A Member Card Debit Card provides the ultimate convenience when purchasing gifts during the holiday season. However, don't risk your savings with improper use. With the hustle and bustle of the holidays, it's easy to forget that we're vulnerable to fraudulent activities while making purchases.

To reduce the risk of fraud with your Member Card, follow these safety measures:

- **Protect your PIN (personal identification number).** When completing your transactions, shield the keypad with your hand or body.
- **Never let your debit card out of sight when making your transaction.**



When entering your PIN, shield the keypad with your hand and/or body.

- **Avoid selecting an obvious PIN, such as your name, street number, date of birth, or telephone number.**

If you suspect your PIN has been compromised, please contact your branch immediately to change the PIN. To report a lost or stolen Member Card within Canada or the Continental USA, call 1.800.567.8111 or contact your branch directly during regular business hours. If outside Canada or the Continental USA, call 1.306.566.1276 collect.

For more safety tips, please visit www.gffg.com

INTRODUCING YOUR PERSONAL ACCOUNT MANAGERS Looking for more information on investments and planning for your retirement? Talk to one of our Personal Account Managers today!

Vishwanath (Vishu) Dhiri
Surrey: 604.507.7911
Email: vdhiri@gffg.com

Jim Godey
New West: 604.523.5375
Burnaby: 604.517.5169
Email: jgodey@gffg.com

Eric Hsiao
Vancouver: 604.453.4456
Email: ehsiao@gffg.com

Oanh Van Vo
Richmond: 604.303.1816
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Call For Nominations

A Message from the Nominating Committee

On Wednesday April 11, 2007, G&F Financial Group will hold its 66th Annual General Meeting. We encourage all members to come and participate in this important event. Complete details and instructions will be conveyed to you in the AGM News that will be mailed during the 1st quarter of 2007. The terms of seven (7) Directors will expire at the upcoming Annual General Meeting with four directorships available for a three year term. Gulf and Fraser Fishermen's Credit Union promotes gender and ethnic diversity throughout our Credit Union and encourages members who have an appreciation of the rapidly changing business

climate to submit their names for nomination. You may request details of the eligibility requirements and nomination forms from:

Perolina Fernandes, Executive Assistant,
at our Corporate Office at 7375 Kingsway
(third floor) in Burnaby.

Completed nomination forms and pertinent information must be received at our Corporate Office by the Close of Nominations on Wednesday, February 14, 2007, by 4:30 pm.

For more information, please call 604.517.5101.

NOTICE OF ANNUAL GENERAL MEETING

G&F Financial Group gives notice and invites you to our Annual General Meeting to be held on **Wednesday, April 11, 2007.**

**Firefighters' Club at Metrotown
6515 Bonsor Street
Burnaby, BC V5H 3E8**

More details to follow in the AGM News.

Share in The Success!

The Management and Board of G&F Financial Group are proud to announce that once again we will be returning a substantial amount of our profits to our members.

Subject to the completion of the audited financial statements for December



31, 2006, and pending final approval, we have declared this rate of return for our Profit Savings and Profit Savings RRSP accounts.

Rates for Equity Shares and Patronage Rebates will be released soon and are expected to also be extremely competitive in today's fluctuating interest rate market.

Familiar Places + New Faces

Over the past few months, you may have noticed a few new faces at our branches and corporate office. If you haven't already done so, come in and say hi and meet our new team members!



**Branch Manager,
Main Street: Ruby Dhillon**

Ruby has been in the financial services industry for 18 years. Prior to joining our Main Street team, she completed an Associate Certificate in Financial Planning and Life Insurance Level One, as well as the Mutual Funds course via Investment Funds Institute of Canada. In her spare time, Ruby enjoys spending time with her two young children and travelling.



**Branch Manager,
41st Avenue: Steven Hui**

Steven has over seven years in the financial services industry and seven years of experience working as a mortgage broker. Accredited with a Business Administration degree (BBA) from SFU, Steven is also a Certified Financial Planner (CFP) and holds a Financial Management Advisor designation. He is an avid golfer and loves to spend time with his family.



**Associate Vice-President,
Retail Credit: Kathy O'Flaherty**

Joining G&F Financial Group in November, Kathy has worked in the credit union system for 20 years in various capacities and positions. She has a passion for Retail Credit and Lending and has specialized in the area for the past 15 years. Residing in Langley, Kathy enjoys gardening, golfing, sharing laughs with family and friends and tasting the great wines of the Okanagan.

INSURANCE REMINDER

Please be aware that all members with mortgages or chattel secured loans must maintain physical damage insurance coverage to full insurance value of the security. Loss payable must be to G&F Financial Group.

Community Spirit in your neighbourhood

For over 65 years, G&F Financial Group has shared its successes within the communities we operate by giving back. Through countless volunteer hours, donations, sponsorships, and participation in various initiatives and events, our branches are committed to building stronger communities where we live and work.

Recently, the efforts of our **New Westminster** and **Port Coquitlam** branches were recognized by their communities. On October 12, the Port Coquitlam branch was presented with a *Spirit of Community Award* in the



Branch Manager Peter Kobayashi accepts the Spirit of the Community Award on behalf of the Port Coquitlam Branch.

category of Workplace Leadership, honouring individuals and organizations in the Tri-Cities, Anmore and Belcarra areas that make a difference in the community through

their contributions, commitments and volunteerism.

On November 15, the **New Westminster** branch was also presented with two awards at the *New Westminster Chamber of Commerce Celebration of Business Excellence*. G&F Financial Group was the winner of Large Business of the Year and the winner of the *Community Spirit Award*. This marks the branch's second win and third consecutive nomination for the Spirit of the Community Award in three years.

Congratulations to both branches on their great work in the community.

Over \$50,000 to United Way

Speaking of community spirit, the staff of G&F Financial Group are proud to announce the results of this year's Employee United Way Campaign. With the added incentive of the G&F Financial Group Foundation matching dollar for dollar up to \$25,000, the staff once again came through and even beat last year's contributions. Ultimately, the United Way of the Lower Mainland was presented with a cheque on December 14 for a grand total of \$51,358 — staff raising a total of \$26,358 and the G&F Financial Group Foundation matching \$25,000.

Thanks to everyone who made this United Way Campaign such a wonderful success.



Aubrey Searle, Al Wagner, Heather McCallum, Anita Kean of the United Way, and Richard Davies, CEO

BURNABY

Corporate Office
7375 Kingsway
604.517.5100

South Burnaby Branch
7375 Kingsway
604.521.2315

Southpoint Branch
Pod. B 6911 Southpoint Dr.
604.528.8383

PORT COQUITLAM

Port Coquitlam Branch
400-2748 Lougheed Hwy.
604.941.8300

NEW WESTMINSTER

New Westminister Branch
760 6th Street
604.526.2122

RICHMOND

Richmond Centre Branch
7971 Westminister Highway
604.278.0220

Steveston Branch
3471 Chatham Street
604.271.5911

SURREY

Cloverdale Branch
500-6456 176th Street
604.575.3900

Fleetwood Branch
101-15910 Fraser Highway
604.599.6177

Nordel Crossing Branch
101-12020 Nordel Way
604.507.8688

VANCOUVER

41st Avenue Branch
2735 East 41st Avenue
604.437.4774

Main Street Branch
1 – 2949 Main Street
604.879.7131

Hastings Branch
803 E. Hastings Street
604.254.9811

MEMBERLINK

604.419.7600

WEBSITE

www.gffg.com

where members belong