

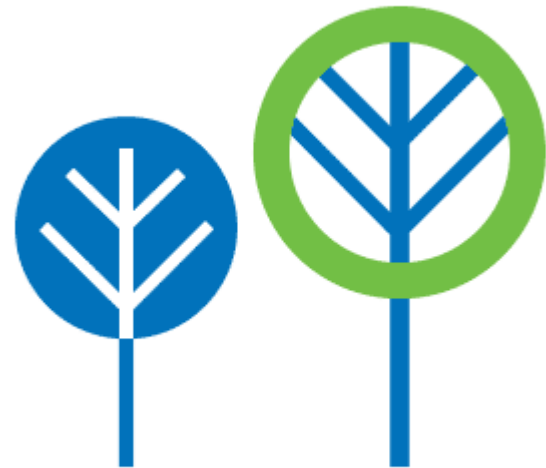
Financial Tips for Community Leagues

Debbie Neddow – Delton
Crystal Johnson – Capilano





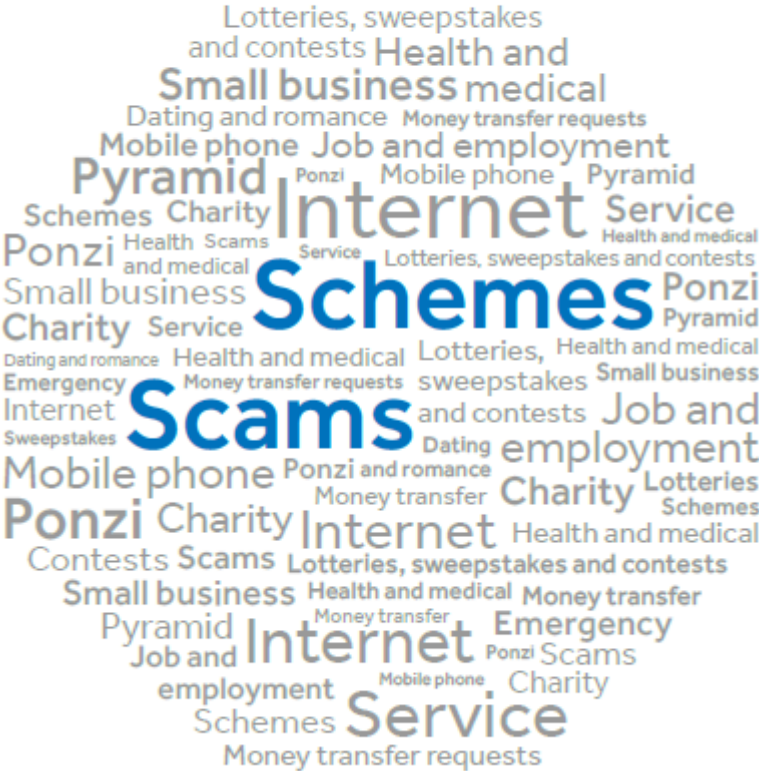
**Servus is people helping people.
After all, we live and work in your
community.**







Common schemes and scams



The woman identified, was volunteering and is alleged to have left with more than \$4,000

The theft forced the provincial office to close because of a lack of funds

“Former director of Regina sexual assault center gets three years for fraud”

“Claimed the money was for reimbursements of petty cash, mileage or payments of bonuses or salary”

Alberta Mountie, woman, charged with stealing money from school charity



DETECTING FRAUD

Recognize the signs:

- reconciliations are not being performed or reviewed on a timely basis and cash is not being deposited in the bank/credit union in a timely manner
- Employees or volunteers, particularly those with access to assets and/or financial accounting records, appear to be living beyond their means
- Implementing Police Record Checks dealing with money
- Key records go missing when you are looking for them
- The financial results suggest that the NPO is doing well but the organization is suffering from a lack of cash flow, or the cash flow is not commensurate with what one would expect
- Costs are escalating at a rate that is unexpected and inconsistent with the budget
- If it is an employee/volunteer committing the fraud, they tend to work longer hours when others are not around to observe their activities

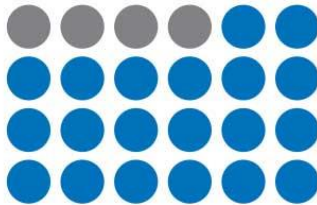


FRAUD PREVENTION



EQUIFAX CANADA SAYS THAT **FRAUD ACCOUNTS FOR 54%** OF ALL CYBERCRIMES REPORTED TO POLICE

800 (in 2011)



4,000 (in 2012)

REPORTED INCIDENTS
OF CYBERCRIME

FRAUD-RELATED CRIME
COSTS CANADA BETWEEN
\$15 BILLION AND



\$30 billion
ANNUALLY

16,000 COMPLAINTS
OF CYBER-RELATED FRAUD



\$29 million
IN REPORTED LOSSES

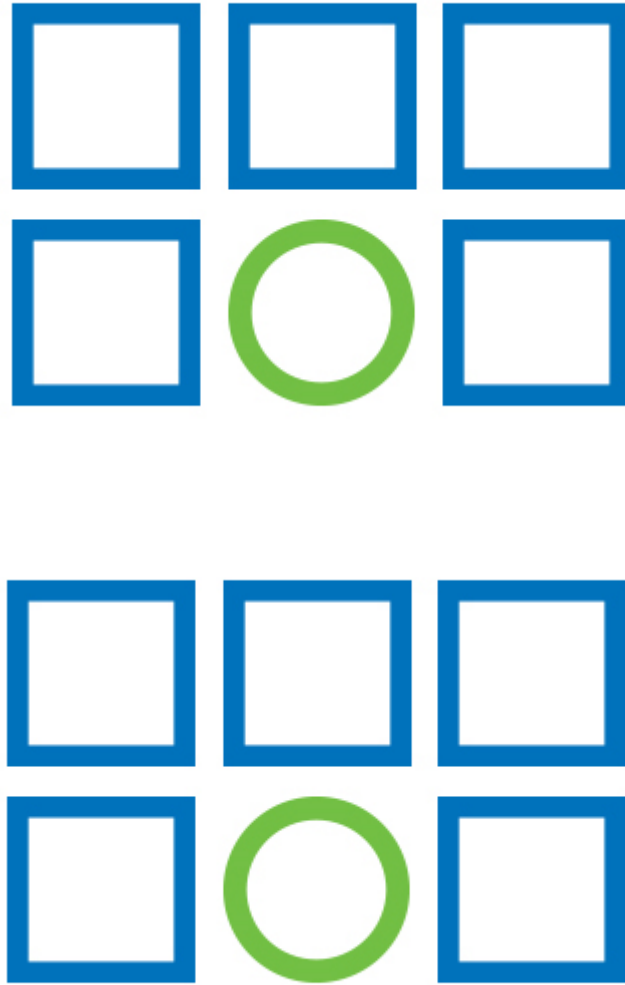
Source: RCMP-grc.gc.ca





Set up a Record Keeping System







Questions





Thank You !



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Business Banking Plans

Servus Credit Union's business banking plans offer great value to you, the member, with the features you're looking for and details that are easy to understand.

The plans are highly competitive and are better than most other major financial institutions.

Choose the plan that fits your banking style and enjoy benefits like:

- A generous amount of transactions for a reasonable monthly fee
- Monthly fees that can be waived when minimum monthly balances are maintained

Daily Banking Accounts	Business Pay-As-You-Go	Business Plan 15	Business Plan 30	Business Plan 60	Business e-Plan 60	Business Plan 100	Business Plan 150	Community Plan
ACCOUNT DETAILS:								
Monthly fee	\$6.00	\$10.00	\$20.00	\$39.00	\$29.00	\$65.00	\$85.00	\$0.00 (\$10 value)
Monthly fee waived with minimum monthly balance	n/a	n/a	n/a	n/a	n/a	\$30,000	\$40,000	n/a
In-branch deposits, withdrawals, cheques and other debits	\$1.25 each	15 free/month, then \$1.25 each	30 free/month, then \$1.25 each	60 free/month, then \$1.25 each	\$1.25 each	100 free/month, then \$1.25 each	150 free/month, then \$1.25 each	15 free/month, then \$1.25 each
Online, mobile* and TeleService banking bill payments, direct payment purchases, ATM withdrawals, photo deposits, automated fund transfer deposits and withdrawals, INTERAC e-Transfer deposits and withdrawals					60 free/month, then \$1.10 each			
INTERAC e-Transfer withdrawal fee*	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each
Fund transfers between Servus accounts (in-branch, online, TeleService)	Free	Free	Free	Free	Free	Free	Free	Free
ATM withdrawal — INTERAC (other Canadian non credit union ATM)	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each
ATM withdrawal — Cirrus (other foreign financial institution ATM)	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each	\$3.00 each
In-branch bill payments (handling fee)	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each	\$1.50 each
ATM bill payments	Free	Free	Free	Free	Free	Free	Free	Free
STATEMENT:								
Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Paper statement	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	Included
e-Statement (optional)	Free	Free	Free	Free	Free	Free	Free	Free

When you open a business banking plan with Servus, you become a member-owner and can benefit from our 100% deposit guarantee and our Profit Share program — which is unique in the financial services industry. You will also be part of a credit union renown for exceptional member service and for supporting communities across Alberta.

Delivering exceptional service to members and communities has been the foundation of our success and is a continuing priority for us. As a member-owner you are not just a number to us. We want you to feel at home and have a comfortable banking experience.

Savings Accounts	Business Savings	Business High Yield Savings	AgriInvest High Yield Savings
ACCOUNT DETAILS:			
Monthly fee	\$0.00	\$0.00	\$0.00
In-branch deposits, withdrawals and other debits	1 free/month, then \$1.25 each	1 free/month, then \$5.00 each	1 free/month, then \$5.00 each
Online, mobile* and TeleService banking bill payments, direct payment purchases, ATM withdrawals, photo deposits, automated fund transfer deposits and withdrawals, INTERAC e-Transfer deposits and withdrawals		electronic deposits \$1.25 each	
INTERAC e-Transfer withdrawal fee*	\$1.50 each	\$1.50 each	\$1.50 each
Fund transfers between Servus accounts (in-branch, online, TeleService)	Free	Free	\$5.00 each
ATM withdrawal — INTERAC (other Canadian non credit union ATM)	\$1.50 each	\$5.00 each	\$5.00 each
ATM withdrawal — Cirrus (other foreign financial institution ATM)	\$3.00 each	\$5.00 each	\$5.00 each
In-branch bill payments (handling fee)	\$1.50 each	\$1.50 each	\$1.50 each
ATM bill payments	Free	Free	Free
STATEMENT:			
Frequency	Quarterly	Quarterly	Quarterly
Paper statement	\$3.00	\$3.00	Free
e-Statement (optional)	Free	Free	Free

US Accounts	Business US Pay-As-You-Go	Business US Savings
ACCOUNT DETAILS:		
Monthly fee	\$6.00	\$0.00
In-branch withdrawals and other debits, cheques and automated fund transfers	\$1.25 each (also applies to deposits)	\$1.25 each (also applies to deposits; no cheques)
Transfers (between US accounts only)	Free	Free
Coverdrafts (between US accounts only)	\$5.00 each	\$5.00 each
STATEMENT:		
Frequency	Monthly	Quarterly
Paper statement with cheque images	\$3.00	\$3.00
e-Statement (optional)	Free	Free

*Certain conditions apply. Please ask us for details.

