



International Credit Union Day™ – October 18, 2018
Celebrates the spirit of the global credit union movement.

A Message from the CEO – Alvina O'Brien

Dear Member:

On October 18th we join 60,000 credit unions in 109 countries and over 231 million members around the world to celebrate International Credit Union Day. International Credit Union (ICU) Day celebrates the spirit of the global credit union movement. Since 1948, the day has been recognized on the third Thursday of October, allowing us to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences.

As a movement that began in 1844 with a marketing cooperative organized by a group of workers in Rochdale, England, credit unions were established as not-for-profit financial cooperatives, owned and operated by their members. Since these humble beginnings, Credit Unions have focused on helping people -- individuals, families, small business owners, and communities - build financial strength, stability, and improve their financial lives.

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

Eagle River Credit Union like our peer Credit Unions across the world is amid a significant transformation to ensure relevance and sustainability long into the future. We continue to re-think and move to action in the ways that we attract new members, deepen relationships with existing ones, and attempt to provide the very best service possible.

Eagle River Credit Union has been and will always be a safe, secure place for your money. We have a stable membership base, and continue to achieve a high-quality loan portfolio, safe investment portfolio, and solid earnings. Our members enjoy the benefit of an organization that puts people's needs first. We believe in the credit union philosophy of "People Helping People" and we never forget that it's **your** money in all we do.

As we celebrate International Credit Union Day for 2018, I want to take this opportunity to thank our current volunteer Board of Directors for your guidance, commitment and support. To the Credit Union's employees, thank you for your dedication and daily efforts in serving our members. And to you, our members, I thank you for entrusting the Credit Union with your financial needs. We will remain steadfast in our mission to empower your success through financial education, technology and service excellence!

Kind Regards,

Alvina O'Brien
CEO

Corporate Office
8 Branch Rd
PO Box 29
L'Anse au Loup NL A0K 3L0

Tel: (709) 927-5524 erinfo@ercu.ca
Fax: (709) 927-5759 www.eaglerivercu.com