

Introducing Jas Sandhu,

**Financial Planner - Credential Financial Strategies/
Investment Advisor - Credential Asset Management Inc.**



Happy New Year!

There are many of you I have not had the privilege to meet yet so I thought I would take this opportunity to introduce myself. I was born and raised in this community and consider myself a "PG boy". My father worked in the Forest Industry and my mother is a caretaker for people with special needs. Growing up I played many sports, but my favourites were hockey, basketball, and judo. As I get older my passion is now with golf. Some other hobbies include reading, working out, spending time with my family, and promoting financial literacy.

When my dreams of playing for the Vancouver Canucks were shattered due to a lack of talent, I found my calling as a Financial Planner. I believe every member and their goals are unique and I strongly believe in Spruce Credit Union's mission of Preserving the Human Connection in Banking. My job is to identify what is most important to our members so I can help them achieve their goals and dreams, whether this is retiring early or planning for a grandchild's education. My job is to understand what a computer cannot and what money really means to you.



I continue to invest in education and professional development so that I can best serve our members. I hold my Certified Financial Planner designation (CFP®), as well as my Chartered Investment Manager designation (CIM®). CFP® is the gold standard of financial planning in Canada. It requires expertise in a broad range of areas including retirement, estate, and insurance planning. Most importantly, the CFP® code of conduct requires me to act as a fiduciary – meaning I must always act in the best interest of my members. The CIM® specializes in portfolio management and high-level investment management strategies. In addition to my professional designations, I have a Diploma in Accounting and Finance from CNC, as well as a Bachelor of Commerce Degree from UNBC with a Double Major in Finance and General Business. In 2018/2019, I had the honor of being named a Top 40 under 40 business person by the Prince George Chamber of Commerce, which recognizes professional and community achievement.

The importance of speaking to someone who has your best interest in mind is even more important when you are talking about your financial health and future wellbeing. I believe in building relationships with our members so I can provide you with the best advice for a successful outcome. If you are thinking of making a change or would like to learn more about how sound financial planning advice can provide peace of mind, please reach out. I would love to sit and speak with you.

Sincerely,

Jas Sandhu, CFP®, CIM®, B.Comm.
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Credential Financial Strategies Inc. is a member company under Aviso Wealth Inc., offering financial planning, life insurance and investments to members of credit unions and their communities.

®Credential is a registered mark owned by Aviso Wealth Inc.

Mutual funds, and related financial planning services are offered through Credential Asset Management Inc.

Preserving the human connection in banking
www.sprucecu.bc.ca

2020 Board of Directors Election

Call for Nominations



Three director positions available.

The Nominations Committee invites nominations of eligible Spruce Credit Union members to fill three director's positions in the 2020 election. Each position is for a 3-year term, commencing at the end of the Annual General Meeting on Wednesday May 13, 2020.

Interested members must visit our Downtown Branch at 879 Victoria Street to obtain a Candidates' Package.

Close of Nominations and the deadline for delivery of completed documents is March 20, 2019. For more information please contact Diana Matheson at 250-596-8629 or dmatheson@sprucecu.bc.ca

Eligibility as per Spruce Credit Rules Section 4

- 4.4** A member in good standing, other than a person disqualified by Rule 4.5, shall be eligible for election as a director.
- 4.5** No person who:
- a)** is a person disqualified from becoming or acting as a director pursuant to the Company Act, the Financial Act or the Credit Union Act;
 - b)** is or becomes a paid employee of the credit union or an affiliate of the credit union or is the spouse, child, mother, father, brother, sister, in-laws or grandparents, (this also applies to "step" relations), of a paid employee of the credit union or an affiliate of the credit union.
 - c)** was an employee of a credit union or an affiliate credit union during the one-year period prior to the date that nominations for the office of the director under these Rules closed;
 - d)** is an employee, officer or director of a bank, trust company, loan company, savings and loan association, deposit-taking institution, lending institution or another credit union (other than a director of a central credit union) or a subsidiary of any of them except where that person has been requested or authorized in writing by the directors to serve as a director of a bank, trust company, loan company, savings and loan association, deposit taking institution, lending institution, other credit union or a subsidiary of any of them;
 - e)** has not been a member in good standing of the credit union for 12 consecutive months; or
 - f)** being a director, has failed, without being excused, to attend regular meetings of the directors for three consecutive months in which meetings are held;
- is eligible to hold office as a director and, if holding office as a director, shall vacate office forthwith.



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Want to learn more?

Drop by the Hart branch at 6541 Hart Hwy.

Our knowledgeable team will be happy to answer your questions and help you get set up!

You can also come by our Victoria St. branch if that's more convenient.