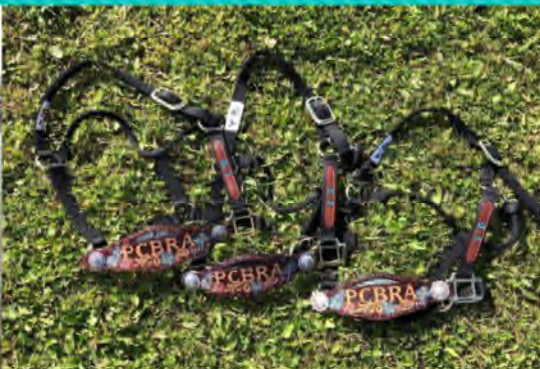


Peace Country Barrel Racing Association, (PCBRA)



PRRD Grant Application 2021 presentation.

History



The PCBRA has been an active non-profit organization in the peace country for many years, it was started to promote barrel racing in children, youth, and adults alike. We host weekly or monthly jackpots which is a barrel racing run that will count towards our yearly finals. We also hold larger events that can be over a weekend during our barrel racing season which runs from September to the following September. Our organization earns money by the entry fees from jackpots, business and personal sponsorships and community fundraisers.

Each "qualifying" member who completed a minimum of 9 "jackpots" get to compete in our year end finals. This finals are a large scale multi-day barrel race for all ages and skill levels where competitors get the opportunity to win cash, saddles, and other prizes that are sponsored by people in the community.

These events are strictly driven by donation, sponsorships, and membership fees. Majority of the earnings are returned to the members of the organization for their efforts and participation.

Background



- Originally barrel racing began so women could compete in rodeo, it has since evolved into a well known equestrian event for men, women and children of all ages .
- 3D barrel racing is a individual sport where every horse and rider are given equal opportunity to be competitive at their own level. Divisions were created to ensure each participant and they're equine athlete is eligible for cash and prizes regardless of skill level or time.
- Barrel racing is an event where a horse and rider complete a cloverleaf pattern in a timed sequence, at the end of the race all competitors times are tallied and the winners are announced based on divisions not only the fastest wins but all competitors are given a chance based off a one second interval system.

Infrastructure



As a non-profit organization we do not have the capital to own or build a facility, we rely on the use and rental of pre-existing riding arenas within the PRRD and local communities that we rent for a fee and use these facilities for our events. This method ensures the facilities in the Peace Region are being utilized by equestrian sports and maintained from the proceeds we provide. These facilities include but are not limited to

- The North Peace Light horse Association (Fort St. John)
 - Lakota Agriplex (Dawson Creek)
 - Pine Valley Exhibition Park (Chetwynd)
 - Double H Saddle Club (Hudsons Hope)
 - Hats N Chaps (Farmington)
- This is an excellent way for our organization to utilize the available facilities but they come at a high cost for use which the organization is responsible for in order to host events.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28 Smokey River Arena/DOUBLE HEADER	29 Miller Arena/DOUBLE HEADER	30 Harris Arena/DOUBLE HEADER	31 Barker Arena/DOUBLE HEADER/CANCELLED Chetwynd Outdoor/DOUBLE HEADER	01 <u>Smokey River Arena/DOUBLE HEADER</u>	02	03
04	05	06 Harris Arena/DOUBLE HEADER High Level/DOUBLE HEADER	07 Chetwynd Outdoor/DOUBLE HEADER	08 Munroe Arena/ DOUBLE HEADER Smokey River Arena/DOUBLE HEADER High Level/DOUBLE HEADER	09	10 TEEPEE PCBRA PRE RACE JACKPOT
11 Peace River/DOUBLE HEADER Smiths Arena	12 Hats N Chaps/Double Header Hudsons Hope/DOUBLE HEADER Miller Arena/DOUBLE HEADER Peace River/DOUBLE HEADER Smiths Arena / DOUBLE HEADER	13 Lakota Arena/DOUBLE HEADER Hudsons Hope/DOUBLE HEADER	14 Eureka River / DOUBLE HEADER Hats N Chaps/Double Header Hudsons Hope/DOUBLE HEADER High Level/DOUBLE HEADER Peace River/DOUBLE HEADER Smiths Arena / DOUBLE HEADER	15 Eureka River / DOUBLE HEADER	16 Eureka River / DOUBLE HEADER	17
18 HATS & CHAPS/ Kathy Corr	19 LAST DAY TO QUALIFY FOR FINALS Kohlmans Arena/DOUBLE HEADER	20	21	22	23	24
25	26	27	28	29	30	31

This calendar provides an idea of how many events are usually held per month in a successful year. These events can be hosted at public or private facility depending on the conditions, entries and location.

Financial Information

Provided is a AGM financial summary of 2019 for our organization, as you may note we had a substantial revenue from entry fees, donation and sponsorship from events (\$110,808.48) before expenses.

Sponsorships are a large portion of this revenue which was drastically impacted in 2020 we did not have any large events or fundraisers to bring in income due to COVID-19.

As a result we risk losing memberships and community involvement by not being able to host events or fundraisers for the 2021 year.

PeaceCountryBarrelRacingAssociation

Trial Balance As at 09/12/2019

Ac...	Account Description	Debits	Credits
1060	Chequing Bank Account	76,397.96	-
1200	Accounts Receivable	950.00	-
3560	Retained Earnings - Previous Year	-	17,273.32
4100	Jackpot Revenue	-	10,628.00
4110	Membership Revenue	-	16,740.00
4112	Fundraising Revenue	-	8,196.16
4114	Salteau Fundraising Revenue	-	2,395.00
4115	Online Auction Revenue	-	2,980.00
4120	Sponsorship Revenue	-	14,300.00
4121	Summer Jackpot Revenue	-	6,641.00
4125	Finals Entries	-	31,565.00
4200	Sales	-	60.00
4460	Miscellaneous Revenue	-	30.00
5015	Dance Expenses 8,128.85 -	-	-
5016	Salteau Fundraising Expenses	1,972.00	-
5017	Summer Jackpot Payout	6,443.19	-
5050	Finals Prizes	6,354.84	-
5060	NSF Cheques	120.00	-
5070	Finals Expenses	527.04	-
5090	Monthly Service Charge	110.00	-
5091	Yearly Insurance Expense	2,150.00	-
5410	Wages & Salaries	6,300.00	-
5500	Misc Expenses	1,354.60	-
		110,808.48	110,808.48

Projected Payout - \$31,550.00

Projected Prizes - \$16,545.00

Projected Expenses - \$5050.00

= (-\$53,145.99)

Projected Income - \$2,200

Total Projected in Account after Expenses and Revenue = \$25,451.97

Membership Fees

- ❑ Each year in September we collect annual memberships
- ❑ Any person can attend a jackpot without a membership for fun but in order to attend the year end finals you must be a member
- ❑ Open memberships are \$100.00
- ❑ Junior memberships are \$80.00
- ❑ Pee Wee memberships are \$60.00
- ❑ (memberships are cheaper for families to promote family participation)
- ❑ This amounts to approx \$30,000.00 annually and this money is how we can continue to operate cover expenses before sponsorship and donation to host events



Financials Continued

The organizations current account balance is \$30,585.95

We have had no events, sponsorships, or income as a result of the current provincial restrictions

We also have yet to secure a bookkeeper for the 2021 season (which is an expense of approx \$7000.00 annually)

DATE	DESCRIPTION	NUMBER	WITHDRAWALS	DEPOSITS OR LOAN PAYMENT	LOAN PRINCIPAL	INTEREST	BALANCE
CHEQUING							
Chequing Non Profit Orgs Clubs: 100000480640							
100244301-Chequing-Business							
01 Dec 20	Opening Balance						30,821.24
01 Dec 20	EMT Transfer - Debit Payee: Brooke Soyчук		30.79				30,790.45
01 Dec 20	EMT Transfer - Debit TXN Fee Payee: Brooke Soyчук		1.50				30,788.95
01 Dec 20	EMT Transfer - Debit Payee: Kyla Fettes		95.00				30,693.95
01 Dec 20	EMT Transfer - Debit TXN Fee Payee: Kyla Fettes		1.50				30,692.45
03 Dec 20	EMT Transfer - Debit Payee: Kyla Fettes		95.00				30,597.45
03 Dec 20	EMT Transfer - Debit TXN Fee Payee: Kyla Fettes		1.50				30,595.95
31 Dec 20	Service Charges		10.00				30,585.95
	Total Cheques	0					
SAVINGS							
Equity Shares: 100000860973							
100244301-Equity Shares-Business							
01 Dec 20	Opening Balance						50.53
END OF STATEMENT							

(The EMT amounts are reflective of out of pocket expenses for updating board info with the non-profit registry)

Approx. Event Costs Lakota Center

JOIN OR RENEW FOR 2021 COVERAGE!

- 2021 Youth Associate - \$47.00(with tax)
- 2021 Adult Member - \$62.00 (with tax)
- 2021 Family - \$150.00(with tax)

[Print the 2021 Membership Form](#)

Personal Liability
Insurance Fees for
BC Horse Council
(mandatory for
public facility use)

With the current restrictions on persons attending, we have not been able to afford to rent facilities like we had previously which was by the hour for jackpots.

Moving forward the only way I see us being able to meet provincial requirements is if we rented facilities for an entire day and spaced out usage and allotted time slots to members instead of an amalgamated event which would increase our costs substantially

Arena Rental	\$70/ hr GST inc.
Arena Rental (9 hrs) Clinics	\$525/day GST inc
Arena Rental (Day)	\$625/day GST inc
Arena Rental (24 hrs)	\$735/day GST inc
Riding Pass (Single - Year)	\$450 GST inc
Corporate, Trade Show, etc	\$2550/day GST inc

Approx. cost per day \$1000.00 (arena rental, tractor use, liability insurance etc.)

Evergreen Park Event Estimate

DATE: December 5th, 2017

SERVICE PROVIDER

Evergreen Park
Box 370
Grande Prairie
Alberta T8V 3A5
Phone: (780) 532-3279
Fax: (780) 539-0373
www.evergreenpark.ca



CUSTOMER

Barrel Racing Event
Ross Mather
Grande Prairie, Alberta
Phone: 780-512-4116

PROJECT DESCRIPTION: Barrel Racing Event - September 1st, 2018. (Not for profit rental rates)

ID	DESCRIPTION	QTY	PRICE	TOTAL
1	Clarkson Hall Rental (NFP Rate)	1	\$850.00 \$	850.00
2	Drysdale Centre - NFP Rate	3	\$450.00 \$	1,350.00
3	Lewis Hawkes - NFP Rate	3	\$425.00 \$	1,275.00
4	Outside Stall	100	\$20.00 \$	2,000.00
5	Cleaning deposit per stall	100	\$20.00 \$	2,000.00
6	Linens - Tableclothes for Rounds of 8 x 200 guests	25	\$4.50 \$	112.50
7	Linens - Napkins	200	\$0.85 \$	170.00
8	SOCAN Fee (With Dancing 300-500)	1	\$132.39 \$	132.39
9	Re-Sound Fee (With Dancing 300-500)	1	\$55.52 \$	55.52
Catering				
10	The Park Dinner Buffet*	200	\$31.00 \$	6,200.00
*Estimated Cost, depends on selection				
11	Coffee - Included in catering	1	\$0.00 \$	-
12	Tea - Included in Catering	1	\$0.00 \$	-
13	Jugs of distilled iced water & glasses - Included in Catering	1	\$0.00 \$	-
SUBTOTAL				\$ 14,145.41
THANK YOU FOR YOUR BUSINESS!				
Breanna Gouschuk				GST Rate \$ 0.05
Assistant Facility Sales Manager				GST Amount \$ 707.27
Evergreen Park				17% Gratuity on Catering \$ 1,054.00
TOTAL				\$ 15,906.68

Attached is a quote from a local facility that put in a bid to host our 2018 finals.

This screen shot will give you an idea of the expenditures we incur as an organization to host a event of this size.

This type of quote is paid by entry fees, yearly sponsorships, and donations which we are lacking for the 2021 season.

\$15,906.68

Request

Due to COVID-19 our sport has greatly suffered social and financial constraints, we have had to cancel almost every single event and fundraiser for over a year. We currently have a balance in our account of \$30,000 which is only a result of our valued members who continued to pay their membership fees throughout 2020 even though we had NO events. This balance can not support our annual overhead to host events and pay association expenses.

With a grant amount from the PRRD we would be able to increase our frequency of events for the 2021 season, with this we can gain more interest in members to join and keep the sport alive in the Peace River Regional District.

With provincial restrictions we cannot have the normal amount of participants in a building at one time. If we had the financial security to rent facilities for longer periods of time (whole weekends etc.) we could increase our payback to the communities and restart our events in a new and redesigned fashion to allow participation and compliance with provincial by-laws.

We have chosen to leave this amount request at the digression of the PRRD if possible, due to Covid-19 everyone in our community and the Peace Region has been greatly impacted. We are down approximately \$15,000 in sponsorships from local business which I do not believe we will be able to obtain this year as we recover as a community, which is why we are accessing other avenues to try and keep our organization going.

New Ideas For Funding Use

Additionally with increased funding and facility rental ability we would be able to provide youth and families with increased learning opportunities instead of our typical barrel races that have been impacted by the restrictions. Having more financial access would allow us to host "clinics" for members which is a multi day event where a trainer or professional is hired and members participate for there own personal learning and growth. This is an opportunity many children and families cannot afford as it is expensive to rent a facility, provide supplies and hire the clinician, (this would be similar to a hockey training camp with an NHL player). We have heroes in our sport and our young people look up to them and many have gone on to do great things nationally and internationally.

(This is one way we would be able to raise money and maintain provincial guidelines while still giving back to our members)

Deb Guelly
Professional Barrel Racer

HOME BIOGRAPHY SPONSORS CLINICS LINKS

Lindsay Sears

Lindsay Sears is a two-time World Barrel Racing Champion. In December 2008 and 2011, she won the championship at the National Finals Rodeo in Las Vegas, Nevada. [Wikipedia](#)

Born: January 1, 1981 (age 40 years), High River

Pro Rodeo CANADA INSIDER

CARMAN & RIPP RULES

GLORIA VALLON

RDEOCANADA.COM

A Country of Cowboy Country

Clinic Fee's

The average costs of hosting clinics is approx. \$300-600 (per person) this is the professionals fee aside from arena rental and insurance costs.

The cost to send a child to a weekend clinic could range from \$500-1000/ per individual

This is unaffordable for the average family and we would like to supplement that cost for our members if possible by being able to afford to rent the facility and decrease the expense and increase the experience.

Being able to host these types of events would increase membership interest, bring in revenue and increase learning opportunities



Stefanie Felhauer

October 16, 2020 · 🌐

I HAVE 1 SPOT AVAILABLE!

CARMAN POZZOBON BARREL CLINIC

Nov 21-22

Lakota Agriplex, Dawson Creek, BC

\$600, lunch included both days!

Come learn tips and tricks to help improve your mental and riding game!

Only 10 spots! \$200 deposit to hold you spot.

PM me for details and to claim your spot.

It's going to be a great, knowledgeable, fun weekend! Don't miss out!

Children & Youth

As an organization we have a strong emphasis on mentorship and learning. Children of all ages and skill levels are included at our events. We promote the opportunity for children to learn how to care for animals and, work as a team, practice sportsmanship, independence encouragement and have fun.

As an organization we would like to grow financially so we can increase our ability to promote learning for children in the form of lessons, clinics, and opportunities. This sport leads into many young people pursuing a lifestyle of horsemanship and agriculture and we hope to continue to provide opportunities for them in our organization and increase our memberships.



Blazing around the barrels at the Peace Country Barrel Racing Association Final

Byron Hackett / Alaska Highway News
SEPTEMBER 16, 2015 09:15 AM



Over 200 competitors in three age categories competed last weekend in the Peace Country Barrel Racing Association Chetwynd Finals. The weekend paid out over \$30,000 cash and over \$20,000 in prizes including six trophy saddles.
Photo By BYRON HACKETT



Chetwynd's Rylee Trenholm was second in barrel racing at the Dawson Creek Rodeo with a run of 16.025 seconds on August 10, 2019. She won \$2,057.58.
Photograph By DILLON GIANCOLA

ALASKA HIGHWAY NEWS ≡ MENU

Fort St. John native Lisa Zachoda to compete in Canadian Finals Rodeo this week

Through the support of the members and communities we have had many people who grew up learning from the PCBRA go on to accomplish great things, we want to be able to continue to inspire and teach those who are still learning.

Local cowgirls to compete at 46th Canadian Finals Rodeo in Red Deer

Uncategorized

Chelsea Moore is Canada's Ultimate Cowgirl

Barrel Racing came next with Pouce Coupe, BC's Chelsea Moore taking the win with a 15.068 second time.



Along with plenty of prizes for riders of all ability, the PCBRA has always been a source for local riders to get some barrel racing experience close to home in an environment they could be comfortable in.

Our local communities have always showed support for this sport and we are hopeful to continue to host events for people in our communities for many years to come and to be able to expand on what we have already build to keep interest and opportunity while allowing it to be affordable and manageable for children and families to participate. Although we are living in a "new normal" I believe this organization has the potential to adapt and change to continue providing what it has to children and families for so long.

Thank-you

We appreciate the opportunity to share with you what our organization does and how we as a non-profit give back to the communities we live in. We look forward to your decision and future opportunities the PCBRA may come across within the PRRD







Date: 10/27/2020

Society #: S0047441

Organization Information

1. Organization Name: Peace Country Barrel Racing Association ATTN: Brooke Soychuk Secretary
Civic Address: 14110 250 RD
Mailing Address: PO BOX 793
City: Charlie Lake, BC Postal Code: V1C 1H0
Contact Person: Kyla Conlon-Fettes Phone Number:
Email: pcbra@outlook.com

Project / Initiative Information

Projects and initiatives submitted for grant-in-aid consideration must have a regional focus and serve or benefit residents throughout the regional district or in multiple electoral areas and municipalities.

2. Indicate which category is this project, event or service?

- Arts/Culture
Economic Development
Environmental
Heritage
Social
Sport/Recreation (checked)
Other (Describe)

3. Identify which electoral areas and municipalities this project, event or service will provide benefit to?

- Electoral Area B, C, D, E (checked)
City of Dawson Creek, Fort St. John, Chetwynd, Hudson's Hope (checked)
District of Taylor, Tumbler Ridge, Village of Pouce Coupe (checked)

4. Description of project, event or service:

Our association promotes the sport of Barrel Racing in children, youth and adults alike across the entire north peace regional district. We strive to provide quality education and recreation to children in hopes to teach them the benefits of patience, animal husbandry, competitive play and collaboration. We as association directors and volunteers strive to promote this sport that offers a communities support individuals and competitors of all ages in their time of needs. We put on year round events that involve families from all over the Peace Country that includes husbands, wives, daughters, sons and young children in the sport of barrel racing. Upcoming events include district winter series jackpots which include a minimum of 5 jackpot vents throughout the winter months where people of all ages can attend and compete for what we hope to be prizes from sponsors and grants. We also plan to host a spring and summer jackpot bash this year as well as our annual yearly finals which unfortunately this year was canceled due to COVID-19 restrictions on events.



5. Project Start Date: Present Project End Date: September 2021 (year end)

6. Is this project, event or service part of your core operations? Yes No

7. Is the project, event, or service already provided in the community by another organization? Yes No

If yes, provide details:

We are the only association that participates and provides these events in the north peace for the purposes of 3Division barrel racing and promotion of the sport in children and youth and families.

8. Who will benefit from the project, event or service?

The association will accept the grant which then will be allocated into funding and budgeting for sponsorship prizes that are given to children, youth and participants. We also would like to see an increase in our ability to contribute to our communities and host more events that can contribute to family bonding and time spent together in our district and communities such as poker rides, game days and banquets.

9. What will those benefits be?

Equestrian events bring families and individuals together, if you talk to anyone you know who has horses or children who are interested in horses they will attest it provides an opportunities for kids to be kids and have fun and unplug from our hectic society. We promote raising kids to respect animals and learn from our society's mission and goals to promote the sport. Our society over the years has been the corner stone for many Canadian Champions and international Competitors beginnings and we want to see this carried forward.

Budget Information

10. Total Cost of the Project, Event or Service: \$ ~35,000.00 an.

11. Grant-in-Aid Amount Requested: \$ ~5000.00

12. For how many years are you requesting funding? 1 2 3

13. Will you receive other sources of funding? Yes No

14. Have you applied to other sources, including municipalities for funding? Yes No

15. Please describe other sources of funding and amounts as anticipated or received:

Amount: Personal and business sponsors Source: 15,000.00 (estimated hopeful)

Amount: _____ Source: _____

Amount: _____ Source: _____

Amount: _____ Source: _____



Application Authorization

- I confirm that the information in this application is accurate and complete and that the project proposal, including plans and budgets, is fairly presented.
- I understand that if my application is successful, I will be required to provide a summary report that includes annual financial statements, a description of how funds were spent, and the outcomes achieved to the Regional District by **February 28** of the following year the grant funds were received.
- I understand that the information provided in this application may be accessible under the Freedom of Information (FOI) Act.
- I understand that the information provided in this application may be shared with the Board of Directors, Committee(s), Regional District staff and consultants.

Application Submission

Please submit all grant applications and attachments by email to prrd.dc@prrd.bc.ca on or before **December 31**. The following attachments must be included with your application:

- Project budget, including all sources of funding
- Current financial statements showing expenses, revenues & savings

Applicant Signature Kyla Conlon-Fettes, PCBRA Sponsorship Director



PCBRA SPONSORSHIP PACKAGE 2020/2021

The Peace Country Barrel Racing Association is an equestrian organization that strives to promote the sport of Barrel Racing for children, youth and adults alike.

We are currently seeking sponsorship for our organization in the form of cheque, cash or prize donation.

Peace Country Barrel Racing Association
C/O Kyla Fettes
PO Box 793
Charlie Lake, BC
V0C 1H0
pcbra@outlook.com



Sponsorship Package

Dear Valued Supporter

I am writing this letter on behalf of the PCBRA, an association which inspires and encourages the growth and continuation of the sport of barrel racing in children, youth and adults alike. Our association strives to create a fun and rewarding atmosphere for all competitors and participants regardless of age, skill or knowledge by using a 3-division placing system in the children, youth and adult categories for competition.

The Peace Country has been the starting group for many Canadian Champions because of our persistence and dedication to children and youth in the sport.

With your sponsorship, our association will advertise your business on our official website www.pcbra.ca and continuously at our year-round jackpots and finals. We also have several promotional opportunities such as program announcement, banners and branding opportunities to advertise your business.

Being an organization in the Peace Country we strongly support local business. We invite you to attend local events and witness the excitement barrel racing has to offer. Prizes are provided to participants that your donations and sponsorships make possible.

For further information or to pledge a sponsorship please contact me at (250)-783-1005 or by email at kyla.fettes@gmail.com I would be happy to answer or clarify any questions you may have.

Warm regards,

Kyla Fettes
PCBRA Sponsorship Director
Kyla.fettes@gmail.com

**Please provide the following information and return via
mail, or email to pcbraz@outlook.ca**

We would love to give your business ongoing advertisement via promotional material on prizes we offer throughout the year, if you would like promotional advertising please call me at (250)-783-1005 to discuss options

Sponsor Name (business name) _____

Sponsor Phone Number _____

Sponsor Email address _____

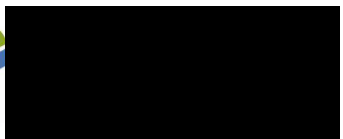
Sponsor Mailing Address _____

Specific sponsorship category requested (please check off one)

Platinum Sponsorship (\$1500.00+) Free 1/2 page business advertisement in our final's pamphlet, 4 banquet tickets to the 2021 finals, logo and text advertisement at main events, sponsorship banner at main events (if supplied by sponsor), opportunities for promotional material (blankets, other prizes), business name attached to one or more sponsorship prizes based on amount.	
Gold Sponsorship (\$1000.00+) Free 1/2 page business advertisement in our final's pamphlet, 3 banquet tickets to the 2021 finals, logo and text advertisement at main events, sponsorship banner at main events (if supplied by sponsor), for promotional material (blankets, other prizes), business name attached to one or more sponsorship prizes based on amount.	
Silver Sponsorship (\$500.00+) Free ¼ page business advertisement in our final's pamphlet, 2 banquet tickets to the 2021 finals, logo and text advertisement at main events, sponsorship banner at main events (if supplied by sponsor), opportunities for promotional material (blankets, other prizes), business name attached to one or more sponsorship prizes based on amount.	
Bronze Sponsorship (\$250.00+) Text advertisement at main events, 2 banquet tickets to the 2021 finals, opportunities for promotional material (blankets, other prizes), business name attached to one or more sponsorship prizes based on amount.	
Community Sponsorship (\$250.00 or under) Text advertisement at main events, opportunities for promotional material (blankets, other prizes), business name attached to one or more sponsorship prizes based on amount.	
Prize Donation Sponsorship (\$) please declare approximate value of item(s) for receipt, and mail to above address or contact director for pickup.	

- Please invoice me or my business for \$ _____
- I have sent an email money transfer for \$ _____
- I am mailing or providing a prize donation with the approximate value of \$ _____
- Enclosed is a cheque (or cash) made payable to the **“Peace Country Barrel Racing Association”** for \$ _____

For all money sponsorships a receipt will be returned to you at the address provided above



STATEMENT OF ACCOUNTS

STATEMENT DATE	MEMBER NO.	PAGE
31 Dec 2020	[REDACTED]	1 OF 2

PEACE COUNTRY BARREL RACING ASSOC
 PO BOX 4
 CHETWYND BC V0C 1J0

DATE	DESCRIPTION	NUMBER	WITHDRAWALS	DEPOSITS OR LOAN PAYMENT	LOAN		BALANCE
					PRINCIPAL	INTEREST	
CHEQUING							
	[REDACTED]						
01 Dec 20	Opening Balance						30,821.24
01 Dec 20	EMT Transfer - Debit Payee: [REDACTED]		30.79				30,790.45
01 Dec 20	EMT Transfer - Debit TXN Fee Payee: [REDACTED]		1.50				30,788.95
01 Dec 20	EMT Transfer - Debit Payee: [REDACTED]		95.00				30,693.95
01 Dec 20	EMT Transfer - Debit TXN Fee Payee: [REDACTED]		1.50				30,692.45
03 Dec 20	EMT Transfer - Debit Payee: [REDACTED]		95.00				30,597.45
03 Dec 20	EMT Transfer - Debit TXN Fee Payee: [REDACTED]		1.50				30,595.95
31 Dec 20	Service Charges		10.00				30,585.95
	Total Cheques	0					
SAVINGS							
	[REDACTED]						
01 Dec 20	Opening Balance						50.53
END OF STATEMENT							



Have you got some resolutions for 2021 that involve improving your financial situation, be it paying down debt or increasing savings? With our suite of new digital tools and our always friendly expert advice, we can help you reach your goals. From all of us at Lake View Credit Union, Happy New Year!

LAKE VIEW
 CREDIT UNION

Please take the time to review your statement carefully. You have 30 days to report any problems or concerns. Contact us at lvcu@lvcu.ca or by telephone.

Dawson Creek: (250) 782-4871 Chetwynd: (250) 788-9227 Tumbler Ridge: (250) 242-4871

28 of 3
 OD = Overdraft
 DR = Debit Balance
 EX = Credit Limit Exceeded