

The Credit Union System in New Brunswick

In the 1930s, farmers, fishermen and other working people found it almost impossible to obtain loans and other financial services from the banks. Believing that Credit Unions could provide working people with a means to improve their financial well-being was the driving force behind the pioneers of the Credit Union movement in New Brunswick.

Many of New Brunswick's earliest Credit Unions began in rural farming or fishing villages. Others were formed in both rural and urban areas by the staff of business and government departments.

Commitment to the Community and Youth

The Credit Union Harry M. Daley Memorial Bursary was established to provide young people in New Brunswick with financial assistance to further their academic education and to honour the late Harry M. Daley.

"People helping people" is the single most important guiding principle of a Credit Union. Credit Unions are locally owned by the people who use their services. They have a strong commitment to the communities in which they serve.

Dedicated to helping New Brunswick students further their education.

Credit Union Central of New Brunswick

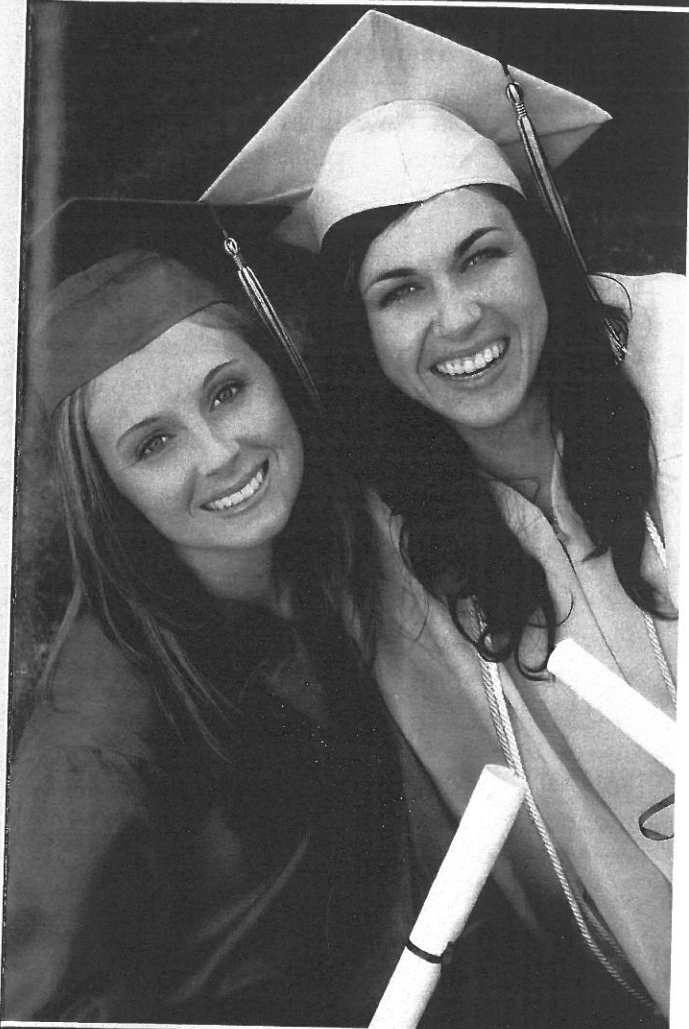
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**CREDIT
UNIONS**

NEW BRUNSWICK

The Credit Union Harry M. Daley Memorial Bursary



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The Credit Union

Harry M. Daley Memorial Bursary

Bursary Purpose

The Bursary, in memory of Harry M. Daley, one of the founding fathers of the Credit Union system in New Brunswick, provides assistance to students pursuing their post-secondary education.

Value and Eligibility

A total of eight bursaries, each valued at \$1000, are awarded annually. Two are awarded in each of the following regions of the province.

- Victoria, Carleton, York, Sunbury and Queens Counties;
- Charlotte, Saint John and Kings Counties;
- Albert, Westmoreland and Kent Counties;
- Northumberland, Gloucester, Restigouche and Madawaska Counties.

Four of the recipients will be Credit Union owners or the children of Credit Union owners. Four bursaries are open to all students whether or not they are Credit Union owners.

Students may apply if they have lived in New Brunswick for one year prior to the deadline and will be entering their first year of post-secondary education at an accredited university or community college in Canada.

Applications

Application forms are available at all New Brunswick Credit Unions and High Schools or on our website under Youth Resources at www.creditunion.nb.ca.

For Further Information

Contact your Credit Union or write to the Credit Union Harry M. Daley Memorial Bursary c/o Credit Union Central of New Brunswick, 663 Pinewood Road Riverview, NB, E1B 5R6.

Donations

The Credit Union Harry M. Daley Memorial Bursary is a registered Canadian charitable organization (#11895 3736 RR001).

Donations to the bursary may be made in any amount.

All donations are invested by the bursary and all income thus earned is used to provide bursaries to students who qualify for them. An official receipt, valid for income tax purposes, is issued for every donation at the time it is received.