

REFERENDUM INFORMATION

PAYMENT OPTIONS

1) Mailed Cheque to verified address

OR

2) Direct Deposit

Only available for those **outside** Canada
with a **valid** Canadian Bank Account

Please fill in **Lower Kootenay Band
Direct Deposit Authorization** form and
return to trina at
tluke@lowerkootenay.com

BANK INFORMATION

- Please note that banks have different restrictions on the following:
 - Limits on how much cash can be taken out at a time
 - How long it takes for the cheque to be cleared into your account
 - Waiting period to open a new account
- **RBC -**
 - 4 day hold before funds are released
 - 1 week waiting period to open account
- **CIBC -**
 - 5 day hold before funds are released
 - 2 week waiting period to open account
- **Credit Union -**
 - 3 - 5 day hold before funds are released

Please reach out if you have any questions or concerns 250-428-4428

FINANCIAL RISKS & SUPPORTS AVAILABLE

SCAMMERS & FRAUD

- Be cautious of phone calls, emails, or messages asking for personal or banking information
- Scammers can pretend to be financial advisors or government officials
- Never share banking passwords, PIN's, or security codes with anyone
- Report any suspicious activity to the **Canadian Anti-Fraud Centre**



ADDICTIONS & FAMILY SUPPORT

- If you or a loved one is struggling with substance abuse, resources are available
 - **Al-anon:** www.al-anon.org
 - **Virtual Substance Abuse Service:** 1-855-344-3800
 - **Alcohol Anonymous Hotline:** 250-426-3876
- Set healthy boundaries with family and friends
- Consider speaking with a counselor for support in managing financial and emotional challenges



GAMBLING AWARENESS

- Gambling can quickly become a financial risk - set strict limits if participating
- Resources for gambling addiction support:
 - **Gambling Support BC:** 1-888-795-6111 or www.gamblinghelpbc.ca
 - **GamTalk:** www.gamtalk.org



FINANCIAL ABUSE

- Some individuals may attempt to take advantage of you financially
- Be mindful of lending large sums of money to others
- Consider speaking with a trusted friend, elder, or financial professional before making significant financial decisions



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COMMUNITY SUPPORTS AVAILABLE

INVESTING & SAVINGS OPTIONS

- Consider growing your money through investing
- Jason Truscott will be explaining different types of investments and how to invest on March 10th - more details to follow



BUDGET & FINANCIAL PLANNING

- Create a budget to help manage your funds over time
- Learn to prioritize savings for emergencies, housing, education, or retirement
- Many apps are utilized online
- Learn how to budget on March 10th - more details to follow



PAYMENT PLAN OPTIONS

- A lump sum of money can be overwhelming. To support community members needing extra support we are offering payment plan options. This is completely optional and meant to help, not take anything away. If you or a loved one are interested, we're here to help
- Call or email Trina to discuss options
 - 250-428-4428 ext 3911
 - tluke@lowerkootenay.com



HEALTH UNIT

- Please reach out to the Health Unit to schedule and discuss any of the following:
 - Local Resources
 - Resources for Crisis intervention
 - Treatment facility application support
 - Social Worker Support
 - Access to mental health services
 - And More!

Phone: 250-428-9834

Email: healthreception@lowerkootenay.com



Please reach out if you have any questions or concerns 250-428-4428



LOWER KOOTENAY BAND DIRECT DEPOSIT AUTHORIZATION

Please print and complete ALL the information below and return to Trina at tluke@lowerkootenay.com.

Name: _____

Address: _____

City, Province, _____
Postal Code _____

Name / Nom P.O. Box / C.P. 000 City / Ville, Canada H0H 0H0	Cheque No. N° de chèque	0000000
Pay to the order of Payez à l'ordre de	_____	\$ _____
VOID		Dollars
Signature		_____
"000"	"00000"000	000000"0

Transit No. _____ ↑ Financial Institution _____ ↑ Account No. _____ ↑

Name of Bank: _____

Account #: _____

Transit # (5 numbers) _____

Bank Number # (3 numbers) _____

Type of Account: Checking Savings (Check One)

Lower Kootenay Band is hereby authorized to directly deposit my pay to the account listed above. This authorization will remain in effect until I modify or cancel it in writing.

Member's Signature: _____

Date: _____