



**WINTER**

**2025**



**CONTACT US**

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About anything in  
the Newsletter

Welcome to the Winter 2025 CRHC newsletter. Answer the question on the back page and you will be entered in a draw to win one of 3 \$25 gift cards. We will draw winners in time for the Spring Newsletter. Submit your answer at [klambert@crd.bc.ca](mailto:klambert@crd.bc.ca) or 250 360 3376.



## **CHRISTMAS AND GARBAGE**

This time of year brings a unique issue to your garbage and recycling areas. Fewer staff, lots of garbage, and inclement weather often mean garbage and recycling areas fill up. And we can't clear them as easily in winter.

To help your hard-working Building Maintenance Attendants; break down your boxes. If the area looks full and your pick up hasn't happened, keep 'clean' items like paper and cardboard in your home until the next time. Be patient if there is snow because we cannot work if the area is covered. Don't pile over the tops of the bins.

If you can use recyclable and recycled wrapping, please do.

## **THIS NEWSLETTER**

CRHC is not accepting cash

What to do if you don't have a bank account

Possibly the most controversial Newsletter question - see over

All the best for the season from the staff here at CRHC!



## RENT PAYMENTS - NO CASH

Most tenants pay their rent either directly through Ministry or bank. This is the safest way to keep track and not run into issues. Some tenants also come in and pay by debit card or cheque. There are a very few people who pay cash.

CRHC has decided, in order to ensure safety of both staff and tenants, to not accept cash any more. If this is an issue for you, please contact your Tenant Engagement staff or have a look at the 'unbanked and underbanked' section of the Newsletter.



## HAPPY HOLIDAYS FROM THE STAFF

We wish you all a peaceful and warm season. For the most hotly contested Newsletter question of all time...

Is Diehard a Christmas movie? Contact Kate with your answer. Hint: there are no wrong answers to this question!



## UNBANKED AND UNDERBANKED

Millions of Canadians are excluded and/or underserved by the banking sector. 3% (close to one million) are unbanked, meaning they have no relationship at all with a financial institution. 15% (almost five million) are underbanked. Underbanked Canadians may have a bank account, but their engagement with the mainstream financial sector remains limited.

If you want to open an account, you should know your rights. A bank may refuse to open a personal bank account for you if:

- they have grounds to believe you plan to use the account for crime or fraud or if you have a history of this in the last 7 years.
- if you made false statements to them
- they have concerns about physical harm, harassment, or other abuse to staff or other users
- the branch only offers accounts linked to an existing account and you don't have one
- they can't verify ID

If a bank refuses to open a personal bank account for you, they must inform you in writing.

They must also disclose to you:

- their procedure for dealing with complaints
- the contact information for the Ombudsman for Banking Services and Investments (OBSI)
- the Financial Consumer Agency of Canada's mailing address, website address and telephone number

Try both banks and credit unions, they have different rules and policies.

# Have a great Winter!