



# — the — PRESIDENT'S PAGE

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## MORE CLUBS' FUNDING TO STAY IN THE HANDS OF CLUBS – NOT BANKS

McMaster Credit Union offers the lowest fees on Club bank accounts and ATM services



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On January 26th, the MSU presented the 2012 State of the Union Address. The State of the Union offered extensive information on what has happened and what is going to happen within your student union this year. January 26th also marked the day that changed the way MSU Clubs do their banking.

Until now Clubs have been paying

anywhere from \$4-6 in bank fees per month, in order to facilitate a chequing account. With more than 300 MSU recognized Clubs, these small monthly charges add up quickly. Chequing accounts are necessary expenses for many Clubs as rental venues require cheques for deposits and Clubs need cheques to provide registered donations to their affiliated charities, etc. I am happy to say, this is now a thing of the past. Through our work with McMaster Credit Union (MCU), located in Westdale, the MSU has been able to reduce Club banking fees to only \$3 per month. The money saved will remain entirely within the Clubs' Department budget line and the MSU's financial allocations to Clubs will not change. Bottom line – Clubs will have more of their own money to spend

on programming rather than bank fees. But this is not the only change we've been able to make. In addition to cheaper fees, Clubs banking with MCU will be able to view their account balances and transactions online. Furthermore, the Clubs Administrator will be able to offer digital cheque imaging for Clubs and no one will have to set foot into the bank. For the first time we will be able to access the complete list of accounts that MCU holds on behalf of the MSU Clubs Department. This means that when transitions don't go smoothly there will not be duplication of accounts and Clubs will have access to the funds that are rightfully theirs.

This partnership has resulted in some other benefits as well. During the month of February, TwelvEighty

will see the installation of a new ATM. The MCU ATM will be another step in offering students the best deals on campus. The new machine will feature a service charge of only \$1.00 (the lowest rate on campus) and 5% of the money collected by that same service charge will be donated to a bursary fund at McMaster University. So next time you need cash and you're looking to make sure you don't get gouged by high ATM fees stop by TwelvEighty.

Having already opened a branch in McMaster Innovation Park, MCU is now looking to open a campus location. The MSU will take full advantage of the opportunity that has presented itself and will continue to look for ways to reduce costs, add value to our departments and help students save money.

## DELEGATES WANTED FOR OUSA GENERAL ASSEMBLY AT MCMASTER THIS SPRING



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Do you have a passion for developing policy and enacting change? The Ontario Undergraduate Student Alliance (OUSA) will be hosting their Spring General Assembly (GA) from March 9 – 11 right here at McMaster University. So, what's GA? As students, the one thing that universally affects each and every one of us is the way our education operates. The measurables in this regard include tuition fees, the logistics of numerous forms of financial assistance, as well as the indicators denoting the quality of education we are receiving in the classroom. The indicators of which I speak include; class sizes, teaching styles or high impact learning experiences, like seminars or studying abroad. However, in addition to these many standardized expectations of the academic experience you receive in university, OUSA has continued to challenge the boundaries, focusing this year on student health and student support services, credit transfer capabilities between colleges and universities, mature students and the accessibility issues faced by northern and rural students.

While the majority of the MSU membership (enrolled in at least 18 units) is not comprised of mature students, the release of the new Ontario Tuition Grant highlighted the fact that mature and independent students do not qualify for the \$800 (per term) grant. In an effort to find

out how the grant is affecting the various demographics represented by the MSU, I have put together a small survey located on my website. Visit [grantstories.msucmcmaster.ca](http://grantstories.msucmcmaster.ca) and share your story. Knowing exactly how you feel about changes in our education enables the MSU and OUSA to lobby more effectively on your behalf.

If you're interested in discussing and debating these types of issues, apply to be a delegate! This is your chance to engage yourself and foster change in a truly positive manner. To apply, go to the MSU website and access the delegate application form, or pick up a form in the MSU Office (MUSC 201), or just send me an email for more information ([vped@msu.mcmaster.ca](mailto:vped@msu.mcmaster.ca)). The application deadline is Friday, February 10th at 5:00pm.

I would also like to stress the importance of student support services. While issues of quality and tuition are important, life on campus exists well beyond the classroom setting. There is an expectation that health services (both mental and physical) should be provided on campus. However, the minute we leave McMaster, where do we go? University is a continuum that does not end immediately after we graduate. The support networks and services put in place through the Student Wellness Centre and the Student Success Centre are essential resources throughout our undergraduate experiences and beyond. This institution was designed to build people, not just minds. There needs to be a greater call for provincial funding towards these student support services with the understanding that university is not just about in-the-classroom learning.

Apply to be a delegate for OUSA GA, run an awareness campaign, or do your own research – because sometimes the helping hand is closer than you may think.

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