

**ROCKY CREDIT UNION**

**Ownership. Community. Innovation.**



May 28, 2026

# **JUNE 2026**

## ***Newsletter***

### **In this edition:**

- Accounts for Seniors
- \$500 Draw for Grads
- Debt Strategies

# Important Notices

## Branch Closure

Rocky Credit Union will be closed all day on Wednesday, July 1st for Canada Day. The rest of the week will have regular business hours.



## Coin Counter Fee Change Notice

Please note that effective July 7th, 2026, the Coin Counting Machine fees will be as follows:  
Members – 10% | Non Members – 15%

# Promotions & Special Offers

## \$50 Youth Draw – \$300 Grand Prize

Each month, we draw a name from everyone who opened a First Step Account (ages 0-17) that month, and they win \$50 cash. Plus, everyone's name for the whole year (from November 2025 to October 2026) gets put into our Grand Prize Draw for \$300 cash! The grand prize draw will take place on October 31st, 2026. Call 403-845-2861 to book an appointment.



Previous Winner, Kiah!

## \$500 Investment Draw for 2026 Grads

This grad season, we want to help graduates invest in their future! RCU is offering two (2) prizes of a \$500 term deposit investment opened in the winner's name. A Wealth Services team member will meet with the winners to go over their options, so they can choose an investment type that best fits their goals. Enter [here](#) by June 30th, 2026. RCU membership is not required to enter this draw.

## Collabria Credit Cards – 0% Balance Transfer

Sign up for a Collabria Credit Card and pay 0% interest for the first 12 months when you transfer your existing credit card balances, for a one-time transfer fee of 3%. Consolidating your credit card debt onto one card makes it easier to manage payments. And with no interest, more of your money goes towards reducing the principal amount, helping you pay off your debt faster! Offer ends June 30th, 2026. Head to [CollabriaCreditCards.ca](https://CollabriaCreditCards.ca) and select Rocky Credit Union as your institution.

## Low Mortgage Rates

For a limited time, RCU has our lowest residential mortgage rates of the year. Eligible for 5-Year Fixed Closed mortgages. Apply for a pre-approval [on our website](#) to lock in your rate.

# Upcoming Events



## Free Movie for Seniors

In celebration of Seniors' Week, we're sponsoring a free movie for senior citizens! Seniors can come to Rocky Cinemas on Tuesday, June 2nd at 2:00 p.m. The two movies that will be playing are *The Last Rodeo* (2025) (PG) and *Song Sung Blue* (2025)(PG-13).

## Rocky Rodeo Parade

Rocky Pro Rodeo returns from June 4th – 7th! RCU is excited to decorate our branch western-themed for Rodeo Week, dress up in our best country attire, and participate in the annual parade. Watch for our float on Saturday, June 6th at 11:00 a.m.



## Shredding Day & BBQ

Our bi-annual Shredding Day is coming up on Thursday, June 18th! Get your confidential documents professionally shredded (by donation) from 10:00 a.m. – 1:00 p.m., and grab a burger at our charity BBQ from 11:00 a.m. – 1:30 p.m. All proceeds and donations will go to Community Connections Child Care Centre! Event is cash only.

## Marketplace on Main

The first Marketplace on Main of the summer starts on Thursday, June 25th on Main Street! Our volunteers will be there with Fat Cat to pass out balloons and goodies, enjoy the live music, and see what's for sale at the market. We hope to see you there!



## Canada Day Pancake Breakfast

The Rocky Museum throws a pancake breakfast each year on Canada Day, and a few of our staff members always volunteer to help out with the festivities. We're looking forward to another fun July 1st morning and a delicious breakfast out at the museum.

# Product Spotlight: Pioneer Account



A Pioneer Account is a type of chequing account Rocky Credit Union offers to seniors (60+). To open a new account, [book an appointment with us](#).

## Account Details

The Pioneer Account has many perks, including:

- \$0 monthly fee
- Unlimited monthly transactions
- Free online transfers (deposits by AFT)
- 10 free e-Transfers per month (\$1.15 thereafter)
- Free online e-statements through online banking
- Printed statements for \$3.00 (free if 75+)
- Free withdrawals at any Credit Union ATM
  - (\$1.75 withdrawals at Non Credit Union ATMs)

### Plus enjoy:

- \$25 discount on any size of safety deposit box
- 50% discount on personal basic cheque orders

## New Members

If you're 60+ and looking to open a brand new account with Rocky Credit Union, you'll need to book an appointment. You can book online at [RockyCreditUnion.com](https://RockyCreditUnion.com) or call us at **403-845-2861** to set up a time. When you come in for an appointment, we'll need to see two pieces of valid, government issued ID; one of which must be photo ID.

## Current Members

If you already have an account with Rocky Credit Union, we will automatically switch it over to a Pioneer Account once you turn 60. So, there's nothing you have to do! You'll receive a notice in the mail to let you know that we've made this change.

# RCU in the Community

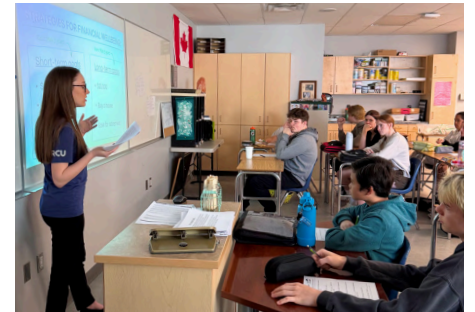
## Jail & Bail Fundraiser

Two of our employees, Jody and Mark, got 'arrested' by West Country Family Services for being awesome members of the community. The only way out of 'jail' was to fundraise \$1000 at the Rocky Trade Show! Even with being locked up, Jody and Mark had a great time participating in this fundraiser to support WCFSA!



## Financial Literacy Presentations

Last month, RCU did four financial literacy presentations for youth in our community. We taught the Grade 2 & 8 classes at St. Matthew Catholic School, the Grade 4s at Lochearn Elementary School, and the Rocky South 4-H Beef Club. Our staff volunteers always focus on age-appropriate explanations of different financial concepts, to get kids thinking about good money habits.



## Educational Agriculture Tour

Each year, Clearwater County and the Rocky Ag Society organize a field trip for Grade 4s to four local farms. It's a great opportunity for the kids to see the hard work that goes into agriculture. RCU brought breakfast out to all the hosting farms, then volunteered for the rest of the tour. We're always very proud to support this program!



## Rocky 4-H Beef Show & Sale

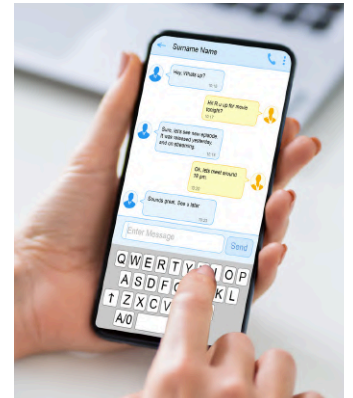
A few RCU volunteers passed out ribbons at the 50th Rocky 4-H Beef Show & Sale! The two clubs (Rocky North and South) presented their steers to the judges, later selling them at auction. We started by helping in the kitchen, then handed out ribbons once the Show started. It was awesome to get to celebrate their achievements! 4

# The More You Know...

*Tips, advice, and insights from our experts to you!*

## Scam of the Month: Wrong Number

In this scam, you receive a text message from a wrong number asking a friendly question, like "Are we still on for dinner?". You might be tempted to reply, but this was actually set by a cybercriminal to try start a conversation. They'll attempt to gain your trust, and eventually turn the topic towards money, asking you to send gift cards or offering an investment opportunity. Don't fall for these seemingly harmless 'wrong number' texts, and never give out any of your personal information to someone you meet virtually.



## Debt Snowball vs. Debt Avalanche

'Debt Avalanche' and 'Debt Snowball' are both strategies to repay multiple debts. Here's the difference:

**Debt Snowball:** List your debts in order of least-to-most amount of money left to pay off. Make the minimum payments on each debt, but put any extra money towards the debt with the least left, until it is paid off. Do the same for the next lowest debt, and so forth.

**Debt Avalanche:** List your debts in order of highest-to-lowest interest rate. Make the minimum payments on each debt, but put any extra money towards the debt with the highest rate, until it is paid off. Do the same for the next highest-rate debt, and so forth.

### Quick Tip #1:

Once you pay off a debt, use the money that would have gone to it each month towards the next debt.

### Quick Tip #2:

Choose 'Debt Snowball' if you struggle with motivation. A win early on will set you up for success.

### Quick Tip #3:

Choose 'Debt Avalanche' if you want to save the most amount of money over time.

## Did You Know? Tips from Our Experts



"If a company calls and asks for your credit/debit card or banking info, don't provide it during the call. Contact them through official channels to confirm the request."

- Vanessa, Fraud Administrator



"You can now go online to book an appointment with RCU. Book on our website to open an account or credit card, discuss a loan, start an investment, etc."

- Kandis, Info. Governance Admin



"If you ever have trouble logging into the RCUBanking app, especially after an update, uninstall then reinstall the app."

- Mark, VP, Member Solutions

# Recent Donations



## Caroline School

RCU donated towards the upgrades to their grounds.



## RSS Slo-Pitch

Rocky Support Services had a Slo-Pitch tournament fundraiser.



## Rocky Pro Rodeo

We were as proud as ever to be a Rocky Rodeo sponsor.



## WCHS Safe Grad

Rocky Credit Union was happy to support the grad celebrations.



## CCHS Walkathon

Compassionate Care Hospice Society's walkathon is on June 13.



## SunDevils Baseball

RCU was excited to sponsor the U16 Girls team.



## Canada Day

We made a donation to the Rocky Canada Day Committee.



## Rockin' the Mountains

The Indian Relay Races and Bull Riding are on June 20 & 21st.



## Rocky Legion

We donated prizes for their golf tournament winners.



## 4-H Show & Sale

The Rocky 4-H Beef Show & Sale was a huge success.



## 4-H Trophy Committee

We sponsored the Rate of Gain trophies for their awards night.



## Leslieville Elks

RCU made a donation towards their annual Stag Auction. 6

# Stay updated with RCU!



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Rocky Credit Union



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