

ROCKY CREDIT UNION

Ownership. Community. Innovation.



July 28, 2025

AUGUST 2025

Newsletter

In this edition:

- Current promotions
- AI scam prevention
- Upcoming events

Important Notices

Branch Closures

Rocky Credit Union will be closed for Heritage Day on Monday, August 4th. Have a fun and safe long weekend!



Promotions & Special Offers

Residential Mortgage Specials

Rocky Credit Union is offering mortgage rates as low as 4.19% with cashback options! These rates are for a limited time only, and are subject to change without notice, so book an appointment with a Lending Specialist soon. Call us at 403-845-2861.

*Potential rates are based on our 2024 Profit Share of 12%. Talk to a lender for more details about Profit Share.

Fixed Term	Posted Rate	Potential Rate*
1 year	5.49%	4.83%
2 years	4.79%	4.21%
3 years	4.39%	3.86%
4 years	4.29%	3.78%
5 years	4.19%	3.69%

As of July 28, 2025. Rates are subject to change.

Agriculture Mortgage Specials

Rocky Credit Union offers the **lowest local rates for Farmland Mortgages**. Get a rate as low as 4.19% for a 5-Year Fixed Closed mortgage. Plus, your mortgage will qualify for Profit Share, which means that you will get approximately 1 ½ months of your interest payments back in cash every November! Call 403-845-2861 to speak with one of our Ag Lenders.

\$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 from the whole year (from November 2024 to October 2025) gets put into our Grand Prize Draw for \$300 cash! The grand prize draw will take place on October 31st, 2025. Call our branch and book an appointment to open an account for your child today!



Last Month's Winner, Caleb!

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 principle amount, helping you pay off your debt faster! Offer ends December 31st, 2025. Head to CollabriaCreditCards.ca and select Rocky Credit Union as your institution.

Upcoming Events

Co-op Kids Carnival

The Co-op Kids Carnival will be back on Saturday, August 9th in the Evergreen Co-op parking lot. There will be tons of carnival games, bouncy houses, prizes, and treats for the whole family to enjoy. Our RCU volunteers are excited to run our Wind Tunnel of Money and supervise the bouncy houses again this year. See you there!



Foothills Traditional Pow Wow

The Foothills Society is hosting a traditional Pow Wow on Wednesday, August 20th, starting at 1:00 pm. It will be held at the Sunchild Pow Wow grounds. Volunteers from Rocky Credit Union will be there handing out freshly popped popcorn to the guests. Everyone is welcome to come and watch the singers and dancers!

Marketplace on Main

Rocky's favourite Thursday night activity will be over before you know it! The final Market on Main of the season is on August 28th. Rocky Credit Union will be there handing out balloons and temporary tattoos to the kids, and we'll be bringing Fat Cat to meet everyone. We hope to see you there before the end of summer!



RCU Winners' Circle

Winners of our \$500 Grad Draws!

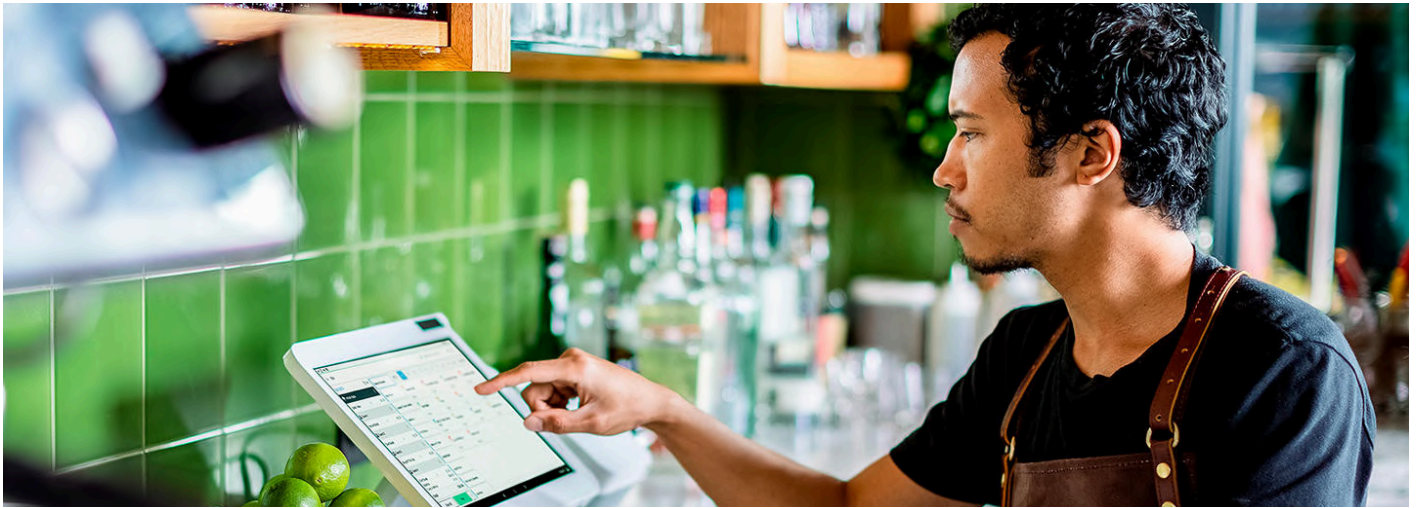


Jazmin DeBruyn, May draw winner.



Alora Thomson, June draw winner.

Product Spotlight: Business Solutions



Did you know that Rocky Credit Union offers third-party services that can help your business run more efficiently, saving time and money? **Call 403-845-2861 to inquire or enroll today!**

Clover Point-Of-Sale

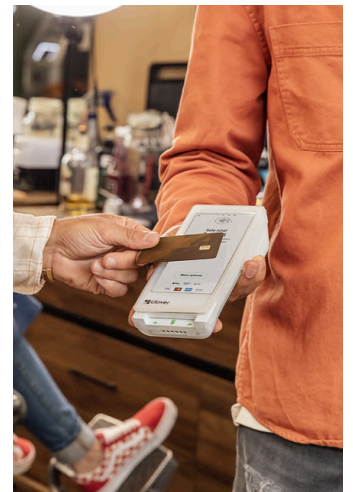
Clover is a flexible and dependable payment platform. It accepts all major payment types and can take payments anywhere using Ethernet, Wi-Fi, or LTE. Check out their countertop stations, handheld devices, and more!

Already have a POS system?

Let Clover show you what affordable, transparent pricing looks like. If they cannot beat your current processing fees, **you will earn a \$1000 Visa gift card**. Certain conditions apply.

Only operate seasonally?

Turn Clover off in your off season, only paying for it when you use it.



CAFT (Customer Automated Funds Transfer)

CAFT is an online service for businesses to manage incoming and outgoing payments. It is often used as a platform for doing direct-deposit payroll, accounts payable/accounts receivable, or collecting member/club fees or dues. Doing debits and deposits digitally is efficient, easy, and cost-effective. Call RCU to get started with CAFT for your business!

Alberta Finance

If your business has to pay Alberta Corporate Tax, fuel tax, tobacco tax, carbon levy, tourism levy, or AGLC (Alberta Gaming, Liquor, and Cannabis) fees, enroll with Alberta Finance to make those payments online.

RCU in the Community

Canada Day Breakfast



A few Rocky Credit Union volunteers spent the morning on Canada Day at the Rocky Mountain House Museum, helping with their annual pancake breakfast. They set up and took down the tables and chairs before and after the event, served up some delicious pancakes to the guests, and replenished supplies when needed; all while enjoying the live music!

Community Fun Fair



Fat Cat had a wonderful time at the Rocky Mountain House National Historic Site's "Community Fun Fair"! There were lots of games, lots of opportunities to learn about our local history, a super fun scavenger hunt, face painting, a puppet show, and a free BBQ. It was a great day of meeting & greeting some awesome families!

Prentice Creek Horse Trials



Prentice Creek Equestrian Centre hosted their Horse Trials event in July, and a few of our staff members got the opportunity to help judge the Cross-Country jumping event!

Summer Splash



We partnered with Evergreen Co-op to sponsor the dunk tank at the Aquatic Centre's "Summer Splash" event on July 18th! Attendees enjoyed dunking Acting Mayor Len Phillips, pictured here.

Scott Hornstra Tournament



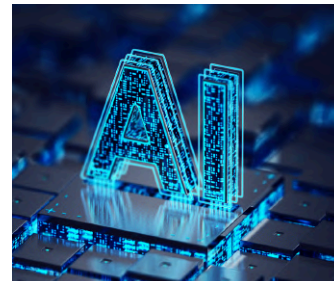
Rocky Credit Union sponsored the food and ran a cornhole game at Hole 12 during the Scott Hornstra Memorial Golf Tournament!

The More You Know...

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

Scam of the Month: AI Scams

Artificial Intelligence is an incredibly powerful tool, but not everyone is using it for good. Scammers are harnessing AI to clone real voices and create fake images and videos (called deepfakes). Often, their tactic is to use the voice of a loved one to ask for money over the phone. Or, they will create a realistic video of a public figure/executive to gain your trust, so you send funds. Always be skeptical of unexpected requests, and verify them with multiple sources before you act on them.



Back-To-School Financial Tips

Summer is coming to an end, which means back-to-school shopping is just around the corner. Here's how to save some cash:

- **Reuse what you can from last year.** Brand new backpacks, lunch kits, clothes, and school supplies add up quick.
- **Take advantage of sales.** Lots of stores will have back-to-school sales and student discounts on their products.
- **Compare prices.** Hitting one store for everything is convenient, but you'll save money doing your research and shopping around.
- **Get your kids involved.** Set a spending limit and get your child's input on how it's used. It's a great learning opportunity.

Quick Tip #1:

See if other parents will buy in bulk with you, and split the cost of pens, pencils, erasers, paper, snacks, etc.

Quick Tip #2:

Committing to meal prep school lunches will save money in the long run, by shopping grocery sales.

Quick Tip #3:

Set aside money for the school year. Field trips, school photos, and extra fees can come unexpectedly.

Did You Know? Tips from Our Experts



"Having online banking set up is a great way to prevent fraud. If you review your transactions regularly, you can quickly catch any that are unauthorized."

- Crystal, Finance & Risk VP



"Start establishing credit early - it helps with major purchases later in life. Apply for a credit card once you turn 18 and always pay it off."

- Melinda, Loans Analyst



"If you're not confident paying bills online, we can help you over the phone. When you call, it's always a real person answering!"

- Gina, Member Service Rep.

Recent Donations



Battle of the Rockies

The chuckwagon races will be happening from Aug. 13 - 17th.



Good Samaritan

We donated hanging flower baskets for residents to enjoy.



Filipino Canadian Assn.

They are serving food on Aug. 23rd at the community centre!



Nordegg Days

This great community event is back on August 30th - 31st.



Foothills Pow Wow

RCU is a sponsor for the Pow Wow happening on Aug. 20th.



Scott Hornstra Golf

We were a sponsor of the Scott Hornstra Memorial Golf Tourney.

Looking for a donation/sponsorship for your organization or upcoming event?

Apply online for our support. Head to RockyCreditUnion.com under 'Community' → 'Donations' to fill out a request form!

Did You Know? RCU Members get free access to KOFE!

When you're an RCU member, you get free and unlimited access to KOFE (Knowledge of Financial Education), an online collection of premium financial tools and resources. Through their portal, you can find videos, booklets, interactive courses, banking calculators, articles, and more. Become an expert on topics such as budgeting, debt, credit scores, and money management. Check out RockyCreditUnion.com/en/help/kofe today!

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