

ROCKY CREDIT UNION

Ownership. Community. Innovation.



March 03, 2026

MARCH 2026

Newsletter

In this edition:

- \$1000 Scholarships
- Fraud Prevention
- SIM Swapping Scam

Important Notices

Branch Closures

Rocky Credit Union will be closed all day on Friday, April 3rd for Good Friday. Have a happy Easter!



RCU Welcomes Three New Board Directors

Congratulations to Robert Bryant, Anette Chambers, and Johan Naude, who were elected as Board Directors for 2026!

Online Banking Update - Overnight Outage on March 10th

Our online banking platform (mobile/computer) is going through an update, and will be inaccessible from 10pm on March 10th - 5:30am on March 11th. If you experience issues afterwards, please uninstall and reinstall the app. Thank you for your patience as we improve the online experience!

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, Jenae!

Collabria Credit Cards - 10x the Reward Points

When you sign up for a Cash Back World Elite Mastercard between January 1st and March 31st, you will earn 10x the base Flex Rewards rate on every purchase made in the first 90 days! [Details here.](#)

K.O.F.E. - Free Access for RCU Members

When you're an RCU member, you get free and unlimited access to K.O.F.E. (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 a financial expert - check out RockyCreditUnion.com/en/help/kofe today!

4x \$1000 Scholarships

Applications are [now open](#) for Rocky Credit Union Scholarships, from March 1st to May 31st! We have four categories: 'Member Academic', 'Business & Finance', 'Community Minded', and 'Apprenticeship & Trades'. For full details and eligibility criteria, see Page 3.

Fraud Prevention Month



March is recognized as Fraud Prevention Month across Canada. It's so important to stay informed about the latest fraud tactics and have open conversations with your peers. Awareness is crucial for preventing loss. **The best resource for all things fraud is the [Canadian Anti-Fraud Centre](#).**

In 2025, the Canadian Anti-Fraud Centre received fraud reports involving over \$704 million in reported losses.

Even though fraud is one of the fastest growing crimes in Canada, it often remains hidden. Behind every fraud is a real victim suffering from financial loss, emotional distress, and long-term psychological harm. It can damage trust, relationships, and confidence. Many victims feel embarrassed or ashamed and never report what happened, which allows fraudsters to continue targeting others. Underreporting is just one factor that makes fraud difficult to spot. It is becoming more organized, more professional, and more convincing. Criminal networks use advanced technology, social engineering, and artificial intelligence to deceive Canadians into sending money or sharing personal information.

Anyone and everyone can be targeted by fraud. While older Canadians continue to report the highest dollar losses, younger Canadians are being targeted more than ever. Fraud is affecting students, workers, families, retirees, and professionals alike.

Top Frauds Affecting Canadians

Based on reporting received at the CAFC, the frauds with the most impact on Canadians include:

Investment Fraud: Fraudulent investment platforms and fake advisors promising high returns.

Relationship/Romance Fraud: Fraudsters build trust online and convince victims to send money.

Identity Fraud: Fraudsters use stolen information to open accounts and/or take over existing ones.

Phishing: Fraudulent emails or text messages designed to steal personal and financial information.

Recovery Fraud: Fraudsters claim they can recover lost money for a fee but steal even more.

These frauds are carefully designed to look legitimate. Fraudsters use pressure, fear, urgency, and emotion to manipulate their victims.

Important Things to Remember

- Fraud is not a mistake or a trick. It is a crime.
- Everyone has a role in education, helping to detect and prevent fraud.
- Reducing the impact of fraud starts with awareness – talk to your family, friends, and coworkers.
- Ask questions. Slow down. Recognize, Reject, and Report fraud.

Program Spotlight: RCU Scholarships



RCU offers four \$1000 scholarships to new graduates who are pursuing post-secondary education. Fill out your application on our website, here: rockycreditunion.com/en/community/scholarships

Eligibility

Applicants must be: **(1)** A Rocky Credit Union member in good standing. **(2)** Applying within 1 year of their Grade 12 graduation (2025 or 2026 graduates). **(3)** Attending their 1st year of a post-secondary program in Fall 2026.

Scholarship Categories

Up to four scholarships of \$1000 each, spanning four categories (Member Academic, Business & Finance, Community Minded, and Apprenticeship & Trades), will be awarded annually.

Application Process

Applicants will need to submit a completed application form (found on our website), provide proof of acceptance into their post-secondary program, and provide their official Grade 12 Alberta transcripts (including diploma marks). If the applicant is graduating this year, they only need to submit their official 1st semester transcripts (including January diploma marks). Some scholarship categories also require current (within the last 2 years) letters of recommendation.

The application form and all other documents must be submitted on or before May 31st, 2026. Documents can be emailed to community@rockycu.com in PDF or Word format.

Selection Process

The RCU Marketing Committee will review the applications received and present its recommendations to the Board of Directors at the June Board Meeting for the final decision. Only successful applicants will be contacted. Successful applicants will then be required to submit proof of enrollment in their post-secondary institution prior to receiving the RCU Scholarship.

RCU in the Community



St. Matts Grade 3s

Two of our staff members, Cherryl and Patty, gave Financial Literacy presentations to each of the Grade 3 classes at St. Matthew Catholic School. For this age group, we made sure the students had a clear understanding of needs vs. wants. We had them think about different factors when deciding which option to purchase, such as price, quality, and personal preference. At the end, we did a step-by-step lesson on setting good financial goals.



Crimson Lake Winterfest

On February 14th, a group of RCU volunteers helped out at Crimson Lake Winterfest! It was a gorgeous day for all of the winter activities and the charity Polar Bear Dip. Families enjoyed skating, ice fishing, horse-drawn sleigh rides, and outdoor games. Our volunteers helped out at the hot chocolate station, as parking attendants, and accompanying our mascot Fat Cat while he greeted everyone. We're very proud to sponsor this event that brings the community together!



Homeschool Presentation

Rocky Credit Union hosted a group of homeschooled students aged 12-16 for a financial literacy presentation at our branch. We taught about banking basics such as different account and card types, the importance of a good credit score, and some smart financial habits that they should try to form. We touched on lending and investing, and ended with an investment simulation game in order to learn about risk vs. reward.

The More You Know...

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

Scam of the Month: SIM Swapping

This scam happens when a criminal gathers enough personal information to impersonate you, then they trick your mobile service provider into transferring your phone number to a SIM card they control. From there, the scammer has your cell number, which they use to receive SMS authentication codes, log into your online banking, and drain your accounts. Protect yourself against this scam by having strong, unique passwords and by never giving out your personal information.



Quick Tip #1:

If you withdraw from a TFSA, you get the contribution room back, making it a more flexible option.

TFSA or RRSP or FHSA?

Here's a comparison of these three registered account types:

	TFSA	RRSP	FHSA
Can be used for:	Anything.	Retirement.	First Home.
Tax deductible?	No.	Yes.	Yes.
Withdrawal tax:	Tax-free.	Taxed.	Tax-free.
Contribution limit:	\$7,000	18% of income.	\$8,000

Quick Tip #2:

A FHSA is the most tax-effective savings option, but you can only use it to purchase your first home.

Quick Tip #3:

You don't get contribution room back if you dip into an RRSP, so it's more suited for long-term saving.

Did You Know? Tips from Our Experts



"When getting a commercial loan, your business plan is essential. It should outline your company's goals, structure, strategies, markets, and financial forecasts."

- Kendra, Sr. Commercial Lender



"Setting up a small, monthly Pre-Authorized Contribution can help you save or invest. Often, you won't notice or miss the funds, but you'll build wealth."

- Carter, Financial Services Officer



"It's important to understand the tax implications of different registered investments so you can choose the account that best supports your goals."

- Kim, Controller

Recent Donations



4-H North Multi-Club

RCU made a donation to help start a new Archery Program.



DTHS Unified Sports

David Thompson High School is hosting a multi-sport event.



Cookie Jar Preschool

We made a donation so they could buy a new sandbox lid.



Jr. Curling Bonspiel

We popped and donated fresh popcorn bags for the event.



Ladies Open Bonspiel

RCU is proud to be a sponsor for this curling event.



Mens Open Bonspiel

RCU is proud to be a sponsor for this curling event.



Gimlet Hall

We donated auction prizes for the Gimlet Community Centre.



Oilmen's Bonspiel

RCU is proud to be a sponsor for this curling event.



DTHS Basketball

We donated towards food costs at their concession.

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!

Stay updated with RCU!



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