

**ROCKY CREDIT UNION**

**Ownership. Community. Innovation.**



December 29, 2025

# JANUARY 2026

## *Newsletter*

### **In this edition:**

- Board Election Details
- Financial Resolutions
- Spotlight: RRSPs

# Important Notices

## Branch Closures

RCU will close at 3:00 p.m. on December 31st. We will be closed all day on January 1st. Happy New Year!



## Voting Dates

Voting for the three vacant Board of Directors positions will be held in-branch on January 8th, 15th, 21st, 22nd, & 23rd. Read more about this election on Page 2.

## 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, Brantley!

### 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](https://RockyCreditUnion.com/en/help/kofe) today!

## Upcoming Events



### Farmer/Farmerettes Bonspiel

The Farmer and Farmerettes Bonspiels are coming up from January 25th to 31st, and RCU is excited to be supporting these two curling events again this year! Along with being a sponsor, our volunteers will be helping prepare a breakfast for the curlers on one of the mornings.

# Board of Directors Election

This past December, Rocky Credit Union received Candidate Nominations from four members interested in filling our three vacant Board of Directors positions. Henceforth, an election will be held this January for our membership to determine who will join our Board for 2026.

## Election Details & Voter Eligibility

- Adult members who are in good standing as of December 31, 2025 shall be eligible to vote.
- Voting privileges are allowed for corporations, organizations, associations, societies, or groups if they have passed a resolution choosing a voting representative. A member may not vote by proxy.
- A member's right to vote is not transferable or assignable.
- There are three positions available. Each member may vote once for each position.
- In the case of a joint account, voting privileges shall be allowed to both members.
- Members can vote in-branch during business hours on January 8th, 15th, 21st, 22nd, & 23rd.
- Election results will be announced at the Annual General Meeting on Monday, February 9th.

## Candidates



**Robert Bryant** - I am a long-time resident of Clearwater County, having grown up here and worked for almost all my teaching career in the area. I have been a member of the local co-operative organizations for a good part of my adult life. Now that I am retired, I have the time and energy necessary to give back to the community in the form of public service by volunteering. During my time as a Board Member of Rocky Credit Union, I have tried to learn as much as possible to help forward the initiatives of the organization in order to maximize the value that member ownership brings. I am also proud to say that some of my grandchildren continue on in RCU membership and, who knows, may give volunteer service themselves in the future.



**Anette Chambers** - I have been a long time member of the Rocky Credit Union. I have done accounting for various private and public organizations throughout my career. I have a Bachelor of Commerce with a major in Human Resources. I appreciate the community spirit of Rocky Credit Union, supporting students, recreation, businesses and charities.



**Johan Naude** - I have been a resident of Rocky Mountain House for the last 5 years and banked with Rocky Credit Union for much of that time. I am a CPA with 15 years of work experience, ranging from managing investments in Private Education, working in Public accounting practice and currently employed in the Oil and Gas industry for the last 2 and a half years. I hope I can bring new insights to continue the growth and development of Rocky Credit Union and the way it serves its members.



**Len Phillips** - I have had the pleasure of being a member of the Rocky Credit Union for over 25 years. I have owned my own small business in Rocky and managed a large business as well. I have served in the past as President of the Rocky Chamber of Commerce, President of the Rocky Kinsmen Club and President of the Over 30 Hockey League. I am a certified facilitator in Colors Training for conflict resolution, team building and personal development. I have also served on Rocky Town Council for seven years as a Town Councillor and one year as Mayor. I would enjoy the opportunity to use my extensive experience to assist the Rocky Credit Union for future growth, continued community involvement all while maintaining a strong governance model. I am committed to keeping Rocky Credit Union going strong.

# Product Spotlight: RRSP



Call our Wealth Services department at **403-845-2861** to discuss your RRSP options.

## What is an RRSP?

A Registered Retirement Savings Plan is a type of registered investment account intended for saving up for when you retire from working. It can hold different types of investments, such as GICs. There are 3 main types of RRSPs: **Individual RRSP** - You make your own contributions and eventually withdraw for yourself. **Spousal RRSP** - You make the contributions, and your partner makes withdrawals for themselves. **Group RRSP** - Established by your employer. Contributions are taken off each of your paycheques, and often are matched by your employer.

## Contributions and Limits

You can make contributions to your RRSP(s) until the year you turn 71, at which point the RRSP must be converted. The contribution limit between all of your RRSPs is 18% of your income or \$32,490 (in 2025), whichever is lower. Unused contribution room from previous years can be carried forward indefinitely.

## Making Withdrawals

You can make a withdrawal from your RRSP at any point, not just when you retire. But, be aware that you cannot get that contribution room back, and applicable withholding taxes will be deducted.

## Once You Retire...

On December 31st of the year that you turn 71, your RRSP must be converted. At that time (or at any point before), you can withdraw your money or transfer the funds into an RRIF (Registered Retirement Income Fund). Any withdrawals from an RRSP or RRIF will be taxed as income.

## What are the Benefits?

**Taxes** - Your contributions are tax-deductible, and will grow tax-deferred until you withdraw.  
**Home Buyer's Plan** - You can withdraw up to \$60,000 towards a qualifying home purchase completely tax-free, as long as you pay that money back in the allotted 15-year time.

# RCU in the Community



## Fur Trade Christmas

Four of our volunteers braved the cold at the National Historic Site for Fur Trade Christmas on December 6th. Rocky Credit Union and Evergreen Co-op jointly sponsored the horse-drawn sleigh rides at the event, and our volunteers were there to help people load and unload from the sleighs. It was a fun-filled day for many families, with lots of festive activities.



## High School Treats

On December 10th, cookies and hot cocoa were provided as a treat to all the students of West Central High School and St. Dominic Catholic High School. A few of our staff members spent their morning helping out by serving. It was a great way to lift the spirits of these hard-working students as they pushed through the last few days of school before winter break.



## Teddy Bear Toss

The Rocky Rams hockey team hosted their annual Teddy Bear Toss game on December 13th. When the Rams scored their first goal of the night, fans threw stuffed animals onto the ice, which were then donated to Santa's Anonymous. We attended the game with Fat Cat to hand out some seat cushions and show our support.



## High School Turkey Dinner

During their final week of school before winter break, many local businesses came together to serve a full turkey dinner to all 600+ students at West Central High School and St. Dominic Catholic High School. It was a wonderful display of community effort and holiday spirit to make this happen, and we're glad to have been a part of it! Kudos to everyone else involved.

# The More You Know...

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

## Scam of the Month: Crypto Scams

Cryptocurrency is unregulated in Canada, and transactions are hard to reverse and can be anonymous, making it the perfect medium for fraudsters to steal money. Scammers will often promise guaranteed high returns and profits if you invest with them. Instead, you lose your money, and sometimes your personal information. When investing in anything, ensure you are dealing with someone credible and trustworthy.



## Financial New Years Resolutions

The new year is a great opportunity to reflect, refresh, and think about your financial goals. Here are some ideas for resolutions to try:

- Build an emergency fund equal to 3 months of my expenses.
- Learn 1 new personal finance concept each month of 2026.
- Put 20% of my income into savings this year.
- Open an investment account to begin my investing journey.
- Track where my money goes in a month, then build a budget.
- Cut back on impulse purchases by waiting 24 hours before buying non-essentials.

### Quick Tip #1:

Be specific and realistic when creating your goals. Don't set yourself up for failure.

### Quick Tip #2:

Break your goals into smaller, manageable steps, so it doesn't feel as overwhelming.

### Quick Tip #3:

Understand your motivations. Define what success would look like and why it's important to you.

## Did You Know? Tips from Our Experts



"Investing a fixed amount of money at regular intervals is beneficial for investors who need to start with smaller amounts of money."

- Angie, SVP Credit Services



"If you're thinking of buying your first home, don't plan on changing jobs or taking out any new debt before getting your mortgage approved."

- Haili, Consumer Lending Officer



"Once we help set it up for you, you can make your Alberta Finance (TRACS) payments right through the RCU website."

- Patricia, Member Service Rep.

# Recent Donations



## Westland Dance Co.

We made a donation to go towards silent auction prizes for their holiday recital.



## Rocky Trail Blazers

RCU was happy to donate in support of their tournament from January 2nd - 4th.



## Rocky Rams U16

The U16A Rams are heading to Las Vegas this month for a once in a lifetime tournament!

# Christmas Donations

*In lieu of buying corporate gifts during the holiday season, Rocky Credit Union donated \$1,000 to each of the following organizations:*



## Santa's Anonymous



## CRHF Warming Shelter



## The Lord's Food Bank

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

Apply online for our support. Head to [RockyCreditUnion.com](http://RockyCreditUnion.com) under 'Community' → 'Donations' to fill out a request form!

# Stay updated with RCU!



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5035 49<sup>th</sup> Street



info@rockycu.com



403-845-2861



rockycreditunion.com

