ROCKY CREDIT UNION

Ownership. Community. Innovation.

October 30, 2026

NOVEMBER 2026

Newsletter



In this edition:

- Profit Share Details
- New 4-H Loan
- Board Nominations

Important Notices

Branch Closures



November 11th - On Wednesday, November 11th, Rocky Credit Union will be closed all day in observance of Remembrance Day.

November 27th - On Friday, November 27th, Rocky Credit Union will be closing one hour early (at 4:00pm) for a staff celebration.

Notices

Watch for a Profit Share Deposit - Profit Share Day is coming up on November 4th. Don't be alarmed if you see a "RCU Profit Share Refund" and/or "Credit Shareholder Dividend" deposit into any of your accounts – that's a little gift from us to you! Read more on Page 3.

Multi-Factor Authentication - On October 28th, there was a major update to Online Banking. Multi-Factor Authentication is now mandatory, and you will be prompted to set it up upon your first login after the update. Visit our website to learn more about this update.

Promotions & Special Offers

$50 Youth Draw – $300 Grand Prize



Previous Winner, Teygan!

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 2026 to October 2027) gets put into our Grand Prize Draw for $300 cash! The grand prize draw will take place on October 31st, 2027. Call 403-845-2861 to book an appointment.

4-H Loan Program

Need to fund your 4-H project? RCU has a new special 4-H Loan Program! Here's how it works: Maximum loan amount of $5,000. Loan will be in a parent's name. Prime + 0% Interest Rate. All interest will be donated back to your 4-H Club. Payment due upon sale (within 15 months). Call 403-845-2861 to speak with a lender about this option!

Free Financial Literacy Resources – KOFE

Rocky Credit Union has partnered with KOFE to give our members access to free and unlimited financial education and coaching. Through their online portal, you can find videos, booklets, interactive courses, tools, and more. Become an expert on topics such as budgeting, debt, credit scores, and money management. Check out RockyCreditUnion.com/en/help/kofe today!

Upcoming Events

Cattlemen's Day

Clearwater County is hosting their 23rd annual Cattlemen's Day on November 19th in Caroline. Attendees will hear from industry speakers and enjoy coffee, lunch, a trade show, and door prizes at this free event. We're looking forward to having a booth set up and chatting with everyone! We love being able to shine a spotlight on our wonderful local agriculture community.



Board of Directors Nominations

Rocky Credit Union is seeking two engaged members to join our Board of Directors in February of 2027! Board Directors serve a three year term.

Our Board Directors provide governance that contributes to our success and play a part in deciding what Rocky Credit Union does for the people of our community.

The Board's role is to develop and implement sound policies and business strategies to support the aims and objectives of Rocky Credit Union and to ensure it is effectively managed for the overall long-term benefit of its members.

Individuals interested in joining our 2027 Board of Directors must submit a candidate nomination package. Then, if we receive more nominations than vacancies (2), an election will be held for the RCU membership to vote in January.

If you'd like more details, you can talk to Joann at reception, either in-person or by phone (403-845-2861). Or, visit RockyCreditUnion.com to find the Candidate Nomination Package.

You must complete and submit your Nomination Package by 5:00 p.m. on Thursday, December 10th.



Program Spotlight: Profit Share



Profit Share Day happens every November. This year, it will pay out on November 4th! Keep your eyes peeled for a Profit Share and/or Dividend deposit into your Rocky Credit Union accounts.

What is Profit Share?

Profit Share is our way of thanking our members for banking with us. We wouldn't be where we are without our members, so we think they deserve a little something extra each year.

When you have a product with Rocky Credit Union that earns interest or that you pay interest on, you earn Profit Share! For all the interest that you pay, we share a portion back, **like a rebate**. And for all of the interest that you earn, we share a portion extra, **like a bonus**.

The percentage of the interest that we share is determined each year by our Board of Directors. Last year it was 12%, which was **over $2 million** dollars into our members' pockets!

What products earn Profit Share?

Our members will receive Profit Share on mortgages, loans, lines of credit, savings accounts, and registered investments that they have with Rocky Credit Union.

The more of these products that you have, the more you will earn in November!

What can I expect to receive?

Based on last year's 12% profit share, here are some examples of what members can expect:

- A $400,000 mortgage at our posted rate of 4.19% would earn a little over **$2000**.
- When you earn profit share on a loan, line of credit, or mortgage, that's equivalent to us covering about **a month and a half of your interest payments**.
- If you had $50,000 invested at 4.10%, you would receive a bonus of about **$250**.

RCU in the Community



Shredding Day

RCU had another wonderful International Credit Union Day on October 15th! We had our Shredding Day & Fundraiser BBQ, where all proceeds and donations went to the Medical Equipment Lending Society. It's always great to see our community come out to support our events and help raise money for a good cause!

St. Matts Grade 8

In October, Crystal from Rocky Credit Union visited each of the Grade 8 classes at St. Matthew Catholic School to give a financial literacy presentation. The students learned strategies for financial wellbeing, such as budgeting, economizing, and saving up for short and long-term goals.



Financial Literacy Month

November is Financial Literacy Month in Canada. Financial literacy is all about being able to navigate real-life financial decisions when it matters most – whether that's taking out a mortgage, managing debt, choosing financial products, or protecting yourself from fraud.

This year's campaign theme is "Talk Money". Talking about money is an important first step toward building financial confidence and navigating an increasingly complex financial landscape. We encourage you to take some time this month to have an open conversation about finances with a friend or family member. Talking about money doesn't have to be taboo; it can be a great way to learn and grow from each other's successes and mistakes. You can learn more about financial literacy month and find helpful resources at canada.ca/financial-literacy-month.



TALK MONEY



The More You Know...

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

Scam of the Month: Customs Fee



In this scam, you get a message saying that your package couldn't be delivered because a customs fee wasn't paid. It says you need to pay the fee through a link right away so the package can be delivered. The fee is just a few dollars, so you may be tempted to pay it. But this message is actually a phishing scam! If you click the link, you'll be taken to a website, which will prompt you to enter your name, contact information, credit card details, and other banking information. If you enter this info, cybercriminals can use it to make fraudulent purchases or even sell it to other scammers!

Surveillance Pricing

Surveillance pricing is when a company uses an individual's personal data, digital footprint, and real-time behavior to calculate a custom price for a product or service.

Instead of showing a standard, fixed price for everyone, an algorithm tries to figure out the highest price you're willing to pay, and shows you that.

Be mindful of which loyalty programs and free games you use. These are primary sources of data for these algorithms.

Quick Tip #1:
Don't log in to your loyalty accounts until you're ready to purchase, to avoid personalized tracking.

Quick Tip #2:
Browse in private/incognito mode, clear your cookie cache often, and use ad and tracker blockers.

Quick Tip #3:
Compare prices across different devices, browsers, or in physical stores to get the best price.

Did You Know? *Tips from Our Experts*



"Profit Share is 12%, and based on the interest you earn and pay throughout the year. Dividends are 3.75%, and based on your common shares."

- Randall, CEO



"I recommend making an appointment when you want to open an account to ensure we have a staff member available to help you!"

- Jordyn, Member Service Coordinator



"We are unable to raise or lower your Interac® e-Transfer limits. They are set at the same dollar amount for every member."

- Mackenzie, Member Service Rep.

Recent Donations



Rocky Figure Skating Club

RCU was happy to support the club as they hosted a seminar in October. It featured world renowned skaters Kurt Browning & Alissa Czisny.



Christmas at the Collieries

We made a donation in support of this family holiday event at the Brazeau Collieries Mine site in Nordegg, happening November 13th & 14th.



Pregnancy Care Centre

RCU made a donation towards the CAPCC's annual Dessert Night Fundraiser. It will be on December 3rd at the Lou Soppit.



Rocky Minor Hockey U13

We proudly made a donation that will go towards a raffle item at their upcoming tournament from November 13 - 15th.

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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Rocky Credit Union



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