

ROCKY CREDIT UNION

Ownership. Community. Innovation.



August 25, 2026

SEPTEMBER 2026

Newsletter

In this edition:

- Lifestyle Inflation
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Important Notices

Branch Closure

Labour Day: Rocky Credit Union will be closed all day on Monday, September 7th for Labour Day. We hope you enjoy the long weekend!



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, Cody!

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 December 31st, 2026. Head to CollabriaCreditCards.ca and select Rocky Credit Union as your institution.

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!

Profit Share Program

Each November, we pay Profit Share to our members! For things you pay interest on (loans, lines of credit, mortgages), we share a portion back, *like a rebate*. For things you earn interest on (savings accounts, investments), we share a portion extra, *like a bonus*. Last year, we shared **\$2.3 million!**

Upcoming Community Events



Leslieville Block Party

The fun-filled Leslieville Block Party is back on Saturday, September 12th from 10am - 3pm at the Leslieville Community Centre. We're looking forward to handing out free popcorn and visiting everyone with Fat Cat. You won't want to miss out - there will be an outdoor market with local vendors, live entertainment, and lots of games and activities!

Black Lung Ultramarathon

Rocky Credit Union is excited to volunteer at Part III of the Black Lung Ultramarathon in beautiful Nordegg!

Runners will tackle a rugged 62km course on Saturday, September 12th. Good luck to all the racers! We know it will be another amazing adventure this year.



Bike Park Grand Opening

Join the Rocky Mountain Bike Park Society on Saturday, Sept. 26th at the new pump track for the Co-operative *Bike Park* Grand Opening!

Happening from 11am - 4pm, there will be a stunt show, free food, awesome giveaways, music, and more! RCU is so excited to celebrate all the hard work the bike park society did to complete this project! We hope to see you there!

Product Spotlight: Aviso Wealth



Rocky Credit Union works in partnership with *Aviso Wealth* to offer more than the basic investment options to our members. Through *Aviso Wealth*, you can invest in Mutual Funds and other securities.

Invest with an Advisor

Conveniently located at our Rocky Credit Union branch, Jamie is ready to help you with any of your more complex investing needs. Book a 'Financial Planning & Investments' appointment through our [online portal](#) to discuss your options, or call 403-845-2861.



Jamie Vandenberg, PFP®

Mutual Fund Investment Specialist | Aviso Wealth
Sr. Financial Service Officer | Rocky Credit Union



What are Mutual Funds? A mutual fund is a pool of investments that contains stocks, bonds, equities, and other investments. It's managed on your behalf by a registered portfolio manager.

What are the benefits? There are a wide variety of mutual fund options, you'll have diversified investments, minimal investment amounts are required to get started, and automatic monthly investment options are available.

Invest with an Online Brokerage

Qtrade Direct Investing® is a low-cost, self-directed, online investment service made for people who want to make their own investment decisions. It consistently ranks as Canada's #1 investment platform. You can choose from stocks, EFTs, and more. Read more about self-directed investing or sign up today at rockycreditunion.com/en/wealth/qtrade.

Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc.
Online brokerage services are offered through Qtrade Direct Investing, a division of Aviso Financial Inc.

RCU in the Community



Branch Tour

We had a great group of kids from Community Connections Child Care Centre visit our branch for a field trip! We showed them the behind-the-scenes fun, like the vaults, safety deposit boxes, coin rolling machine, and teller stations. They learned lots about money and banks!

Crimson Lake Trail Run

A team of volunteers helped out at the Crimson Lake Trail Run on August 15th by running the 'hydration stations' along the course. Good job to all the racers, and the event organizers!



Battle of the Rockies

We had the honour of presenting the belt buckles to the Champion of the Battle of the Rockies, Chanse Vigen, with outriders Tyler DeSutter and Rory Gervais. It was another great year at the chucks!

Eckville Block Party

RCU had the pleasure of attending the Eckville Block Party on August 20th. We passed out balloons and chocolates, and brought Fat Cat to see everyone! It was a great event, and we always enjoy visiting the Eckville community.



Kids Carnival

As always, we had a fun-filled afternoon at the Co-op Kids Carnival on August 22nd! There were lots of games and prizes, and our volunteers had a blast supervising the bouncy houses. We hope all the families had a wonderful time!

The More You Know...

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

Scam of the Month: Screen Sharing

In this scam, someone contacts you about suspicious activity involving your bank account. If you call the phone number they provide, you'll be connected with someone claiming to work for the bank. Eventually, they get you to switch to a FaceTime call and ask you to share your screen while you log in to online banking. However, this is a scammer who now has seen your whole screen while you typed in your username and password! If you ever get messages about suspicious activity, call your bank directly, not with any phone number the message provides.



Lifestyle Inflation

Lifestyle inflation is the tendency for people to increase their spending when they have an increase in income, which means that they're not ever getting ahead on their savings or debt elimination.

For example, this happens often when college students transition to having a full-time job with a steady paycheck. They might decide to start paying more rent to live alone, or buy a new vehicle.

Lifestyle inflation isn't necessarily a bad thing, but it is something to watch out for. It easily can result in always living paycheck-to-paycheck, despite earning more and more money.

Quick Tip #1:

Calculate the actual impact of your increased income – it will often be less than you think after taxes.

Quick Tip #2:

You can upgrade your lifestyle, but you also need to be increasing your saving and investment amounts.

Quick Tip #3:

Revisit your budget and make gradual changes so you can still meet your long-term goals.

Did You Know? Tips from Our Experts



"Co-signing a loan means that you're equally responsible for the debt. It's not just a backup for if the other borrower doesn't pay."

- Megan, Asset Recovery Officer



"Don't wait until the last minute to think about your mortgage renewal. Review your options early to consider your rate, term, and payment goals."

- Justin, Lending Services Manager



"Bring in your debit card and a form of ID each time you come to the branch. It's the easiest way to confirm your identity."

- Cassandra, Member Service Rep.

Recent Donations



CS3 Hockey

RCU donated a giveaway prize for the development camps.



Crimson Lake Trail Run

We were happy to donate towards this race event.



Rocky Public Library

RCU is supporting their summer and fall programming.



Co-op Kids Carnival

We were proud to be a major sponsor of this family event.



Wilderness Village

RCU donated a prize item for their golf tournament.



Lions Demo Derby

We were happy to be helping out the Demo Derby on Aug 30.



Nordegg Days

Don't miss Nordegg Days on Sept. 5th and 6th.



Cowboy Music & Poetry

The Caroline Cowboy Music & Poetry Gathering is on Sept 11-13.



Black Lung Ultra

We're gladly supporting the 3rd annual Ultramarathon.

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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