

ROCKY CREDIT UNION

Ownership. Community. Innovation.



January 30, 2026

FEBRUARY 2026

Newsletter

In this edition:

- Limited-time rates
- Facebook scams
- Budgeting tips

Important Notices

Branch Closures

February 9th: We will be closing 1 hour early (at 4:00 p.m.) on Monday, February 9th.

February 16th: RCU will be closed all day on Monday, February 16th for Family Day.

81st Annual General Meeting

Our Annual General Meeting will be held at the Royal Canadian Legion during the evening on Monday, February 9th. Read more details about the meeting on Page 2.

Promotions & Special Offers

Eight \$500 Draws this Investment Season

This investment season, we're giving away \$500 to 8 lucky winners who invest in a Registered Education Savings Plan or First Home Savings Account with us! When you contribute a minimum of \$500 to a new or existing RESP or FHSA before March 2nd, you'll be entered into the draw.

Special Investment Rates Until March 2nd

From January 15th – March 2nd, Rocky Credit Union has special rates on 3 & 5-year Term Risers and Non-Redeemable Term Deposits. These rates are eligible with RRSP, FHSA, TFSA, RIF, and Terms. Rates are subject to change without notice. **Call 403-845-2861 to speak to Wealth Services.**

\$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, Sydney!

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.](#)

Annual General Meeting

On Monday, February 9th, Rocky Credit Union will be holding their 81st Annual General Meeting at the Royal Canadian Legion Branch 8. The agenda of the meeting will include reports from the Board of Directors and Management, and the 2025 financial statements. As well, the results from the recent Board of Directors election will be announced at the meeting. Registration will begin at 4:30, the banquet at 5:00, and the meeting at 6:00.

Upcoming Events



Crimson Lake Winterfest

We're headed to Winterfest at Crimson Lake on Saturday, February 14th! There will be fun for the whole family, including skating, snowshoeing, sleigh rides, bonfires, ice fishing, games, and more! And, of course, the Polar Bear Dip, raising money for many deserving charities.

Free 'Dive-In' Movie

Rocky Credit Union and Evergreen Co-op are co-sponsoring a showing of Despicable Me at the Co-operative Aquatic Centre. Admission is free and popcorn is included! Drop-in at 7:00pm on February 18th to enjoy the show (first-come-first-served, capacity limits will be in effect).



Coldest Night of the Year

Rocky Credit Union has put forward a team, the "RCU Sole Survivors" to participate in the Coldest Night of the Year fundraiser walk on February 28th. It is in support of the Mountain Rose Centre. For info about donating, check: cnoy.org/location/rockymountainhouse.

Face-Off for Charity

The Clearwater Regional Fire Service and Rocky Mountain House RCMP are going head-to-head in a hockey match for the 5th year in a row! You can buy tickets at the door (cash only) on Feb. 28th. Doors open at 4:30. Proceeds will go to West Country Family Service Association!



Product Spotlight: Safety Deposit Box



Visit us in-branch or call **403-845-2861** to inquire about opening a safety deposit box!

What is a Safety Deposit Box?

A safety deposit box is a private and secure container that is held in our vault. Only the owner has access to it. They are used to store whatever valuables you wish as an alternative to keeping them at home, which might not be as secure. Typically, people store valuable possessions in them, such as important legal documents (birth or marriage certificates, passports, wills, deeds), precious metals, jewellery, or computer data.

How Do They Work?

At the time of first opening, you are given two copies of your safety deposit box key, which you are responsible for. When you come into the branch to make changes to your box, an authorization signature is required. Your unique key plus a Rocky Credit Union key is required to open your box, so a Member Service Representative will be present to help retrieve your box. You will get to use a private room when you open your box, ensuring no one knows what you store. If you lose one of your keys, there is a \$50 replacement fee. If you lose both, it will cost \$275 to drill the box.

Safety Deposit Box Options

At Rocky Credit Union, we have five sizes available for safety deposit boxes. If you're over age 60 and have a Pioneer Account with us, you are eligible for a discount of \$25 off any sized box. Payments are withdrawn from your RCU account annually as a pre-authorized transaction.

- Small:** 1.5" x 5" x 21" – \$50.00/year
- Medium:** 2.5" x 5" x 21" – \$70.00/year
- Large:** 5" x 5" x 21" – \$90.00/year
- Extra Large:** 5" x 10" x 21" – \$200.00/year
- Vault:** 12" x 16" x 24" – \$300.00/year *uses a keypad combination instead of keys

RCU in the Community



Kindergarten & Grade 1 Presentations at St. Matts

On January 14th and January 15th, our staff members Tanya and Sherri-Lynn gave Financial Literacy presentation to two of the kindergarten classes at St. Matthew Catholic School.

Our presenters taught the students some basic things about Canadian money. They learned about coins and bills; that they have different values and that there are many ways you can identify each one, such as the different sizes, colours, and images on them.

Then, on January 28th, our staff member Vanessa gave a presentation to each of the three Grade 1 classes at St. Matthew Catholic School. She refreshed the students on the different Canadian coins and bills, then introduced them to some basics money concepts. The Grade 1s learned that you can either earn or borrow money, that you can spend or save your money, and that money can be used to purchase goods or services.

Knowing about money and personal finance is a very important skill for people to have, and it's never too early to start introducing kids to basic financial concepts. Building a strong foundation now will allow them to confidently make smart financial decisions when they are adults. We're very happy to get chances like this to start our local youth on a good path!



Farmerette's Bonspiel

Three of our Rocky Credit Union staff members spent the morning of January 27th at the arena preparing and serving a delicious breakfast to the ladies participating in the Farmerettes Curling Bonspiel! It was a great way to kick off the day. We're always happy to support this event year after year.

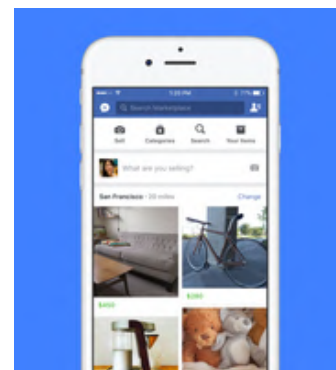
The More You Know...

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

Scam of the Month: Facebook Marketplace

There are lots of scammers on online buy & swap sites. Be wary of:

- Sellers who ask for a deposit to 'hold' an item for you.
- Buyers who 'accidentally' overpay (they send a fake notification), then ask you to refund the difference.
- Sellers who demand payment upfront, then arrange to 'ship' the item to you, but it never comes.
- Any offers that seem too-good-to-be-true.



The 50/30/20 Rule

The 50/30/20 Rule is an easy rule-of-thumb to get started on building a budget. It shows where your monthly income should go:

- **50% goes towards needs:** Rent/mortgage, utility bills, Wi-Fi, phone bill, groceries, insurance, fuel, and medical expenses.
- **30% goes towards wants:** Luxuries you enjoy, such as streaming, eating out, hobbies, personal care, and fun outings.
- **20% goes into savings:** Put the rest into savings or investments, going towards your short or long-term goals.

Quick Tip #1:

Track all of your expenses & purchases for a month to see where your money actually goes.

Quick Tip #2:

Adjust the 50/30/20 percentages to better fit your needs and goals. It's just a jumping off point.

Quick Tip #3:

Consider allocating some of your 20% savings to building up an emergency fund.

Did You Know? Tips from Our Experts



"It's never too late to boost your financial knowledge and reduce anxiety from financial stress. Check your local library or RCU's [online options](#) for great choices."

- Randall, CEO



"Missing a credit card payment will negatively affect your credit score, and leave you with high interest to pay off. Always try to pay off your card in full."

- Nicole, Member Service Supervisor



"I wish more members knew that they can pay their business CRA payments through our online banking platform."

- Mikala, Member Service Rep

Recent Donations



Winterfest

Crimson Lake Winterfest and Polar Bear Dip is on Feb. 14th!



Farmer & Farmerette Curling Bonspiels

RCU was proud to sponsor and donate prize items to the Farmer and Farmerette's bonspiels, which were from January 26th - 30th.



Face-Off for Charity

RCMP and Firefighters will face off in hockey on Feb. 28th.



Wildcards Volleyball

We made a donation in support of the Wildcards' 2026 season.



Community Connections

RCU donated to help offset the rising meal costs at the day care.

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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