

ROCKY CREDIT UNION

Ownership. Community. Innovation.



June 30, 2025

JULY 2025

Newsletter

In this edition:

- Special promotions
- Summer budget tips
- Upcoming events

Important Notices

Branch Closures

Rocky Credit Union will be closed for Canada Day on Tuesday, July 1st. Happy Canada Day!



Promotions & Special Offers

Residential Mortgage Specials

Rocky Credit Union is offering mortgage rates as low as 4.19% with cashback options! These rates are for a limited time only, and are subject to change without notice, so book an appointment with a Lending Specialist soon. Call us at 403-845-2861.

*Potential rates are based on our 2024 Profit Share of 12%. Talk to a lender for more details about Profit Share.

Fixed Term	Posted Rate	Potential Rate*
1 year	5.49%	4.83%
2 years	4.79%	4.21%
3 years	4.39%	3.86%
4 years	4.29%	3.78%
5 years	4.19%	3.69%

As of June 30, 2025. Rates are subject to change.

Agriculture Mortgage Specials

While most financial institutions offer financing for farmland, it typically has a much higher rate than residential financing. Here at RCU, we are currently offering our Residential Mortgage rates for agriculture-related mortgages. Get a rate as low as 4.19% for a 5-Year Fixed Closed mortgage. Your mortgage will also qualify for Profit Share. Call 403-845-2861 to speak with one of our Ag Lenders.

\$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 who opened a First Step Account (from November 2024 to October 2025) gets put into our Grand Prize Draw for \$300 cash! The grand prize draw will take place on October 31st, 2025. Open an account for your child today!



Previous Winner, Kyrah!

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

Summer Splash & Charity BBQ

A fun event is happening at the Credit Union Co-op Aquatic Centre from 11-3 on Friday, July 18th! There will be a charity BBQ for Search & Rescue, free swimming, a water-gun fight, face painting, and lots of games. Plus, Rocky Credit Union and Evergreen Co-op are sponsoring a dunk tank where you can dunk Mayor Phillips, the pool manager, and the lifeguards!



Community Fun Fair

Fat Cat is looking forward to the Community Fun Fair that's happening on Saturday, July 19th from 11 - 3 at the National Historic Site! He'll be walking around to meet and greet everyone. You can look forward to a free BBQ lunch, a puppet show, face painting, a bouncy house, scavenger hunt, and lots of historical demonstrations on the beautiful Historic Site grounds.

2025 Scholarship Recipients



Abigail Morrish

Member Academic

Abigail is an achiever, receiving stellar marks in school. She will be pursuing her Bachelor of Science in Forestry at U of A. She hopes to do important research in forest ecology.



Neavyn Paro

Apprenticeship & Trades

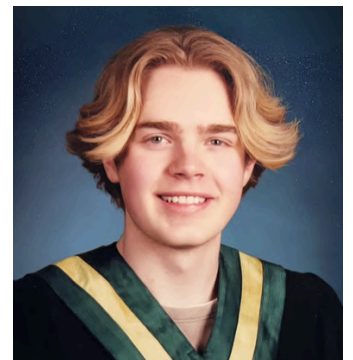
Neavyn is a driven student headed to Olds College in the fall, where he will be taking the Meat Processing program. He aspires to one day have his own meat cutting shop.



Lyla Dickson

Community Minded

Lyla is very passionate about volunteering in elementary classes and sports teams. She will be attending Bow Valley College to become a Licensed Practical Nurse for cosmetics.



Liam Hart

Community Minded

Liam is always involved in school activities and his community. He will be taking Engineering at the University of Calgary in the fall. He aspires to be involved in renewable energy.

Product Spotlight: First Step Account



Rocky Credit Union has a special bank account option just for youth (ages 0-22). **Give us a call to book an appointment to set up a First Step Account for yourself or your child: 403-845-2861.**

Why should kids have a bank account?

Understanding basic finances is an important skill for everyone to have, even kids. Having a bank account is a great way for your child to start building good money habits, like spending vs. saving. When kids use their own money to make a purchase, it's an opportunity for them to think about wants vs. needs, budgeting, and goal setting. Managing their own money promotes responsibility and independence. Plus, they can learn how to use an ATM, pay with a debit card, read a bank statement, and navigate through online banking; all important skills for the future.

\$50 draw for new account openers

Each month, we draw a name from everyone (aged 0-17) who opened a First Step Account, and they win \$50 cash. And, there's a grand prize draw at the end of the year for \$300 cash!

What to bring to open an account

If the child is under 16, a parent or guardian must accompany them to open the account. Both the child and adult need to bring two pieces of valid, government issued ID. It must be photo ID for the adult, but does not need to be for the child. We will need the adult's Social Insurance Number, and the child's if they have one.

If the child is over 16, they need to bring two pieces of valid, government issued ID. One piece must be photo ID. They must have a Social Insurance Number, their own cell phone number, and be able to provide a mailing and physical address.

Account Details

- No monthly fee
- Unlimited monthly transactions
- Access to RCU online/mobile banking
- Free Interac e-Transfers
- Free electronic & online transfers (deposits by AFT)
- Free online e-statements
- Free printed statements
- Free withdrawals at any Credit Union ATM in Canada
- \$1.75 withdrawals at non-Credit Union ATMs
- If under 12, a parent/guardian must be a joint account holder

RCU in the Community

Museum Day



RCU volunteers and our mascot, Fat Cat, attended 'Museum Day' at the Rocky Museum on May 31st. They had a great time greeting the attendees, handing out free goodies, playing games, and watching the Grand Opening of the museum's new Log Home Project.

Senior's Movie



Each year, we sponsor a free movie for seniors during Seniors Week. Our volunteers ran the concession and helped the seniors bring their popcorn and drinks to their seats. As always, thank you to Moe at Rocky Cinemas for helping make the day a success!

Rodeo Parade



Rocky Credit Union had a great Rodeo Week! We decorated a truck and entered it into the Rocky Pro Rodeo Parade on June 7th. Our team had lots of fun walking the parade route, giving candy to the spectators, and seeing all of the other community floats.

Oilmen's Golf



Some of our RCU volunteers spent the day at Pine Hills for the 57th Rocky Oilmen's Golf Tournament! They ran a putting competition for the teams, and snapped pictures of them as they stopped by. Money raised went towards ROA scholarships.

Shredding Day



Rocky Credit Union hosted our bi-annual Shredding Day on June 19th. Our staff helped people load their shredding into bins and cooked burgers for our charity BBQ. All of the proceeds went to the Compassionate Care Hospice Society!

Market on Main



Our volunteers attended the first Marketplace on Main of the 2025 season, passing out balloons and temporary tattoos to kids. Our mascot, Fat Cat, had a great time and met lots of wonderful attendees!

The More You Know...

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

Scam of the Month: Recovery Scams

Recovery Scams target people who've already lost money to fraud. Scammers will pose as investigators, lawyers, or government agencies, claiming they can help recover your lost funds—for a fee. Once paid, they disappear, leaving you even more out of pocket. If it sounds too good to be true—especially after you've already been scammed—it probably is. Be cautious of unsolicited messages about lost money and never pay upfront fees for "recovery services". Real agencies won't ask for payment.



Save While You Soak Up the Sun

Summer is full of fun—but those ice cream stops, patio dinners, and day trips add up quickly. Here's how to keep on-budget:

- Set a summer spending limit that you want to stick to, and make an effort to track your progress.
- Pack your own snacks, drinks, and meals for your outings.
- Choose free activities and locations like hikes, bike rides, lake days, stargazing, splash parks, playgrounds, and the library. Lots of free community events happen during the summer, so watch for invites on social media, newspapers, and the radio.
- Pay with a card that offers cash back or rewards, and redeem your points for summer purchases like gas and groceries.

Quick Tip #1:

Summer is a great time to hang your clothes outside to dry - saving on your energy bill.

Quick Tip #2:

Try growing fruits, veggies, and herbs this summer instead of buying them from the store.

Quick Tip #3:

If you'll be spending lots of time out of the house this summer, pause some of your subscriptions.

Did You Know? Tips from Our Experts



"Saving is setting money aside for your goals; investing involves putting it into something with the expectation it will grow. Both are important for building wealth."

- Jamie, Sr. Financial Services Officer



"A revolving loan lets you borrow money, pay it back, and utilize it again, whenever you need. It is a great option for someone who needs flexibility."

- Michelle, Credit Analyst



"Let us know if you change any of your personal contact info, so that we can get in touch with you for important updates."

- Kate, Member Service Rep.

Recent Donations



Flippin' Out

RCU provided prizes for their Year-End Gymnastics Gala.



Community Connections

We donated a silent auction item for the Child Care Centre.



Rocky Christian School

We made a donation towards their expansions and upgrades.



Rocky Trappers

We are happy to be supporting their annual campout & auction.



Prentice Creek

The Prentice Creek Horse Trials are from July 4th to 6th!

Canada Day Committee

RCU is a proud sponsor of the Canada Day festivities this year.

WCFSA

RCU is sponsoring their Charity Golf Classic on July 17th.

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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