

ROCKY CREDIT UNION

Ownership. Community. Innovation.



April 30, 2025

MAY 2025

Newsletter

In this edition:

- Special promotions
- Financial tips
- Upcoming events

Important Notices

Branch Closures

Rocky Credit Union will be closed for Victoria Day on Monday, May 19th. We hope you have a wonderful May Long Weekend!



Promotions & Special Offers

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.

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 April 30, 2025. Rates are subject to change.

\$500 'New Product' Draw for Graduates

2025 high school graduates have a chance to win 1 of 2 \$500 cash draws in May or June! To be entered into either draw, the graduate must open a new RCU product during the month of May or June. New products could include a chequing or savings accounts, loan, credit card, line of credit, or investment (TFSA, Term Deposit, etc.).

\$1000 Scholarship Opportunities

Rocky Credit Union awards four \$1000 scholarships annually. To be eligible to apply, you must be an RCU member, a 2024 or 2025 graduate, and be going into your first year of a post-secondary program in the fall. The deadline to apply is May 31st. Scan the QR code or head to rockycreditunion.com/en/community/scholarships!



Monthly \$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!

Upcoming Events

Ag Producers Appreciation BBQ

Rocky Credit Union is jointly hosting a charity BBQ with Evergreen Co-op on May 23rd, from 11:00 a.m. – 2:00 p.m. The BBQ will take place in the Evergreen Co-op parking lot, and is cash only. All proceeds will go to the Rocky Mountain House District 4-H Clubs! We are so appreciative all of the hard work our local farmers do, and are happy to be giving back to a great organization that teaches agricultural values and skills to our youth.



Free Movie for Seniors

This Seniors' Week (June 2nd to 8th), Rocky Credit Union has again partnered with Evergreen Co-op to sponsor a free movie for senior citizens. Come on down to Rocky Cinemas on Tuesday, June 3rd to catch one of two showings (films To Be Determined) at 2:00 p.m.

Rocky Pro Rodeo Festivities

Rocky Pro Rodeo returns on June 5th and ends on June 8th! RCU is excited to decorate our branch western-themed for Rodeo Week and participate in the annual parade. Watch for our 'Celebrating Youth in Agriculture' float on Saturday, June 7th at 11:00 a.m.



Shredding Day & BBQ

Mark your calendars, because our bi-annual Shredding Day is coming up on Thursday, June 19th! Get your confidential documents professionally shredded (by donation) from 10:00 a.m. – 1:00 p.m., and grab a burger at our charity BBQ from 11:00 a.m. – 2:00 p.m. All proceeds and donations will go to the Compassionate Care Hospice Society! Event is cash only.

Product Spotlight: Ag Borrowing



We understand that farmers have unique circumstances and seasonal income, which is why we have borrowing solutions that cater to the specific needs of those in the agriculture industry. With each product that we offer, we have competitive rates and flexible payment options available to match your farm's cash flow. **Call 403-845-2861 to set up an appointment and discuss your options!**

Agriculture Loan

Rocky Credit Union offers Fixed and Variable Term Loans for any of your agricultural needs, such as livestock or machinery purchases, expansions, construction, and building improvements.

Agriculture Mortgage

Consider an RCU Farm Mortgage for your land purchases, major expansions, or refinancing. We support our farmers with the lowest local rates on agriculture mortgages!

Agriculture Line of Credit

Having an Agriculture Line of Credit can be a big help when managing your operation's day-to-day cash flow. With funds available to you at any time, you can take advantage of unexpected business opportunities or supplier discounts.

Profit Share

Each year, Rocky Credit Union takes the total amount of interest that you paid on your mortgages and loans, and shares a portion back with you; set annually by our Board. Last year, we shared 12%.

Earning 12% in Profit Share equates to approximately one and a half months of your interest payments paid back to you! For a mortgage of \$500,000 at 4.19%, you'd receive \$2514 of cash back!

RCU in the Community

Charlotte Small Elementary School



RCU visited Charlotte Small Elementary School twice in April to present Financial Literacy workshops to the grade 4s and 5s. With the grade 4 class, our volunteers gave a 'More Than Money' presentation, which is all about basic money management. The class learned what a financial institution is and the different types, how to build a good budget, and a bit about running a business. Students got to come up with a fake business idea, and use it as a case scenario to understand profits and losses.



With the grade 5 class, our presenters gave an 'Our Business World' presentation. This program focused on exploring the job of an entrepreneur. The students learned about what it would be like to be a business owner, and what goes into running a successful business. They brainstormed their favourite products and reflected on why those inventions thrived.

Pioneer Middle School



Pioneer Middle School hosts an annual Speech Competition for the top students in each grade. RCU sent two of our staff to be guest judges for the competition! Each student presented their prepared speech, and then the grade 8 students had to deliver an impromptu speech for 1-2 minutes. The students were judged on their content,

delivery, and overall effectiveness of their speeches. There were many interesting topics, such as 'Service Dogs', 'Math', and 'Why Everyone Should Love Bread'. Overall, our guest-judge volunteers were very impressed with the public speaking skills of these grade 6, 7, and 8 students!

The More You Know...

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

Scam of the Month: Device Takeovers

This scam starts when a person clicks on a malicious link that was sent to them. From there, even if you didn't enter any personal information, scammers are able to takeover your device, or mirror it back to their device. Changing your passwords is no use, because they can see everything happening on your screen. They will send themselves an e-Transfer, and you likely won't know that anything is happening until you discover missing funds. If you believe this (or any scam) has happened to you, contact all of your financial institutions and the RCMP.



Quick Tip #1:

Never click on a link that was sent to you, unless you trust the sender 100%.

Spring Clean Your Finances

Spring has sprung, but your home isn't the only thing you can tidy up - it's time to re-evaluate your finances! Here's how...

- **Create a Budget**

Plan ahead for summer expenses so you don't overspend.

- **Take Control of your Debt**

Solidify a payment strategy that you can stay committed to.

- **Set Financial Goals**

Think about the next few years, and what you want to save for; a vehicle, a home, education, retirement, etc.

Quick Tip #2:

See if you can eliminate any memberships or subscriptions that you're still paying for - but not really using.

Quick Tip #3:

Through our partner, *KOFE*, you can access hundreds of free financial resources: [here!](#)

Did You Know? *Tips from Our Experts*



"A First Home Savings Account (FHSA) offers powerful tax advantages, combining the best aspects of a TFSA and an RRSP."

- Vedang, Financial Services Officer



"There's no such thing as a digital cheque. They're only valid if they are on paper and not a copy of the original. If you get emailed a cheque, that is a scam."

- Vanessa, Fraud Administrator



"Get a mortgage pre-approval before looking at properties or making an offer, to ensure you know your price range."

- Justin, Lending Manager

May Donations



Northern Crossing

Catch their last showings of Footloose on May 1, 2, and 3!



Clearwater County & Rocky Ag Society

These organizations are jointly hosting an Educational Agriculture Tour field trip for grade 4 classes, where students visit local farms.



Rocky Minor Softball

We're supporting their Fastpitch Tournament on May 10th & 11th.



Arbutus Ball Club

RCU is helping out the club with equipment expenses.



Bighorn Stampede

The Caroline Bighorn Stampede will be from May 16th - 18th!



Mountain Rose Centre

To mark 35 years, they're hosting a 35km walkathon on May 31st!



Westland Dance Co.

RCU is sponsoring a "For the Love of Dance" Scholarship.



Krazy Lanes Bowling

We donated some swag for their Youth League wrap party!



Compassionate Care

CCHS is hosting their annual 'Walk for Hospice' on June 1st.



Rocky 4H Beef

RCU is sponsoring the trophies for their May 22nd Show & Sale.



Rocky Museum

Our donation will go towards their summer expansion project.

Stay updated with RCU!



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Rocky Credit Union

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