

ROCKY CREDIT UNION

Ownership. Community. Innovation.



October 31, 2025

NOVEMBER 2025

Newsletter

In this edition:

- New Fraud Alerts
- \$25,000 Grant Winner
- Good vs. Bad Debt

Important Notices

Branch Closures

Rocky Credit Union will be closed for Remembrance Day on Tuesday, November 11th. Lest we forget.



Notices

Watch for a Profit Share Deposit – Profit Share Day is when Rocky Credit Union shares some bonus cash with our members, and it's coming up on November 12th. 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!

Transaction & Fraud Alerts – Starting November 3rd, you'll start to receive debit card transaction and fraud alerts via text message. This is a new security feature meant to keep your money safe. You can opt out at any time by replying "STOP".

New Card in the Mail – If you currently have a blue RCU debit card, you will be receiving a black Debit Mastercard in the mail as a replacement. The cards were issued on October 7th, but the postal strike is impacting arrival time. Keep an eye out, and please follow the included instructions to set up your new card. Your old debit card will be deactivated in 180 days.

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 to book an appointment.



Previous Winner, Lee!

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 principle amount, helping you pay off your debt faster! Offer ends December 31st, 2025. Head to CollabriaCreditCards.ca and select Rocky Credit Union as your institution.

Upcoming Events

Profit Share Day

This year's Profit Share Day is on November 12th, where we share cash with our members! For all the interest that you paid this year, you'll get 12% of it back, like a rebate. And, for all the interest that you earned, you'll get 12% extra, like a bonus. Plus, we're paying out 3.75% dividends at the same time! Check your account on November 12th and 13th to see what you've earned.



Cattlemen's Day

Clearwater County is hosting their 22nd annual Cattlemen's Day on November 20th in Leslieville. 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 three engaged members to join our Board of Directors in 2026!

Our 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.

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 Friday, December 12th.



Product Spotlight: Debit Mastercard



If you have a chequing or savings account at Rocky Credit Union, you likely also have an RCU Debit Mastercard. Here are some of the impressive features that you may not know your card has!

Make Online Purchases

While your card is classified as a debit card, it has the Mastercard badge, which allows you to do transactions that are typically only for credit cards. With your Debit Mastercard, you can make online purchases, in-app purchases, and set up recurring payments for your bills. It simply pulls the money from your account, as opposed to charging it to a credit balance.

Lock'N'Block®

If you misplace your debit card or believe it's been stolen, you can temporarily lock your card through your online banking. This feature ensures no one can use your card while it's missing. Once you locate your card again, easily toggle the lock off, and you can resume using it.

Apple Pay, Google Pay, & Samsung Pay

If you have a smartphone, you can add your Debit Mastercard to your digital wallet. This allows you to pay with your phone, as long as the store accepts *Interac Flash*® (tap). Download the appropriate app onto your phone to set up your card.



Transaction & Fraud Alerts

Starting November 3rd, you'll start to receive transaction and fraud alerts via text message. You can opt out at any time by replying "STOP". These alerts are a new security feature meant to keep your money safe. With Fraud Alerts, if a purchase attempted on your card is deemed suspicious, a text will be sent to you to confirm if it's really you trying to make the purchase. With Transaction Alerts, when a purchase is made with your card, a text will be sent to you with the details. Both these alerts can help you spot fraud quickly, if you receive a notification that a transaction has been attempted/made that you did not do.

RCU in the Community

Shredding Day



On International Credit Union Day, we hosted our Shredding Day & Fundraiser BBQ. Between people making donations for the use of the shredding service and buying a meal from our BBQ, we raised lots of money for our non-profit recipient, Rocky & District Minor Baseball Association. Thank you to everyone who came by to support our event; our community never ceases to impress us with their generosity!

Small Business Mixer



On October 22nd, we teamed up with Rocky Chamber to host a Small Business Mixer in honour of Small Business Week. Local business owners gathered at Copper Creek Cafe for some delicious food and drinks, and some great conversations. Our partners at Clover gave an excellent presentation to the attendees about their business products. We're very thankful to have gotten the chance to celebrate small businesses!

RCU Member Receives \$25,000 Grant

Dr. Karlee Fellner, founder and CEO of Maskihkiy Wellness, has just won the Big Future Innovation Grant from Credit Unions of Alberta!

Based near Rocky Mountain House, Maskihkiy Wellness is an Indigenous-owned clinical practice offering psychotherapy, land-based wellness workshops, and professional development rooted in authentic Indigenous knowledge and research to better serve Indigenous people and communities.

Congratulations to Karlee and her team! This grant means they will be able to offer their services year-round; workshops, retreats, therapy and support groups, yoga, art, meditation, and more.



The More You Know...

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

Scam of the Month: Business Email Compromise

This scam occurs when a criminal gains access to an email address from a real business, then they email you with it. Unless you're really watching for red flags, you might be inclined to engage with the message, since the email address is legitimate. The scammers will likely attach a file or a link they want you to click on, but it's a trap. Even if the source seems real, always be wary of emails that you weren't expecting, especially if they want you to download an attachment, or redirect you to a website.



Good Debt vs. Bad Debt

Going into debt is not necessarily bad. Some types of debt can help you build your future, while others can hold you back.

Good debt helps you build long-term value, like:

- Student loans, which can lead to higher earning potential.
- Mortgages, since home ownership often builds equity.
- Business loans, when they increase your ability to earn income.

Bad debt involves borrowing for things that lose value, like:

- High-interest credit card balances from impulse purchases.
- Payday loans with steep fees.
- Car loans beyond your budget for vehicles that depreciate.

Borrowing should work in your favour, so always consider carefully.

Quick Tip #1:

Borrow only what can realistically be repaid. Ideally, you should be able to pay more than the minimum.

Quick Tip #2:

Compare interest rates and read the fine print. Even small rate differences will have big impacts.

Quick Tip #3:

Avoid using debt for everyday expenses. It will lead to more trouble in the future than it's worth.

Did You Know? Tips from Our Experts



"If you're thinking of purchasing a home soon, hold off on getting a brand new vehicle loan. It makes it a lot harder to qualify for a mortgage."

- Chloe, Consumer Lending Officer



"Financial Literacy is important for all ages. You're never too old, and you can always learn more. Ask RCU about opportunities to gain financial knowledge."

- Patty, Marketing Coordinator



"Did you know that you can access your bank statements and direct deposit forms through your online banking?"

- Avery, Loans Admin Support

Recent Donations



West Central Tigers

We were happy to sponsor this Sylvan Lake hockey team.



Rocky Rams Hockey

RCU is the proud Penalty Kill sponsor for another year.



Caroline Dance West

We made a donation in support of their Ladies Night fundraiser.



Youth Rodeo

RCU was a sponsor of the Rocky & Rimbey Youth Rodeo.



St. Dominic Huskies

We donated towards their Girls Volleyball Tournament.



Rocky Minor Hockey

We're proudly supporting the U11 tournament on Nov. 14-16.



Wilderness Village

RCU made a donation towards their new Mini Golf Course.



Cattlemen's Day

We're supporting Clearwater County as they host this event.

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!



@rockycreditunion



Rocky Credit Union



Enjoying this newsletter?
*Subscribe to our email list to
receive a digital copy monthly!*



5035 49th Street



info@rockycu.com



403-845-2861



rockycreditunion.com

