

ROCKY CREDIT UNION

Ownership. Community. Innovation.



October 5, 2026

OCTOBER 2026

Newsletter

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Important Notices

Branch Closure

Thanksgiving: Rocky Credit Union will be closed all day on Monday, October 12th. Have a happy Thanksgiving!



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, Teslynn!

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 Events



International Credit Union Day: Celebration Fundraiser

We're celebrating International Credit Union Day (Thursday, October 15th) by hosting our bi-annual Shredding Day event!

Shredding

If you have old confidential documents cluttering up your home, bring them to our parking lot on Thursday, October 15th between 10:00 a.m. and 1:00 p.m. to get professionally shredded, by donation. There is limited space in the shredding truck, so please only bring a maximum of 4 bankers boxes (or approximate equivalent) so as many community members can use this service before the truck fills. We have shredding events each Fall and Spring, so you can always bring more next time!

BBQ

From 11:00 a.m. until 1:30 p.m., grab a burger, pop, & chips at our BBQ! It's \$7.00 cash for the meal. This year, all of the shredding donations and the BBQ proceeds are going to the Medical Equipment Lending Society!



International Credit Union Day

Why do hundreds of millions of people worldwide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service – community by community – contributes to a global reach that touches more than 400 million members. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest.

This October 15, Rocky Credit Union will join more than 67,000 credit unions from 100 countries to celebrate the 78th anniversary of International Credit Union Day®!

Spotlight: Small Business Week



Did you know that Rocky Credit Union offers lots of helpful products and services for businesses? This Small Business Week, visit RockyCreditUnion.com/en/business to see what we can do for you!

Business & Non-Profit Accounts

RCU offers a variety of chequing and savings account options to fit the transactional needs of your business or non-profit organization.

Collabria Credit Cards

Whether you're looking for low fees, cash back, or rewards points, Collabria has a Mastercard that's right for your business.

Commercial Borrowing

Rocky Credit Union has a team of experienced commercial lenders who can help you with a loan, mortgage, or line of credit. Book an appointment today!

CAFT (Customer Automated Funds Transfer)

If you have a payroll system in place that includes writing cheques, this electronic payroll system can make it easier for you and your employees. Input your payroll information via our highly secure website for deposit to your employees' accounts at any Canadian financial institution. Your total payroll is automatically debited from your RCU business account, making it easy to reconcile.

Clover Point-of-Sale

Clover offers a wide range of POS systems and terminals to help your business accept payments easier, safer, and smarter. It accepts all major payment types and can take payments anywhere using Ethernet, Wi-Fi, or LTE. Check out their countertop stations, handheld devices, and more!

RCU in the Community



Dale's Trails

Nearly single-handedly, Dale Fenc created the trail systems that surround the Twin Lakes area. Now, his tremendous efforts are being recognized in the form of "Dale's Trails" signs. As a sponsor of the signs, RCU's Randall was very grateful to be able to attend the unveiling & installation along with Dale's family and friends.

Black Lung Ultramarathon

Our volunteers at the Black Lung Ultramarathon in Nordegg helped out at the transition stations, making sure all the racers got hydrated and nourished before their next leg. Congratulations to the runners who took on this incredible challenge!



Leslieville Block Party

On Saturday, September 12th, a team of Rocky Credit Union volunteers at the Leslieville Block Party handed out free popcorn and little prize items while Fat Cat made the rounds to see everyone. As always, it was great to visit the Leslieville community!

Bike Park Grand Opening

The Rocky Mountain Bike Park Society has worked so hard for many years, but it all paid off to officially open the new "Co-operative Bike Park"! Rocky Credit Union and Evergreen Co-op are both Platinum Sponsors, and proudly attended the ribbon cutting ceremony.

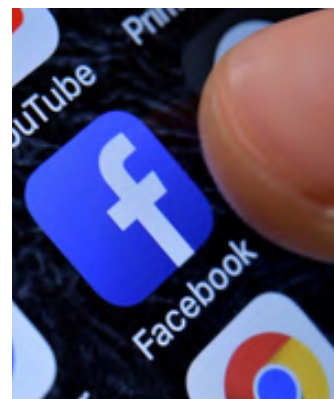


The More You Know...

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

Scam of the Month: Facebook Deletion

In this scam, you get an official looking Facebook message from 'Meta Verified' saying there has been unusual activity on your Facebook account, and that your account has been scheduled for permanent deletion. The message urges you to click a link or open a PDF if you think there has been a mistake. If you receive a message like this, don't fall for it. A scammer is behind it and hopes you'll click before thinking. Remember; opening unknown attachments or links can infect your device with malware and let criminals steal your personal information!



Loan vs. Line of Credit

What is the difference between a loan and a line of credit?

With a loan, you borrow a set amount of money and receive it all at once. You'll pay it back on a set schedule, with interest being charged on the unpaid balance. Once you pay off the entire balance plus interest, the loan is finished.

With a line of credit, you will have a set limit of money available to you, but you can borrow as much or as little as you need. You can pay some back or borrow more, as long as you stay within the limit. Interest is only charged on what you use. Repayment terms vary.

Quick Tip #1:

You might choose a loan for a major purchase that you already know the amount of, such as a car.

Quick Tip #2:

You might choose a line of credit for an emergency expense or funding an ongoing project.

Quick Tip #3:

If you're unsure which option is best, speak with a lender. They can recommend what fits your needs.

Did You Know? *Tips from Our Experts*



"Use the Mortgage Calculator on the RCU website to estimate your potential payments based on your mortgage amount, interest rate, and amortization."

- Melinda, Loans Analyst



"Starting with small monthly RESP contributions as soon as your baby is born will pay off big when your child is ready for post-secondary school."

- Nancy, Manager, Wealth Services



"As a general rule of thumb for retirement, you can withdraw 4% of your portfolio each year without running out of money."

- Jamie, Sr. Financial Service Officer

Recent Donations



Leslieville Block Party

RCU made a donation towards this annual community event.



Alberta Parks

We helped sponsor new trail signs around Twin Lakes.



Evergreen Hall

RCU was happy to support their Oktoberfest fundraiser.



WCHS Rebels Cup

We proudly sponsored this Sr. Volleyball Tournament.



Rocky Museum

RCU supported their Art & Music weekend event.



Martin Manor of Mayhem

This Eckville haunted house is open Oct. 24, 25, 30, & 31!



St. Dominic School

We donated some prize items for their golf tournament.



Caroline Ladies Golf

RCU donated giveaway items for their golf tournament.



Rocky Rams Hockey

We are proud to be a sponsor for the 2026/2027 season.



Rocky Football Combine Scholarships

We sponsored two scholarships at the Rocky Football Combine event for this football season. Congratulations Riley & Charlie!



Caroline Dance West

RCU made a donation to their Ladies Night Out fundraiser. 6

Stay updated with RCU!



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Rocky Credit Union



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