

**ROCKY CREDIT UNION**

Ownership. Community. Innovation.



December 1, 2025

# DECEMBER 2025

## *Newsletter*

### **In this edition:**

- Holiday hours
- Fake charity scams
- Free workshops

# Important Notices

## Branch Closures

**Christmas Hours:** RCU will close at 3:00 p.m. on December 24th. We will be closed all day on December 25th and 26th.

**New Years Hours:** RCU will close at 3:00 p.m. on December 31st. We will be closed all day on January 1st. Happy New Year!



## Notices

**New Card in the Mail** - If you received a new RCU Debit Mastercard in the mail, please don't wait to activate it. You can follow the included instructions to set up your new card. Your old debit card, the blue MemberCard, will be deactivated on April 1st.

**App Update** - An update to our online banking platform took place on November 25th. Because of this, you will need to update your RCUBanking app on your phone. If you've updated your mobile app and any issues persist, please un-install and re-install it.

# 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, Mason!**

## 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](https://CollabriaCreditCards.ca) and select Rocky Credit Union as your institution.



# Upcoming Events



## Fur Trade Christmas

We're ready for another wonderful Fur Trade Christmas at the RMH National Historic Site on Saturday, December 6th! Rocky Credit Union is co-sponsoring the horse-drawn sleigh rides again this year with Evergreen Co-op. Running from 11am -3pm, this free event will have crafts, snacks, warm drinks, and fun outdoor winter activities for the whole family to enjoy!



## Teddy Bear Toss

Each December, the Rocky Rams hockey team has a "Teddy Bear Toss" home game, where fans bring a stuffed animal to throw on the ice when the Rams score their first goal! All of the stuffed animals are then donated to Santa's Anonymous. We're looking forward to attending again this year with Fat Cat! The exact date is still TBD, so keep an eye out on Rams channels.

# Merry Christmas from RCU!





# Program Spotlight: Financial Literacy



Did you know that Rocky Credit Union offers free Financial Literacy workshops/presentations to groups of any age, on any topic you'd like? **Email [community@rockycu.com](mailto:community@rockycu.com) to inquire!**

## What is Financial Literacy, and why is it important?

Financial literacy is the ability to use basic money skills in everyday life. It's important for all ages to understand personal finance, form good money habits, and build long-term financial stability.

## Workshop topics

We can customize a presentation to fit your audience, touching on whichever topics you want to focus on, like:

- Budgeting
- Debt
- Borrowing
- Investing
- Banking Basics
- Retirement Planning
- Estate Planning
- Fraud Prevention
- Building Credit
- Saving & Goal Planning

## Who can request a workshop?

In the past, we have mostly done workshops for kids in schools and for seniors. However, we're very flexible! If you're involved in any sort of community group, whether children, adults, or seniors, and you're interested in a workshop, we'd love to hear from you!

## What can I expect?

A few RCU employees will come to your location to give an educational presentation. We'll customize the lesson to fit the age group and any specific topics of interest. We'll bring some informative/activity sheets to take home.



Grade 6 workshop on being a business owner & making smart financial decisions.



Senior workshop on estate planning & fraud prevention at the Pioneer Centre.

# ***RCU in the Community***



## ***Cattlemen's Day***

Three of our commercial lenders attended the 22nd annual Cattlemen's Day on November 20th, which was hosted by Clearwater County. They got to hear some wonderful experts speak about agriculture, hand out some prize items, and chat with our local farming community. Thank you to the organizers for having us!

## ***\$300 Draw Winner***

### ***Quinn Scott***

Congratulations to Quinn Scott, who won our Youth Draw Grand Prize of \$300!

Each Halloween, we draw one lucky winner out of every child who opened a First Step youth account with Rocky Credit Union that year. Plus, there's a chance to win \$50 in our monthly draws for youth account openers!



## ***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](https://RockyCreditUnion.com) to find the Candidate Nomination Package.

You must complete and submit a Nomination Package by 5:00 p.m. on Friday, December 12th.



# The More You Know...

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

## Scam of the Month: Fake Charity Scams

Criminals may try to exploit people's generosity during the holiday season by "collecting donations" for a fake charity. They might build convincing websites or ask for on-the-spot donations in person, but they are taking your money for themselves. Always research a charity before you donate, to ensure its legitimacy. Never donate through a link that is sent to you via email or text. Make a secure transaction; do not donate in cash, gift cards, or wire transfer.



## Save Money this Holiday Season

The holidays can be an expensive time of year, so follow these tips to not break the bank this December:

- **DIY what you can:** Gifts, wrapping paper, decor, cards, advent calendars, snacks, and activities can all be DIY-ed.
- **Shop sales:** There are lots of seasonal discounts to take advantage of if you watch for them. Do your shopping early!
- **Stick to a budget:** Set a budget for gifts, food, decorations, and other holiday expenses, so you have clear expectations.
- **Prioritize important people:** Not everyone in your life needs to get a Christmas gift. Scale back to your close loved ones.

### Quick Tip #1:

Brown paper grocery bags or old newspapers can be turned into gift wrapping for your presents.

### Quick Tip #2:

Try looking through thrift stores or liquidation centers for gifts before you go to full-price retailers.

### Quick Tip #3:

Leave items in your online cart for 24 hours. Some shops will send a coupon to urge you to purchase.

## Did You Know? Tips from Our Experts



"RCU's Youth Accounts are good until you turn 23. With proof of enrollment in post-secondary, we will continue to waive your monthly service fee."

- Rikki, Member Service Rep.



"You can enroll to receive Direct Deposit payments from the Canada Revenue Agency, such as income tax refunds, through your RCU online banking."

- Mark, VP of Member Solutions



"Every single person should have the autodeposit feature turned on for e-Transfers. It's so much safer from fraud."

- Taylor, Member Service Rep.



# Recent Donations



## Pregnancy Care Centre

We made a donation to the Central Alberta Pregnancy Care Centre to help with the costs of their 'Dessert Evening' event. It's on December 4th at the Lou Sopit Community Centre.



## Caroline Chamber

RCU is supporting the Caroline Christmas Light Up on Friday, December 5th. There will be many fun activities; sleigh rides, skating, a Christmas market, fireworks, and lots more!



## Rocky Trail Blazers

The Rocky Trail Blazers Recreational Hockey League has a tournament on January 2nd - 4th, and we were happy to make a donation to help cover costs. Good luck players!

***Looking for a donation/sponsorship for your organization or upcoming event?***

Apply online for our support. Head to [RockyCreditUnion.com](https://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](https://RockyCreditUnion.com/en/help/kofe) today!

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