

ROCKY CREDIT UNION

Ownership. Community. Innovation.



March 31, 2026

# APRIL 2026

## *Newsletter*

### **In this edition:**

- \$2500 Farmer Grant
- Types of Mortgages
- Overpayment Scams

# Important Notices

## Branch Closures

Rocky Credit Union will be closed all day on Friday, April 3rd for Good Friday. Have a happy Easter!



# Promotions & Special Offers

## 4x \$1000 Scholarships

Rocky Credit Union is accepting scholarship applications from members until May 31st, 2025 or 2026 high school graduates who are going into their first year of a post-secondary program are eligible to apply! We have four categories: 'Member Academic', 'Business & Finance', 'Community Minded', and 'Apprenticeship & Trades'. For full details and eligibility criteria, visit [our website](#).

## \$2500 "Growing Forward" Grant

RCU deeply values and appreciates the local men and women in agriculture who work tirelessly to feed our communities. We feel it is more important than ever to support young people who have chosen an agriculture career path. Rocky Credit Union is proud to offer a \$2500 grant to a young farmer (age 18-30) in Central Alberta. Read all the details and apply [here](#) by May 31st.

## Promotional Mortgage Rate

Beginning mid-April, watch for our lowest mortgage rate of the year to be announced! Our highly competitive rate will be available with our 5-Year Fixed Closed Residential Mortgage option, and NEW mortgages will be eligible. Promotional rates will be for a limited time only. Contact our Lending Specialists for any of your mortgage questions: 403-845-2861.

## \$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, Jenae!

# Investment Draw Winners

Rocky Credit Union's "Investment Season" ran from January 15th to March 2nd this year, during which time we had opportunities for eight people to each win \$500 cash prizes!

Anyone who contributed a minimum of \$500 to a new or existing First Home Savings Account or Registered Education Savings Plan during the timeframe was entered into the draw.

Congratulations to all of our winners! We appreciate you trusting RCU with your investments. [Two winners opted out of a photo.]



**Hailey Roland**



**Taya Belder**



**Cameron Wuth**



**Kelly Brouwer**



**Hannah Peterson**



**Jodie Gordon**

## 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!

# Product Spotlight: Mortgage Options



Rocky Credit Union offers a variety of mortgage and financing options, depending on your needs. For help deciding which option is best for you, speak to a Lender at **403-845-2861**.

## Fixed Rate Mortgage

With a 1, 2, 3, 4, or 5-year mortgage term, this option offers our lowest fixed rates with up to 20% prepayment privileges, and increases of up to 20% allowed on your regular payment. The longer the term you choose, the lower the rate.

## Variable Rate Mortgages

**Safe at Home:** Looking for a variable rate mortgage with a capped rate? Our 5 year closed variable mortgage can be locked into a fixed 3 to 5 year term with the new rate and payment set at that time. With the rate fluctuating at prime + 0.25%, your cap is set at the Bank of Canada's benchmark rate. No matter how high rates might go, your mortgage payment is protected with the rate cap.

**Open Mortgage:** Is flexibility important to you? At a rate of prime + 1.04%, you can make extra payments of any amount with no prepayment penalties. Or, roll into a closed mortgage at any time.

## Home Equity Line of Credit

Borrow only the amount you need, when you need it. Interest and fees apply only when credit is used and on the amount you borrow. Plus, you have payment flexibility with as little as interest-only payments each month.

## Financing Options

**High Ratio:** A down payment of 5% is all you need to get into your new home when financing through Canadian Mortgage & Housing Corporation or Sagen. You have the option to take the mortgage for a 25 year amortization period.

**Conventional:** Save on interest costs, high ratio premiums, and pay off your mortgage faster by putting at least 20% down.

# RCU in the Community



## St. Matts Grade 4s

Our staff member, Haili, recently went to St. Matthew Catholic School to give financial literacy presentations to each of the Grade 4 classes. At this age level, the focus is on different forms of money you can pay with, everyday banking transactions (deposits, withdrawals, e-transfers), and learning to consider quality, quantity, and price when making purchases. We had lots of fun, and left them with a good financial foundation!



## St. Matts Grade 5s

Nancy and Crystal visited the Grade 5 classes at St. Matts to present about financial literacy. For this age group, they talked about the factors that influence consumers, such as advertisements, trends, availability, and media. Then, they explained how to make smart money choices and budget properly to combat these pressures to purchase. This is valuable information to promote good decision making to kids!



## WCHS Grade 9s

Carter, Crystal, & Jamie from RCU spoke to the Grade 9 students at West Central High School during their Career and Life Management (CALM) class. They touched on topics such as investing, taking out a loan, and avoiding scams. This is a great age group to plant the seeds of good money management. We're always glad for opportunities like this to spread knowledge and shape youth into financially literate adults.

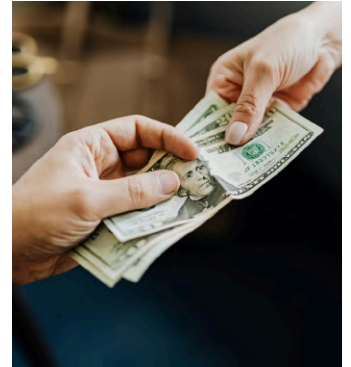
# The More You Know...

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

## Scam of the Month: Overpayment Scam

If you're selling items online, watch out for this common scam! It happens when your buyer sends you funds to pay for the items, but the amount is more than you agreed on. The buyer tells you it was an accident, and requests you return the difference. You pay them back, only to discover that their initial payment was fraudulent, and now you've lost money from the sale instead of gaining.

Always verify payments before handing over your items or issuing refunds. Funds appearing in your account doesn't guarantee a payment is legitimate.



## Spring To-Do List: Financial Edition

- File income taxes by April 30th
- Go through & cancel any unused subscriptions
- Set up auto payments for bills & autodeposit for e-Transfers
- Revisit budget and financial goals; make a plan
- Review insurance policies, update account beneficiaries
- Contribute to RRSP, TSFA, FHSA, RESP, etc. for the year

### Quick Tip #1:

It's time to start thinking about summer expenses; trips, activities, etc. Put some money away early.

### Quick Tip #2:

Look ahead to where you want to be financially in a few years, then set some short and long-term goals.

### Quick Tip #3:

Go through your recent spending and identify any areas where you could try cut back.

## Did You Know? Tips from Our Experts



"If you set up your mortgage or loan payments so they withdraw on the same days you get your paycheques, it makes it much easier to budget."

-Curtis, Commercial Lender



"When applying for a loan, RCU must confirm all sources of your income. Your full tax returns are needed to start the application process."

- Stacey, Sr. Consumer Lender



"Don't forget this tax season that you can pay your personal taxes through RCU online banking, not just in-branch."

- Melanie, Member Service Analyst

# Recent Donations



## O'Chiese Food Pantry

RCU donated a grocery gift card to the O'Chiese Food Pantry, so they can continue helping people in need.



## Rocky Royals U18

We were proud to sponsor the Rocky Royals U18 hockey team, helping cover travel costs for their tournament in Dutchess.



## Condor Centre

The Condor Community Centre hosted another Trivia Night, and we were happy to donate prizes for the winners.



## Alhambra Hall

Rocky Credit Union made a donation to Alhambra Hall to help them buy a reliable lawnmower for their grounds.



## Rocky Band Parents

We made a donation in support of the Spring Fling Jazz Band concert, which was held on March 20th at WCHS.

*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!

# Stay updated with RCU!



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Rocky Credit Union



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