

ROCKY CREDIT UNION

Ownership. Community. Innovation.



October 1, 2025

# OCTOBER 2025

## *Newsletter*

### **In this edition:**

- Major banking update
- Staying cybersecure
- Profit Share details

# Important Notices

## Branch Closures

Rocky Credit Union will be closed for Thanksgiving on Monday, October 13th. We hope you have a happy day with loved ones!



## Notices

**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 are set to be mailed on October 7th, but the postal strike will likely impact how long it takes to arrive. 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.

**Major Online Banking Update** - A major update will take place during the night/early morning of October 14th - 15th. At that time, you will not have access to the online banking platform.

### What is changing?

- All members must enroll in Multi-Factor Authentication. You will be prompted to set up MFA upon login after the update.
- If you have an Aviso Wealth or QTrade Direct Investment, it can now be linked to your RCU online banking account, so you can see how your products are doing.

You can read more specifics about the changes that come with this update [on our website](#).

# 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 from the whole year (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. Call our branch and book an appointment to open an account for your child today!



Last Month's Winner, Ryder!

## 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



## Shredding Day & Fundraiser BBQ

We're celebrating International Credit Union Day (Thursday, October 16th) 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 October 16th between 10:00 a.m. and 1:00 p.m. to get professionally shredded, by donation. There is limited space in the shredding truck, and we want to make sure as many people as possible get to unload their shredding. So, if you have a large amount of paper to shred, we ask you to only bring some of it, or come closer to the end (12:30 - 1:00). That way, we don't fill the shredding truck too early. We have shredding events each Fall and Spring, so you can always bring some 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 Rocky & District Minor Baseball Association to support their 2025/2026 season!

### 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 411 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 16th, Rocky Credit Union will join more than 74,000 credit unions from 104 countries to celebrate the 77th anniversary of International Credit Union Day®.

# Program Spotlight: Profit Share



Profit Share Day happens every November. Keep your eyes peeled next month for a Profit Share and/or Dividend deposit into your Rocky Credit Union accounts!

## What is Profit Share?

Profit Share is our way of thanking our members for banking with us. We wouldn't be where we are without our members, so we think they deserve a little something extra each year.

When you have a product with Rocky Credit Union that earns interest or that you pay interest on, you earn Profit Share! For all the interest that you pay, we share a portion back, like a rebate. And for all of the interest that you earn, we share a portion extra, like a bonus.

The percentage of the interest that we share is determined each year by our Board of Directors. Last year it was 12%, which was over \$2 million dollars into our members' pockets!

## What products earn Profit Share?

Our members will receive Profit Share on mortgages, loans, lines of credit, savings accounts, and registered investments that they have with Rocky Credit Union.

The more of these products that you have, the more you will earn in November!

## What can I expect to receive?

Based on last year's 12% profit share, here are some examples of what members can expect:

- A \$400,000 mortgage at our posted rate of 4.19% would earn a little over **\$2000**.
- When you earn profit share on a loan, line of credit, or mortgage, that's equivalent to us covering about **a month and a half of your interest payments**.
- If you had \$50,000 invested at 4.10%, you would receive a bonus of about **\$250**.



# ***RCU in the Community***

## **Black Lung Ultramarathon**



A few RCU staff members went to Nordegg on Saturday, September 6th to volunteer at the Black Lung Ultramarathon! They helped out at the event's Beer Gardens, serving Rival Trade Brewing Co. beverages. Congratulations to the racers and the event coordinators on an awesome second year!

## **Leslieville Block Party**



We had an exceptional time at the Leslieville Block Party on Saturday, September 13th! Our volunteers made fresh popcorn for everyone and handed out some free prize items. It was wonderful to get out in the community of Leslieville, meet some fellow local organizations, and participate in all the fun of the day!

## **Westview Lodge Show & Shine**



The Western Wheels Auto Club hosted their annual Show & Shine at Westview Lodge for the senior residents on Saturday, September 20th. Rocky Credit Union came and provided bags of popcorn. It was a really nice afternoon chatting with the residents and seeing some sweet rides!

# The More You Know...

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

## Scam of the Month: Password Stuffing

When criminals discover one of your passwords to an account that you have, they use automated tools to try those credentials on a bunch of other sites where you may have an account. If you use the same password for everything, suddenly all of your accounts are compromised.

Always create strong passwords that cannot easily be guessed in the first place, and never reuse the same password for different accounts.



## Trick or Treat: Impulse Purchases

It's fun to treat yourself, but impulse shopping can really haunt your wallet! Here's how stores trick you into spending more money:

- **Limited-Time Offers** make you act now and think later.
- **BOGO & Bundle Deals** make you feel like you're saving when you're really spending more.
- **Product Placement** near the checkout is a classic impulse trap, and the more expensive brands are placed at eye-level.
- **Store Layouts** put essentials at the back, so you have to walk past tempting displays on the way.
- **Scarcity Phrases** like "last chance," "only 2 left," or "30 people have this in their cart" make items seem more valuable.

### Quick Tip #1:

Wait 24 hours before you purchase something non-essential, to think about if you really want it.

### Quick Tip #2:

Write a list before you go shopping, and then stick to it when you're in the store. No getting distracted!

### Quick Tip #3:

Unsubscribe from those pesky retail emails, so you won't be tempted by their impulse tactics.

## Did You Know? Tips from Our Experts



"When seeking financing, have your company's 3 most recent financial statements, your personal income tax returns, and a recent paystub to show."

- Raynita, Commercial Lender



"Under 'Help & Resources' on our website, you can find banking calculators to help you with planning retirement, loans, mortgages, and investments."

- Abby, Marketing Assistant



"Missing a bill payment gets reported to the credit bureau, and may affect your credit score without you realizing."

- Nancy, Wealth Manager

# Recent Donations



## **The Rock Rec Centre**

We supported The Rock Recreation Centre with a donation towards their 10 year anniversary Open House event, which happened on September 19th. Congratulations on your milestone year!



## **Krazy Lanes Bowling**

Rocky Credit Union is proud to be a Gold Lane Sponsor at the bowling alley for the next two years! We're happy to be supporting this fun activity that families in our community can enjoy.



## **ROAR Society**

This fall, we made a donation to the Rocky Organization for Animal Rescue Society. Keep up the amazing rescue and care work that you do for the animals in our community!

***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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5035 49<sup>th</sup> Street



[info@rockycu.com](mailto:info@rockycu.com)



403-845-2861



[rockycreditunion.com](http://rockycreditunion.com)

