



Working for You ~ Working with You  
Active in our Community



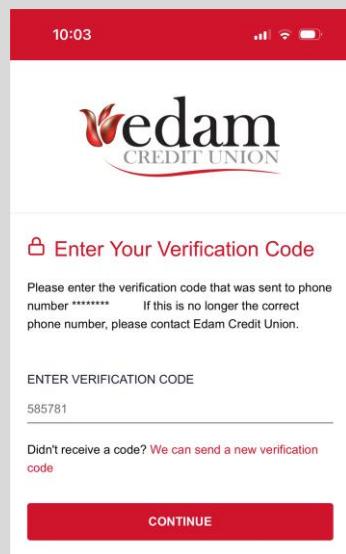
We were pleased to donate a silent auction item to the 10<sup>th</sup> Annual 12 days of Christmas event at the Edam Enriched Manor.



We continue to be a proud sponsor of the Edam 3 Star Senior team!!

## Online Banking Security Update – now live

We have increased the security of our online banking services, 2-Step Verification (2SV) process. Previously, our Risk Engine and Case Manager monitored accounts for unusual activity by analyzing the device, location and behavioral patterns to determine if 2SV is required. As part of our security upgrade, we have discontinued the Risk Engine. Going forward, 2SV will be required every time you log into your online banking - whether you are using a desktop, tablet or mobile device. This added layer of protection helps ensure that only you can access your account, providing greater security and peace of mind.



10:03

Enter Your Verification Code

Please enter the verification code that was sent to phone number \*\*\*\*\*. If this is no longer the correct phone number, please contact Edam Credit Union.

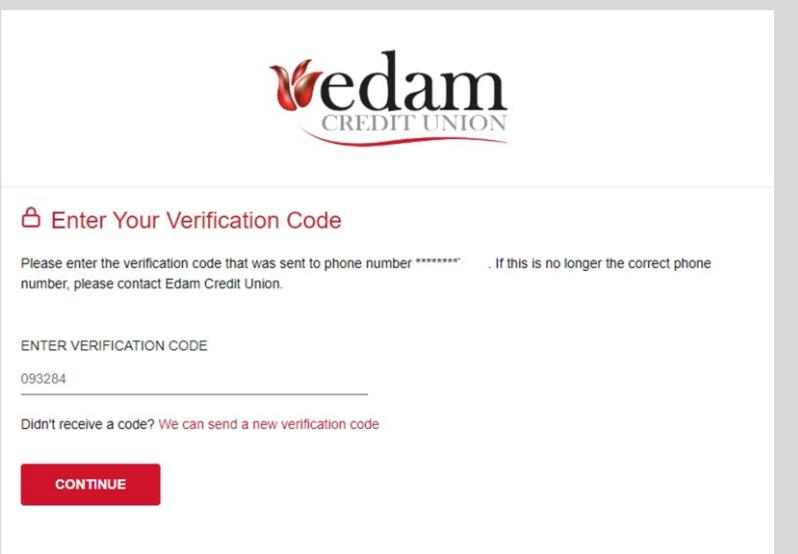
ENTER VERIFICATION CODE

585781

Didn't receive a code? We can send a new verification code

CONTINUE

how it will be displayed on your desktop



Enter Your Verification Code

Please enter the verification code that was sent to phone number \*\*\*\*\*. If this is no longer the correct phone number, please contact Edam Credit Union.

ENTER VERIFICATION CODE

093284

Didn't receive a code? We can send a new verification code

CONTINUE

## Light 'Em Up 2025

On December 19th, Santa, Mrs. Claus, and the Elves visited the Edam Credit Union and helped spread some Christmas cheer by handing out goodie bags to all the children!!



# Have you made your 2025 RRSP contribution?

RRSPs are a sound investment in your future. If you have not already purchased your 2025 RRSP, there is still time to take advantage of your contribution limit room. **RRSPs purchased through March 2<sup>nd</sup>, 2026, are eligible to be applied to the 2025 tax year.**

And we have made it so easy for you to make your contribution!! Check out our options:

**Contribute Online** – if you have a RRSP variable savings account, you can enjoy the convenience of making your contribution through our online banking system using the “Transfers” feature!! You can set the transfer to occur immediately, or you can schedule it to occur at a future date, or you can schedule it to occur on a recurring basis (such as monthly). And the best part is that the option to increase or decrease the transfer amount or skip a transfer or change the frequency of the transfer is available right at your fingertips!! Please ask us how we can make sure this option is available to you!

**Contribute over the phone** – if you have a RRSP plan set up with us you can make your contribution by giving us a quick phone call (306-397-2242).

**Set up automatic contributions** - automatic RRSP contributions are a convenient way to take advantage of an RRSP investment, spreading the cash outflow throughout the year. You simply have an automatic transfer set up from your account to your RRSP plan for a frequency that best suits your financial position (ex: monthly, weekly, etc.). See how easy it is to save.

**Is cash flow a little tight right now?  
We offer loans to purchase RRSPs at  
very competitive rates. Our lending  
staff would be happy to help you find  
a way to make it possible for you to  
plan for your future today.**



## Tax Free Savings Account (TFSA)!

Have you purchased your 2026 Tax Free Savings Deposit?

The annual maximum contribution for 2026 is **\$7,000.00**. If you have not opened a TFSA yet, you could contribute up to **\$109,000.00** and earn tax free interest income!!



### Important Information about a TFSA:

- if you are a Canadian resident, hold a valid Social Insurance Number & are 18 years of age or older you are eligible to open a TFSA
- there is no maximum age limit for an individual to open a TFSA
- a corporation cannot open a TFSA
- contributions are not tax deductible and you do not pay income tax on the investment income earned
- if you contribute less than the maximum contribution limit, it will accumulate each year

Hayden, our Wealth Specialist, is now booking appointments for **February 3rd**. Book today to beat the RRSP deadline and let him get your money working for you!



**Hayden Friedrich**  
Wealth Specialist, Aviso Wealth

If you haven't had the chance to meet Hayden yet, here's a quick introduction. Hayden was born and raised in North Battleford, where he currently lives with his wife, Jesse, a nurse in the community. Together they're kept busy by their one-year-old son and 2.5-year-old daughter.

Hayden completed his Bachelor's degree in Finance in 2017 and has been working as a Financial Advisor ever since. He brings 8 years of experience, all with Credit Unions, and is both a **Certified Financial Planner (CFP)** and **Chartered Life Underwriter (CLU)**. Hayden is passionate about what he does and takes pride in providing professional investment, insurance, and financial planning advice to our members. He looks forward to helping you reach your financial goals.