

Member Newsletter



2024 Edam Credit Union Community Service Scholarship

The Edam Credit Union was proud to award the 2024 Scholarship to *Zoey Pollard*.

This scholarship is awarded by Edam Credit Union each year in recognition of a graduate at H. Hardcastle School who has demonstrated active community involvement.



Congratulations goes out to the 2024 graduating class of H. Hardcastle School!!

Whether you choose to travel the globe, earn a diploma or degree, or enter the workforce, we wish you the best with your future endeavors!



Looking for Post-Secondary Financing??

If you are planning to further your education, we would like to remind you that we offer an Education Loan up to a maximum of \$50,000.00.

We will be waiving the application fee until October 31, 2024.

For more details, please call or stop in the office to meet with one of our lenders.



Wearing PURPLE to show our support!



Edam Credit Union staff participated in **NATIONAL DENIM DAY!!**

The Board of Directors of the Edam Credit Union declared a **2023 Patronage Rebate to our membership of \$100,000.00!!** This rebate was based on the amount of interest earned and/or paid by members of the Credit Union in the year 2023. We are happy to announce that the **2023 Patronage Rebate payments were processed on June 24th, 2024.**

Information can be found on a letter that you will have received in the mail in June, as well as on your Member Equity statement that was produced at June month end. If you have any questions or concerns you may call our office at 306.397.2242.

Sharing our financial success with those who helped create it!!

IMPORTANT INFORMATION FOR COLLABRIA CARDHOLDERS

Recently, CardWise, a digital account management platform enabling you to securely manage your credit card account, was launched and introduced to our cardholders. You now have access to the CardWise platform, via an online web portal and a mobile application.

With the CardWise platform, you'll get upgraded service, improved functionality, and the ability to manage your credit cards with ease. Features include card activation, PIN management, real-time alerts and controls, a spend management tracker, push to mobile wallet as well as standard features like payment options, electronic statements, view your balance and more!

With the introduction of CardWise, the MyCardInfo (MCI) platform is being retired and you will no longer be able to access the platform, including your historic eStatements housed on MCI as of **August 19th, 2024**.

Important: Historical statements stored in MCI will not be transferred to CardWise. Your statement history will begin on CardWise from the date you enroll in eStatements within CardWise. If you require your statement history, you must download the information and save it on your desktop, mobile phone or print paper copies of the statements. Print your last statement as your statement history won't start in CardWise until you register.

***Please note that requests to Cardholder Services for duplicates of your historical paper statements will be subject to a duplicate \$5.00 per statement charge.**



Working for You ~ Working with You

Active in our Community



We believe that investing in our communities grows prosperity for everyone. We were delighted to provide to our local 4-H Clubs, H. Hardcastle School Track & Field & Grade 12 Lunch n' Learn!



Join us for a night of golf at the Mervin Golf Course...

Edam Credit Union will be sponsoring the following events:

Ladies Night to be held on **Tuesday, August 6th**

Men's Night to be held on **Friday, August 9th**

Phone the Mervin Clubhouse to register a team - (306) 845-3121.



Frequently Asked Questions

When an e-transfer is sent, how long does the recipient have to accept it?

- the recipient has 30 days to accept the e-transfer before it expires
- the sender then has 30 days to re-deposit the e-transfer because it does NOT re-deposit automatically

Can I send an E-transfer to the US?

- No, we are not able to send e-transfers outside of Canadian financial institutions
- International transfers are available for sending funds out of country

What are my e-transfer limits:

- \$3,000 per transaction
- \$10,000 per 7 day rolling limit
- \$20,000 per 30 day rolling limit

What are my debit card limits:

- Point of Sale is \$3,000 per day (if you need this increased for one day you can call the office to discuss)
- ATM is \$500 per day

What is my Login ID for my online banking?

- your Login ID is your 19 digit debit card number or it is the 19 digit number you received when opening your online banking if you didn't receive a debit card