

## ANNUAL GENERAL MEETING

Save the date and join us for this year's  
**AGM** to be held on  
**Wednesday March 27<sup>th</sup>** at the  
 Edam Community Recreation Centre  
**Registration 6:00pm**  
**Supper 6:30pm**  
**Meeting 7:30pm**  
 Please RSVP at the branch by March 20<sup>th</sup>.

### 80<sup>th</sup> Annual General Meeting

We are excited to announce the  
 revival of the traditional Credit  
 Union evening supper and  
 Annual General Meeting.



Working for You ~ Working with You  
**Active in our Community**



We are happy to  
 announce our  
 Hall of Fame  
 sponsorship towards  
 the Edam Minor Ball  
 Building Project.

The new building will  
 be a fabulous  
 addition to the  
 Paul McCaffrey  
 Ball Park.



### Dress Down for a Cause

Every Friday is "Dress Down Day" at the Edam Credit Union. A \$2.00 fee is collected from each staff member, allowing them to dress casually for the day. All funds collected for the year are donated to a local organization or charity of choice. This year we collected **\$600.00** and chose to **donate to STARS!!**

## EDAM MINOR HOCKEY



We sponsored water bottles for  
 the U7 & U9 hockey tournaments.  
 We also donated pucks for the  
 2023-2024 hockey season.



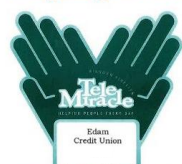
Edam Credit Union sold  
 tickets & guaranteed  
 the 50/50 for the:  
 U13AA Northwest Stars  
 U18AA Northwest Stars  
 U18AA Northwest Sharks



February 24<sup>th</sup> & 25<sup>th</sup>

Make a donation  
 towards TeleMiracle  
 by purchasing your  
 helping hand

Staff and members  
 raised a total of \$216  
 for TeleMiracle 48!!





# 3-Year Residential Mortgage Special!!

We are offering a limited time 3-year residential mortgage rate of 5.85%.

Questions?? Just call or stop in!! Deanne or Hannah would be happy to discuss this limited time opportunity further as it pertains to your individual situation.



## REASONS TO TAKE ADVANTAGE OF OUR SPECIAL MORTGAGE RATE!!

LOWER interest rate means paying LESS interest.

Option of LOWERING existing mortgage rate.

You are already used to making your mortgage payment so why not keep this existing payment and SAVE additional interest and REDUCE the overall amortization on your loan!!



## Tax Free Savings Account

The annual contribution limit for 2024 is **\$7,000.00**. If you have not opened a TFSA yet, you could contribute up to **\$95,000.00** and earn tax free interest income!!

**It's your future, look after it!!**



## MARCH IS FRAUD PREVENTION MONTH

Fraud Prevention Month is an annual public awareness campaign, spearheaded by the Competition Bureau, held in March that works to prevent Canadians from becoming victims of fraud by helping them **recognize, reject and report it**.

### GUARD AGAINST ONLINE FRAUD WITH SECURITY ALERTS!

Stay informed by text message or email when an event occurs on your online banking or mobile app. Be sure to sign up today. Stop by or call the office if you have questions or need help.

### FRAUD ALERT - Increase in phishing scams involving e-Transfers!

If you received a notification for an Interac e-Transfer that you were not expecting, contact the sender through a different communication channel to verify. If the notification comes from someone you don't know, or you suspect it may be fraudulent, do not respond or click any links. Forward the email to [phishing@interac.ca](mailto:phishing@interac.ca).

#### What are phishing scams?

Phishing is a scam where fraudsters attempt to acquire personal and/or financial information, such as passwords, card numbers, etc., by masquerading as a trustworthy person or business through electronic communications. Phishing is typically carried out using email or an instant message, although phone contact has been used as well. In some instances, the fraudster sends authentic-looking emails or text messages (smishing) that appear to come from legitimate companies, requesting recipients to disclose personal and/or financial information that is later used to commit fraud. Be suspicious if you receive a notice for an Interac e-Transfer that you were not expecting. If in doubt, contact the sender to confirm that he or she has initiated your transfer.

#### Common Scams:

##### Canada Revenue Agency (CRA)

The Canada Revenue Agency (CRA) does NOT use the Interac e-Transfer service to collect or disburse payments. If you receive an email stating that the CRA is trying to send you money or verify personal information, do not respond. This is a known phishing scam, created by fraudsters. Please forward the email to [phishing@interac.ca](mailto:phishing@interac.ca) so their fraud team can further investigate.

##### Fake Transfers

Criminals may attempt to convince you they have sent you money, by sending you an email that appears to be using the Interac e-Transfer service, but isn't. For example, you may receive an email stating that Interac is holding money in escrow until you provide evidence of having shipped goods. Interac does not offer an escrow service. Do not assume you will be able to receive money until you can confirm that it is in your bank account.

Share this with your friends!! The more aware everyone is, the less effective these fraud scams will be!!