

ANNUAL GENERAL MEETING

Save the date and join us for this year's **AGM** to be held on **Wednesday, March 25th, 2026**

Registration - 4:30pm
Supper - 5:00pm
Business Meeting to follow

Please **RSVP** for supper by **March 11th, 2026**

Ag Mortgage Special

4.75%*

5 year mortgage rate
Conditions apply on approved credit



Working for You ~ Working with You
Active in Our Community



CHOOSE KINDNESS
#PINKSHIRTDAY



Every Friday is "Dress Down Day" at the Edam Credit Union. This year we collected **\$575.00** and chose to **donate to STARS!!**



U9 Edam 3 Stars Tournament



Staff and members raised a total of **\$160.20** towards Telemiracle 50!

100 Days of School Lunch





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**.

Awareness is security, so familiarize yourself with the tips below to protect yourself.

- Set up security alerts. You will get a text or email message when there is suspicious activity on your online banking or mobile app; for example, someone has logged into your account or a change has been made, then steps can be taken to investigate.
- Be very, very careful with your Social Insurance Number (SIN). It's an important key to your identity, especially in credit reports and computer databases. Use other types of identification when possible (and when your SIN is not required by law). Don't carry your SIN card with you.
- Never disclose your Personal Identification Number (PIN) to anyone. If you do, you could be held liable for losses. No one from a financial institution, the police or a merchant should ask for your PIN. Change your PIN number regularly. Be PIN smart. Never assign the same PIN to all your pinned cards; if someone steals your wallet and discovers your PIN, rest assured they'll test that PIN against all cards in your wallet.
- Choose difficult passwords and change them often. Memorize your passwords and don't write them down and leave them in your wallet, or an equally obvious place. Never share them.
- Check your bank and credit card statements regularly to ensure that all transactions are legitimate.
- Always be aware of text, email or phone calls from unknown sources. We will never ask you for your personal passwords, personal information numbers or login information. Do not open any links or attachments that you are not expecting to receive.
- Be wary of pop-up windows, especially those that request financial or identification information. Avoid clicking any "action" buttons within a suspect pop-up window.
- Scams involving e-Transfers. If you receive a notification for an e-transfer that you were not expecting, do not click on it to receive it. If it is a person known to you, reach out to them using a different communication channel to verify. If you suspect it may be fraud you can forward the email to phishing@interac.ca.
- Stop by or call the office if you have questions or need help!

SCAM ALERT

Unfortunately, there are many scams happening today.

These scams can be very convincing and are designed to create urgency and panic.

Grandparent/Emergency Scam

- A caller pretends to be a grandchild or loved one in trouble (often claiming to be in jail or in a car accident).
- They may say they need bail money immediately.
- The caller may beg you not to tell other family members.
- Sometimes a second person poses as a police officer or lawyer.

Telephone Spoofing

- Your caller ID may show a local number — sometimes even one that looks familiar.
- Scammers can “spoof” phone numbers to make it appear the call is coming from Edam, a trusted organization or nearby area.
- They may claim to represent law enforcement, a bank, or another official agency.
- The phone number is spoofed to make the call appear legitimate so they can collect sensitive information.

Important Reminders

- **Never share your online banking credentials with anyone, including your login ID, password, or one-time verification code. If you have shared this information or other sensitive details, contact our office immediately!**
- Do not send money, gift cards, wire transfers, or e-transfers to anyone you have not personally verified.
- Hang up and call your family member directly using a phone number you know and trust.
- Do not rely on caller ID alone.
- Take your time — scammers rely on fear and urgency.

What to Do

- If you receive a suspicious call, hang up immediately.
- Report the incident to your local RCMP detachment.

Please share this information with family members, especially seniors, friends, and neighbours. Staying informed and looking out for one another helps keep our community safe.