

## 82<sup>nd</sup> Annual General Meeting Highlights

We celebrated our 82<sup>nd</sup> Annual General Meeting on March 25<sup>th</sup>!! We had a great turnout again this year. General Manager, Wanda Mosimann thanked the board and staff for their hard work and dedication to the Edam Credit Union.

General Manager, Wanda Mosimann presented Deanne Carmody for 25 years of service in the Saskatchewan Credit Union system. Wanda also thanked retiring board member Darcy deMontarnal for over 10 years of service on our board. We are happy to announce that Adrian LaClare has joined the board of directors.

President, Ryan Roach announced that the Board of Directors of Edam Credit Union have declared a **2025 Patronage Rebate to our membership of \$173,000.00!!** This rebate is based on the amount of interest earned and/or paid by members of the Credit Union in 2025.

**We are sharing our financial success with those who helped create it!!**



## Edam Credit Union Community Service Scholarship

### Start Smart. Together.

As graduates take their next step, we're proud to recognize students who give back to their community.

The **Edam Credit Union Community Service Scholarship** is awarded to a graduating student from H. Hardcastle School who has shown a strong commitment to community involvement.

If your child is graduating this year and has been active in the community, this is a great opportunity to consider.

**Applications are now open.**

**Deadline: Friday, June 5, 2026, at 4:00pm**

### Start Smart. Together.

Graduation is a big step, for students and for families.

If you're helping your child think through what comes next, you don't have to navigate it on your own.

We're here to support those early conversations, whether that's:

- getting everyday banking set up
- talking through how to manage money day-to-day
- understanding options as they move into work, school, or take time to figure things out

If student loans are part of the conversation, you can start here:

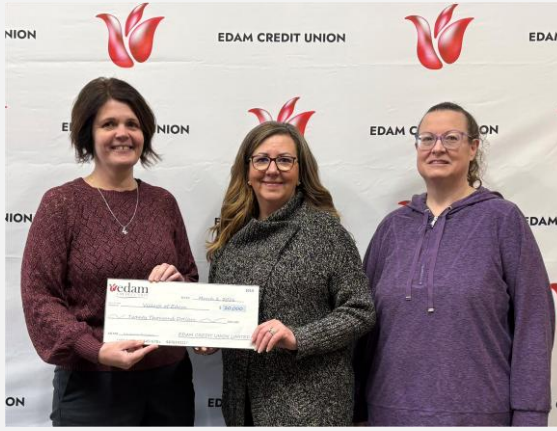
<https://www.saskatchewan.ca/residents/education-and-learning/saskatchewan-student-aid/student-loans-and-grants/apply-for-student-aid>.

We can also walk through financing options, including our Education Quick Loan of up to \$50,000, and answer any questions along the way.

If you'd like to talk things through, feel free to reach out or stop in. We're always happy to help.

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

We were happy to donate door prizes for the Farmer's Curling Bonspiel.



We were honoured to donate \$20,000 to the Edam Handivan Committee in support of its fundraising efforts to purchase a new handivan!

We are happy to welcome Tanya Draheim as she joins our team in the Lending department!



## Mobile Wallet



Apple Pay®, Google Pay™ and Samsung Pay are all available for you, depending on your needs.

Pay securely with a single tap. Add your Edam Credit Union MemberCard® to your digital wallet on your mobile device. Pay securely with a single tap and start making everyday purchases in-store or online directly from your account.

Mobile Wallet works wherever you see the Interac® Flash or the contactless payment symbol.



## Are you planning to travel outside of Canada?

There are a couple things to remember if you are travelling:

- if you need foreign currency, please reach out to see if we can order the currency needed
- please order 3 weeks prior to your departure to make sure it arrives on time
- if you plan to use your debit card outside of Canada, reach out and we will enter your MemberCard® in our travel notification system
- contact your credit card company if you plan to use your credit card



## Edam Credit Union Flex Mortgage

### HOME EQUITY MORTGAGE

Borrow once, for all your credit needs!

Low interest rate:  
Get the benefit of a mortgage interest rate compared to unsecured credit interest rates!

Borrowing Power:  
Access up to 65% of your homes value!

As you pay back the amount you owe the amount of credit available increases back up to your credit limit!

Borrow what you need as you need it!  
Reduced Application Fees!

**Home Value: \$500,000.00**

**Total Flex Mortgage Amount: \$325,000.00**

Loan 1: \$100,000.00  
Renovation Loan  
Fixed Mortgage Interest Rate  
Fixed Payments

Loan 2: \$150,000.00  
Line of Credit  
Variable Open Mortgage Rate  
Interest Only Payments

Loan 3: \$75,000.00  
Car Loan  
Fixed Mortgage Interest Rate  
Fixed Payments