

INTERNATIONAL CREDIT UNION DAY

Thank you to all those who came for cake & coffee today, October 19th, to help us celebrate International Credit Union Day.

Keeping our members account information safe & secure is very important to us. To make that happen we are implementing extra security to our Edam Credit Union app & online banking platforms. Coming at the end of October you will be required to enroll in Strong PAC & 2 Step Verification (2SV). Your PAC (Personal Access Code) is what you use to log in currently to your banking via app or online. Strong PAC will require you to strengthen your PAC to an alphanumeric password with special characters. 2SV is an added layer of security to protect your personal information & accounts in the event your PAC is compromised. When you log into your online banking you will need your Access Code (PAC) and you will also need to use a onetime verification code via text or email.



You are invited to the Mervin Community Complex
Wednesday, November 1st at 10am for an information session on RRSP's and TFSA's presented by our own Hayden Friedrich.

He will be discussing the advantages of both as well as SaskWorks/Golden Opportunities which offer an added tax break.

CEBA Loan Forgiveness – Important Updates

Repay your Canada Emergency Business Account (CEBA) loan balance on or before January 18th, 2024, for loan forgiveness up to \$20,000!

To take advantage of the maximum loan forgiveness, you have two options:

- Pay off your CEBA loan with your own resources, on or before January 18th, 2024.
- Refinance your CEBA loan with an Edam Credit Union term loan – if you apply for refinancing with us by January 18th, 2024, the repayment deadline to qualify for partial loan forgiveness is March 28th, 2024. NOTE: Interest begins accruing on January 19th, 2024, irrespective of refinancing.

If you do not initiate one of the above options by the applicable deadlines, your CEBA loan will be automatically converted to a repayment plan.

- Starting January 19th, 2024, interest will accrue at a rate of 5% per annum.
- No loan forgiveness, with the full amount owing due and payable on December 31, 2026.

Please contact us with any questions or to proceed with one of the options.



Ladie's Golf Night was rescheduled from August 22nd to Tuesday, August 29th due to weather. It was a beautiful evening with 8 teams taking part. Congratulations to all the door prize winners!

Men's Golf Night was held Wednesday, August 16th at the Mervin Golf Course. Thank you to the 56 golfers who attended the evening.



Have a Collabria Credit Card? Take advantage of the new Cardwise App. Cardwise lets you check your reward points, make payments and view statements.

It also has enhanced features including spending insights and transaction enrichments.

Have more questions?

Talk to one of our member service representatives today.



Day for Truth and Reconciliation



Saturday, September 30th is a day for Truth and Reconciliation. The Edam Credit union recognizes this day. The Orange Shirt Society was formed in Williams Lake by the founders of Orange Shirt Day to encourage and support communities to recognize Orange Shirt Day and to support reconciliation events and activities. Their goal is to create awareness of the individual, family and community inter-generational impacts of Indian Residential Schools through Orange Shirt Day activities, and to promote the concept of "Every Child Matters".

Thank you letters from our Camp Kindling participants

Dear Edam Credit Union,

My name is Finn Frey and I attended Intro 1 of Camp Kindling. Thank you for sponsoring my camp experience. My favourite session was the Co-ops activity because we turned the snack truck into a camper van co-op. I signed the board as the treasurer and bought a membership to get a truly first class discount. I also really enjoyed initiative tasks and seeing all my friends from last year. Initiative tasks was really fun because my colour group and I completed fun games outside. Along with seeing my friends from last year I also made new friends. A memory I will take home is the talent show because I played the kazoo and everyone is very talented. Thank you for sponsoring me this year I hope you consider doing so again.

Sincerely, Finn

July 13, 2023

Dear Edam Credit Union

My name is Leah Frey, thank you for sponsoring to go to Day Alexander Intermediate camp at camp Kindling.

At this camp we had a bunch of sessions where we learned a lot of different things such as how you can be in the same community as someone and still be so different. My favourite session was Starpump in this session we learned about how when people have money it's easier for them to get more money where as if someone has less money it's harder for them to get money. I also enjoyed the carnival. There was five concerts, I got to be part of the Talent Show Committee. In the Talent Show people got to show off what they could do. People sang, danced and put on shows. I also really loved seeing people from last year and make new friends.

Thanks for sponsoring me, I hope you will consider sponsoring me again.

Sincerely,
Leah Frey

Date: July 5, 2023

Dear Edam Credit Union,

My name is Chloe de Montaral and I attended Junior 1 level at Camp Kindling. Thank you for sponsoring me. My favourite session at camp was the Global Trivia Challenge because my team won, and I learned about places around the world. There were also several other fun sessions I attended such as Media and Co-op Shopping Spree. I also enjoyed the Individual as we learned about being proud of ourselves. Overall, the best memory I will go home with is all the new friends I made and a fresh perspective on the world. Thank you for sponsoring me. I hope you will consider sponsoring again.

Sincerely,
Chloe de M.



Every year the Edam Credit Union is proud to sponsor some deserving students to attend Camp Kindling. Since its founding in 1928, Camp Kindling has evolved into a series of summer camp sessions. The camp contributes to the personal development of youth and encourages their active involvement in their community and co-operative organizations.

Sponsorship in the Surrounding Communities



We were proud to be one of the sponsors of the Canada Day fireworks at Picnic Lake.



Edam Credit Union was a sponsor of the Mud Volleyball tournament held in Vawn on Saturday, July 8th. Proceeds went towards purchasing equipment for the Vawn playground.



Our flowers were stunning this year! Thank you to Melodie and Deanne for their “green thumbs” and taking such good care of them. The flowers were purchased from Green Park Greenhouse.

We hope all our members had a safe and plentiful harvest



80th BBQ Lunch Celebration



Thank you for joining us at our 80th BBQ lunch celebration. The support from the Edam community is unmatched. We had a crowd of approximately 300 people. The weather was perfect. The bouncy castles were a hit with the kids. It was a great success but we couldn't do it without our members. **THANK YOU** from all of us at the Edam Credit Union.



We were a proud sponsor of the Turtleford Dance Studio. They had the opportunity this June to attend Dance World Cup Canada in Whistler BC.