

Member Newsletter

INTERNATIONAL CREDIT UNION DAY

Thank you to everyone who joined us to celebrate this year. On Thursday, October 16th we hosted a day of coffee, carrot cake, and door prizes for our members to enjoy. We also invited the grade 11 and 12's for a game of financial jeopardy.

2026

CREDIT UNION CALENDARS are available for pickup at our office. The wall calendar features beautiful photos taken in Saskatchewan.

Our gift to you!!

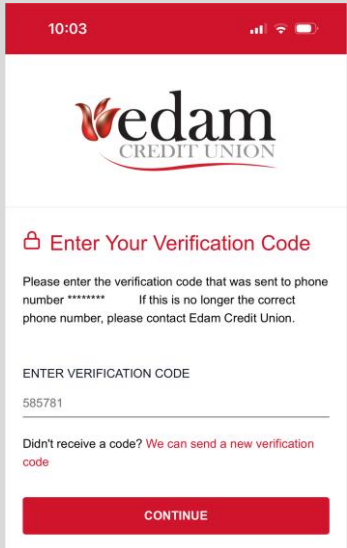


Congratulations to our door prize winners!

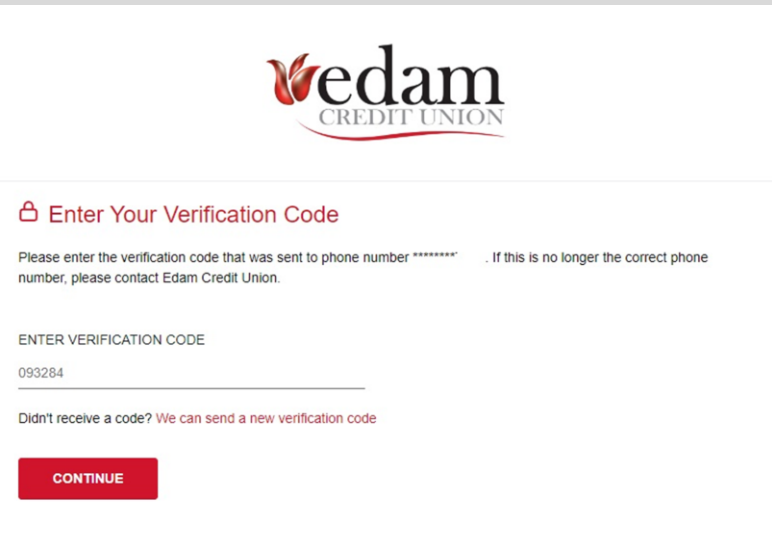
Brent Blais
David Ottas
Marion Ottas
Janelle Olson
Diane Mosimann

Online Banking Security Update – coming early December

We will be increasing the security of our online banking services, 2-Step Verification (2SV) process. Currently, our Risk Engine and Case Manager monitor accounts for unusual activity by analyzing the device, location and behavioral patterns to determine if 2SV is required. As part of our security upgrade, we will be discontinuing the Risk Engine. Going forward, 2SV will be required every time you log into your online banking - whether you are using a desktop, tablet or mobile device. This added layer of protection helps ensure that only you can access your account, providing greater security and peace of mind.




how it will be
displayed
on your desktop




how it will
appear on the
mobile app

Halloween at the Credit Union





Working for You ~ Working with You

Active in our Community



The Edam Credit Union has been a strong supporter of the Edam Fall Fair since the beginning.

As the ongoing sponsor of the Rancher's Choice Open Replacement Heifer Class, we offer our congratulations to this year's winner, **Brent Blais**, from Edam, SK.



We are also happy to provide the clerking services during the sale each year!!



Upcoming Change to CardWise SMS Alerts

As part of an upcoming CardWise platform update, certain SMS alert types will be discontinued for users **effective January 5, 2026**.

These alerts include:

- SMS alerts for purchase transactions
- SMS alerts notifying cardholders when they are within \$100 of their available credit limit

Cardholders will continue to receive these alerts by email (the default channel for delivery) and push notifications within CardWise Mobile. These channels already account for the majority of alert volume and remain unchanged.

What this means for cardholders:

- Cardholders will still be notified when they approach their available credit limit, but now by email or in-app push notifications
- All other CardWise notifications, including registration, PIN, balance transfer and digital tokens, remain unaffected and will continue to have an SMS delivery option.
- If cardholders wish to maintain a history of their alerts, they can enable email notifications to keep a record.
- If cardholders currently have in-app push notifications turned off, they can turn them back on within CardWise Mobile anytime:
 - To enable in-app push notifications on a device:
 - Push notifications are enabled when the cardholder sets their mobile device as the primary device.
 - Log into CardWise mobile on your mobile device and navigate to 'Settings/Primary Device'. Set the device as primary device.
 - Notification preference within the Cardwise app:
 - *Push notifications allowed* is the default setting on the Cardwise mobile app platform. To verify, go to settings on the mobile device/apps/select CardWise and ensure Notifications are *Allowed*.

DECEMBER 2025 HOLIDAY HOURS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
21	22	23	24 Open 9am - 12pm	25 CLOSED	26 CLOSED	27
28	29 Open 9am - 4pm	30 Open 9am - 4pm	31 Open 9am - 4pm	1 CLOSED	2 Open 9am - 4pm	3

