

# -Member Newsletter

Please join us on Friday, January 10th from 10:00am - 12:00pm for refreshments and cake as we wish Edith Shewchuk a very Happy Retirement:

## Have you made your 2024 RRSP contribution?

RRSPs are a sound investment in your future. If you have not already purchased your 2024 RRSP, there is still time to take advantage of your contribution limit room. RRSPs purchased through March 3<sup>rd</sup>, 2025, are eligible to be applied to the 2024 tax year.

And we have made it so easy for you to make your contribution!! Check out our options:

**Contribute Online** – if you have a RRSP variable savings account, you can enjoy the convenience of making your contribution through our online banking system using the "Transfers" feature!! You can set the transfer to occur immediately, or you can schedule it to occur at a future date, or you can schedule it to occur on a recurring basis (such as monthly). And the best part is that the option to increase or decrease the transfer amount or skip a transfer or change the frequency of the transfer is available right at your fingertips!! Please ask us how we can make sure this option is available to you!

**Contribute over the phone** – if you have a RRSP plan set up with us you can make your contribution by giving us a quick phone call (306-397-2242).

**Set up automatic contributions** - automatic RRSP contributions are a convenient way to take advantage of an RRSP investment, spreading the cash outflow throughout the year. You simply have an automatic transfer set up from your account to your RRSP plan for a frequency that best suits your financial position (ex: monthly, weekly, etc.). See how easy it is to save.

Is cash flow a little tight right now? We offer loans to purchase RRSPs at very competitive rates. Our lending staff would be happy to help you find a way to make it possible for you to plan for your future today.





#### Travelling this Winter??

We do carry US currency, however, if you want to be sure we have what you would like, it's best to call and order three weeks in advance of your departure!

Also, be sure to let us know of your travel plans so we can enter your MemberCard into our travel notification system to ensure your continued use, without interruption during your holiday.

### **Registered Education** Savings Plan (RESP) **Information Session** with Hayden Friedrich January 21, 2025 at 2:30pm!

Please join us to listen and learn about the benefits of RESPs. If you would like more information or are wondering if this session would benefit you, please contact the office 306-397-2242 and we would be happy to discuss it with you.

Please let us know if you can attend, but drop ins are also welcome!!



We would like to congratulate Hayden on the arrival of his beautiful baby boy Mac!



Vedam TURTLEFORD

We have partnered with Turtleford Credit Union to offer our local agricultural community with an outlook on the 2025 global, national and local commodity markets.

Brad is a farmer & CEO of Magnusson Consulting Group from Manitoba, who offers insights & expertise to the credit union system regularly.

If you are interested in attending, please contact our office and we will get your registered!

All attendees will be entered for a chance to win a door prize.



# Light 'Em Up 2024

On December 20th, Santa, Mrs. Claus, and the Elves visited the Edam Credit Union and helped spread some Christmas cheer by handing out goodie bags to all the children!!

Congratulations to Hannah Tataryn, our Consumer Loans Officer, on the arrival of her beautiful baby boy Wheeler Michael David Tataryn.

We wish her all the best and look forward to her return!!



# H. Hardcastle School Christmas Carollers!





We were happy to have the HHS grade 3's and 4's stop by the office to sing us some Christmas Carols. They brightened everyone's day!!

We hope everyone had a wonderful Christmas holiday and we wish you all the best in 2025!!

