

80th Annual General Meeting Highlights

We celebrated our 80th Annual General Meeting by bringing back the supper!! We had a great turnout. General Manager, Wanda Mosimann thanked the board and staff for their hard work and dedication to the Edam Credit Union.

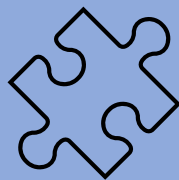
President, Ryan Roach thanked retiring board member Larry McDaid for more than 45 years of service as a board member. With change, comes great opportunity! We are happy to announce that Jodie Poole has joined the board of directors.

General Manager, Wanda Mosimann presented Lisa Pelchat for 15 years of service with Edam Credit Union and Heidi Potter-Jamieson for 5 years of being a board member.



President, Ryan Roach announced that the Board of Directors of Edam Credit Union have declared a **2023 Patronage Rebate to our membership of \$100,000.00!!** This rebate is based on the amount of interest earned and/or paid by members of the Credit Union in the year 2023.

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



Our staff joined people all over the world, to take part in World Autism Awareness Day by wearing blue.



We are happy to introduce two new employees to our team!



We welcome Leah Mahan to rejoin our Member Service Team. She took time away to raise her family and is now happy to be back and ready to serve you!



WELCOME

We welcome Shannon Satterthwaite as our new Administrative Assistant. Shannon joins us with a variety of past office experience!



Edam Credit Union Community Service Scholarship



Awarded annually to a graduate of H. Hardcastle School by the Edam Credit Union, the purpose of this scholarship is to recognize and promote active community involvement in our young people. Completed applications must be returned to the credit union office by **Friday, June 7, 2024, at 4:00pm.**

Applications are available at the school or on our website.

Our Future is You!

Graduates.... If you are planning to further your education and require financing, we offer **Education Quick Loans** up to a maximum of \$50,000.00. For more details, please call or stop to discuss with one of our lenders.

Also, the website to apply for the **provincial/federal student loan** is: <http://www.saskatchewan.ca/residents/education-and-learning/student-loans>. The website is usually updated in early June with the new forms for the upcoming study year (2024/2025). If you require any help filling out the forms please contact one of our lenders for assistance, they would be more than happy to help!



Mortgage rates are dropping just in time for cabin season!

5 year residential mortgage rates as low as

5.50%*

Mortgage loyalty conditions apply*

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 up to your credit limit!

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

Dream 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