

# Meet Our **\$10,000** Scholarship Winner!



## Innovation 2023 Fall/Winter Recap Contents:

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## Congratulations, Keyanna Hansen!

Attending university or college can open so many doors for students, but pursuing post-secondary dreams comes at a price: tuition, books, rent, and transportation, to name a few.

That's why we were thrilled to launch our new \$10,000 scholarship program in August of this year. Two deserving Innovation students could enter to win \$10,000 with entry deadlines of October 31, 2023 and March 31, 2024.

We also wanted to remove the barrier of a difficult application process, so the program has no essay requirements! Who has time to write an essay when

you're studying? Innovation members can simply complete an online entry form and follow a few easy social media steps.

It's our great privilege to congratulate our first \$10,000 scholarship recipient, Keyanna Hansen from Buffalo Narrows, SK! She is attending the University of Saskatchewan with aspirations to become a nurse.

"Applying was quick and easy, especially since you're not required to submit an essay," says Keyanna. "Entering was as simple as following five steps and submitting your entry form!"

If you're a student, be sure to enter the next \$10,000 draw before March 31, 2024 by visiting: <https://www.innovationcu.ca/community/scholarships.html>



## Île-à-la-Crosse Advice Centre/Branch Opening

The new Île-à-la-Crosse Innovation advice centre officially opened on November 15th. The day featured a ribbon cutting ceremony, treats, coffee, a hotdog lunch, and door prizes.

The advice centre is located within the Île-à-la-Crosse Co-op and offers the following member experience:

- No-Fee Bank Accounts
- Free *Interac* e-transfer® services
- Cheque deposits and cash services
- Loans, mortgages, and lines of credit
- ATM services (during Co-op hours)
- Virtual and onsite access to advisors

We're thrilled to partner with Île-à-la-Crosse Cooperative Association to establish financial services in this deserving northern community where currently there are none.



## Member Rewards

Members earned about \$1 million in November including a youth cash dividend of \$10!



## 10,000 Meals to Those in Need

Inflation is still being felt by all of us, but especially by those in need. Their reliance on charitable organizations to help them get by is critical. Yet those very organizations also feel the trickle-down effect of inflation, greatly impacting their ability to serve those in need.

Our 2023 Community Impact Campaign supported local food banks and organizations with meal programs for the underserved. We donated 10,000 meals, thanks to your support!

To learn more about the campaign, visit <https://www.innovationcu.ca/about-us/community.html>

“ A snack or meal at the Club means one less meal a family may have to budget for. Every little bit helps and we're grateful for the support!

Nicole Combres, Executive Director  
BGC Battlefords



Featured in the photo: BGC Battlefords

# Simplified Banking & Staying Safe

Our purpose is to simplify banking for you. That includes offering services you can access anytime, anywhere. The uptake in digital banking, particularly after COVID-19, is a true indicator of the convenience self-serve banking options offer. It's why we continue to work on digital banking improvements and new features to enhance your experience.

## Fraud Prevention

Every digital convenience however, gives fraudsters an opportunity to try and access your accounts and financial information. Here are a few tips to keep in mind when you're banking digitally with us.

- Make your password unique. Using special characters.
- Don't click on strange links within emails.
- Don't accept unexpected *Interac* e-Transfers®.
- Don't use public WiFi to online bank.
- Don't share passwords or your debit card.
- Visit the Competition Bureau's website for common scams.
- Contact us if you've shared any personal information with a fraudster.

Note: To further protect you from digital fraud, we will disable your username and password if you've been inactive in online banking for three months.

## Our Members' Digital Activity for 2023



28,673 use our mobile banking app



361 use our new budget tool



Members have paid 835,180 bills



Members have deposited 112,477 cheques remotely



## Refer to win a \$2,500 tech prize!\*

Refer a friend to Innovation. If they open a No-Fee Bank Account, you get \$50, they get \$50, and you're both entered to win a \$2,500 pick-your-tech prize!\*

**Offer deadline: December 31, 2023**

**Learn more: <https://www.innovationcu.ca/refer-friend-tech-prize.html>**

## Merry Christmas & Happy Holidays!

Our Board, management, and staff wish you a safe, warm, and wonderful holiday season. It's our sincere privilege to help you with your financial needs. Thank you for your business!

### Holiday Hours of Service

#### Advice Centres/Branches

- December 24th - Closed at 4 p.m.
- December 25th - Closed
- December 26th - Closed
- January 1st - Closed

#### Call Centre

- December 24th - Closed at 4 p.m.
- December 25th - Closed
- December 26th - 9:30 a.m. to 6 p.m.
- December 31st - Closed at 4 p.m.
- January 1st - Closed



# Community snapshot.

## Co-operative Week



Thank you for being a member of our co-operative! We were thrilled to celebrate Co-op Week October 15th to 21st with our members and co-operative partners. On our favourite day, Thursday, October 19th (Credit Union Day), our staff members participated in a Random Acts of Kindness initiative where they treated people in their communities to free groceries, coffee, lunches, fuel, and more! Congratulations to Gilmour Funk of Swift Current who received \$182 in free groceries!

Learn more: <https://www.innovationcu.ca/community/co-operative-week.html>

## On Campus



We've had a wonderful time helping students open No-Fee Bank Accounts at the University of Saskatchewan and the University of Regina this Fall. Thank you to everyone who stopped by to say "hi" and play Plinko! Next up, our kiosks will be in the Cornwall Centre in Regina, SK and Midtown Plaza in Saskatoon, SK.

## Christmas Tree Lighting



The City of Swift Current's annual tree lighting event took place November 23rd. We partnered with Fresh Start to host an apple cider station! Thank you to everyone who joined us for an evening of family fun.

## Swim with Santa



Join us December 16th, 1 p.m. to 4 p.m., at the InnovationPlex, Co-op Aquatic Centre in North Battleford to swim with Santa! The event is free for the first 400 swimmers. Santa and Mrs. Claus will be on the pool deck from 1 p.m. to 3 p.m. and thanks to the Battlefords Scuba Club, Santa will dive to the bottom of the pool!