

Merry Christmas! Happy Holidays!

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

Holiday Hours of Service

Advice Centres

- December 24th - Closed at 4 PM CST
- December 25th - Closed
- December 26th - Closed
- December 31st - Closed at 4 PM CST
- January 1st - Closed

Call Centre

- December 24th - Closed at 4 PM CST
- December 25th - Closed
- December 26th - 9:30 AM to 6 PM CST
- December 31st - Closed at 4 PM CST
- January 1st - Closed

Remember, you can always bank on your schedule through online banking and our mobile banking app. Contact us to get started!



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\$10,000 Scholarship Recipient

Congratulations to our October \$10,000 scholarship recipient, **Michael Ross**, from Meadow Lake, SK! Michael is attending the Dumont Technical Institute taking the Mental Health & Wellness Program.

We first introduced the \$10,000 scholarship program in August 2023 as an addition to our monthly \$1,000 No Essay Scholarship Program designed to make applying for scholarships easier for students. Michael is our third \$10,000 recipient.



“This scholarship will significantly alleviate the financial burdens that come along with being a student, which in turn will allow me to focus more on my studies. Thank you, Innovation for giving back to the community, I am eternally grateful! - Michael Ross”

Accessibility Survey

As a part of our commitment to accessibility and inclusion, we are working with BDO Canada LLP to complete an assessment of our current policies, processes, and practices concerning accessibility. We would love to learn about **your** perceptions and experiences at Innovation regarding accessibility.

If you are interested in providing your thoughts on current barriers and strengths related to accessibility at Innovation or have ideas on how to make our organization more accessible for persons with disabilities, please consider participating.

[Start the Survey >](#)

La Loche Advice Centre Now Open



La Loche's Innovation advice centre officially opened on October 21, 2024. The day's festivities included an official ribbon cutting, cheque presentation to Ducharme Elementary School, and a complimentary lunch for all attendees.

“This is an exciting day for the community of La Loche and for Innovation Federal Credit Union,” said Innovation Board Chair, Russ Siemens. “Partnering with the community is what cooperative values are all about. Congratulations to all the leaders -

past and present - who have made this possible. I encourage everyone in the community to open an account and become a member of your credit union.”

Hours of Service

Monday to Friday, 9:30 AM - 4:30 PM (CST)
4011 Fontaine Avenue
ATM On Site

Member Perspectives on ESG



We're pleased to share our latest study, "Member Perspectives on Environmental, Social, and Governance (ESG) : An In-Depth Analysis", which provides a comprehensive look at the perceptions of Innovation members and the general public on ESG policies. Conducted by Inshtrix Research, the survey involved over 1800 participants.

Findings indicate widespread support for ESG policies.

[View the Report](#)

"Cooperatives have seven guiding principles that focus on membership and community," says Vishnu Singh, Innovation's VP Growth & Member Experience Marketing. "A study such as this one should make us consider adding an eighth Cooperative Principle focused on environmental stewardship. Implementing ESG-centric governance and processes helps everyone and truly makes us a stronger credit union. The report really outlines a strategic path forward for us."

This report relies on the participation of Innovation's membership and the general public. "We greatly appreciate our members' feedback and look forward to more surveys of this nature to uncover their needs and any financial literacy or governance gaps we can help to fill."

Vishnu Singh presented the ESG study at the Canadian Credit Union Association's (CCUA) 2024 Financial Forum in Whistler, BC on October 8th.



GoGreen 2024

GoGreen took place on September 13th in partnership with Stark & Marsh and the City of Swift Current. Our volunteers planted **791 trees and shrubs!** That makes over 4,000 trees and shrubs planted since its inception in 2009.

The charity luncheon raised **\$800** for the local SPCA.



Mini Combine™ Recipients

Congratulations to **Audrey and Randy Jones** from Medstead, SK, our Bushel Plus Mini Combine™ recipients!

Audrey was drawn from 398 interested Innovation Ag members. Thank you to everyone who entered!



Member Rewards

You earned around **\$1.25 million** this quarter! That includes a \$10 youth dividend.

Be sure to try digital banking or our digital banking app to earn even more cash for doing simple banking transactions. You could earn an extra \$30 every year!

Co-op Week & Credit Union Day

We were thrilled to celebrate Co-operative Week with our members and co-operative partners between October 13th to 19th. The week was full of fun, gratitude, and connection across all our communities. Thank you for making this Co-operative Week one to remember!

Monday

How perfect that Thanksgiving Monday started off the week! We hope you had a wonderful long weekend with family and friends.

Tuesday

We attended a flag raising ceremony at City Hall in Swift Current, SK, to officially commemorate the start of Co-operative Week.

We then co-hosted a Co-op Week BBQ in Meadow Lake, SK, where lunch proceeds went towards the Senior Citizens Centre in Meadow Lake.

Thursday - Credit Union Day!

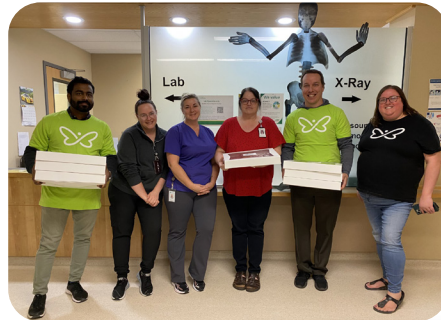
Our favourite day of the week was Credit Union Day where our staff surprised people in their communities with random acts of kindness to brighten their days.

We also served coffee and treats at our Innovation locations and co-hosted a Co-op Week Community Supper in North Battleford, SK, with proceeds going towards Battlefords District Food & Resource Centre in North Battleford.

Friday

Last but not least, we co-hosted a Co-op Week BBQ in Swift Current, SK, with proceeds going towards The Center in Swift Current.

It is such a privilege to be part of your community. Thank you for being a member!



Fraud Prevention

Facebook Marketplace is an amazing online community where you can buy and sell goods at reduced prices. But such a large online community also attracts scams. In a statement to CTV News, Ottawa RCMP mentioned that the Fraud Unit typically receives seven fraud related complaints per day about Facebook Marketplace. That's just one province!

When you're the buyer, scammers posing as sellers will ask you to send an *Interac* e-Transfer® before meeting or seeing the product in person. Conversely, as a buyer, they will use a counterfeit cheque or fake *Interac* e-Transfer® to collect your banking information or get the product for free. In either case, navigating Facebook Marketplace has become much more difficult.

Tips to stay safer on Marketplace:

- Always meet the buyer and see the product before sending your payment.
- Never accept cheques. Rely on *Interac* e-Transfer® or in-person cash payments.
- Digital cheques are not legitimate.
- Sign up for *Interac* e-Transfer® AutoDeposit. Your transfers will be automatically deposited into your account without the need to log into online banking. It'll prevent you from logging into a fake system that steals your login details.
- If you plan on manually accepting your *Interac* e-transfer®, make sure the email notice comes from *Interac*.