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The Member Link

Bi-Monthly Newsletter

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Welcome To Our Member Newsletter!

As summer begins to wind down, August is the perfect time to pause, reflect, and prepare for the season ahead. Whether you're soaking up the last few weeks of sunshine, getting ready for back-to-school routines, or thinking about your financial goals for the rest of the year, now is a great opportunity to reset and refocus.

In this edition of The Member Link, we're sharing practical tips to help make back-to-school spending more manageable, ways to strengthen your savings before the busy fall season, and important reminders to help protect yourself from common scams. You'll also find community updates, local highlights, and the latest news from your credit union.

At 1st Choice Savings, we're committed to helping our members and communities thrive through every season. Thank you for trusting us to be part of your financial journey.

We hope you enjoy this issue and discover something useful along the way. Here's to making the most of the rest of summer and stepping confidently into fall.



Welcome To
Issue **#4**



What's Coming Up

Holiday Hours, Events, & More

Holiday Hours

Please note that our branches will be closed in observance of the following holiday:

Labour Day - Monday, September 7

Mark Your Calendars: Credit Union Day

This October, we'll be joining credit unions around the world in celebrating International Credit Union Day - a day dedicated to recognizing the positive impact credit unions have on their members and communities. Stay tuned for more details about how we'll be celebrating and thanking our members for being part of the 1st Choice Savings community.

Coming Soon: Coaldale Branch Grand Opening

We're getting ready to open the doors to our new Coaldale branch! We look forward to serving members in a new space designed to support your everyday banking and financial goals.

Stay tuned for grand opening details and celebration updates coming soon.

Member Month Celebrations

July was filled with great memories, smiling faces, and opportunities to celebrate our members. Enjoy these snapshots from Member Month and thank you for being part of our community.



1st Choice Savings Bulletin Board

Meet Our New Coaldale Branch Manager

As we prepare to open our new Coaldale branch, we're excited to introduce the person who will be leading the team. Get to know our new Branch Manager, Aaron Hernandez, learn about his background, what he's most looking forward to in Coaldale, and how he's committed to helping members achieve their financial goals.

Read the blog and meet the friendly face behind our newest branch.

[Read It Now](#)



Product Spotlight:

Line of Credit



Life doesn't always follow a schedule. Whether you're planning a home renovation, covering an unexpected expense, consolidating higher-interest debt, or managing education costs, a **Line of Credit** can provide access to funds when you need them most.

Unlike a traditional loan, you apply once and receive an approved credit limit that you can use, repay, and use again as your needs change. Even better, you only pay interest on the amount you've borrowed, not on your entire credit limit.

Why Consider a Line of Credit?

- Flexible access to funds whenever you need them.
- Interest rates that are typically lower than most credit cards.
- Borrow only what you need and pay interest only on the amount used.
- Available options for everyday expenses, debt consolidation, home renovations, education costs, and more.

Whether you're tackling a major project or simply want a financial safety net in place, a line of credit can help you manage expenses with greater confidence and control.

Back To School **Budgeting Tips**

Back-to-school season can bring excitement and extra expenses. From school supplies and clothing to lunches and extracurricular activities, costs can add up quickly. A little planning can help you stay on budget and start the school year with less financial stress.

Try these simple steps:

- Make a List Before You Shop
 - Set a Spending Limit
 - Shop Sales and Compare Prices
 - Spread Out Expenses
-

The 15-Minute **Financial Reset**

As summer winds down and fall approaches, now is the perfect time to check in on your finances. In just 15 minutes, you can review your progress, make a few adjustments, and set yourself up for a strong finish to the year.

- ☑ Review Your Spending
- ☑ Check Your Savings Progress
 - ☑ Review Subscriptions
- ☑ Update Automatic Transfers
- ☑ Plan for Upcoming Seasonal Expenses
- ☑ Review Your Account Information

A quick financial check-in today can help you feel more confident and prepared for the months ahead. The best financial plan isn't necessarily complicated, it's the one you review and adjust regularly.

Marketplace Scams

A marketplace scam occurs when fraudsters use online buy-and-sell platforms to trick people into sending money or sharing personal information. Scammers may pose as buyers or sellers and often create a sense of urgency to pressure victims into acting quickly.

Here are some common marketplace scams to be aware of:

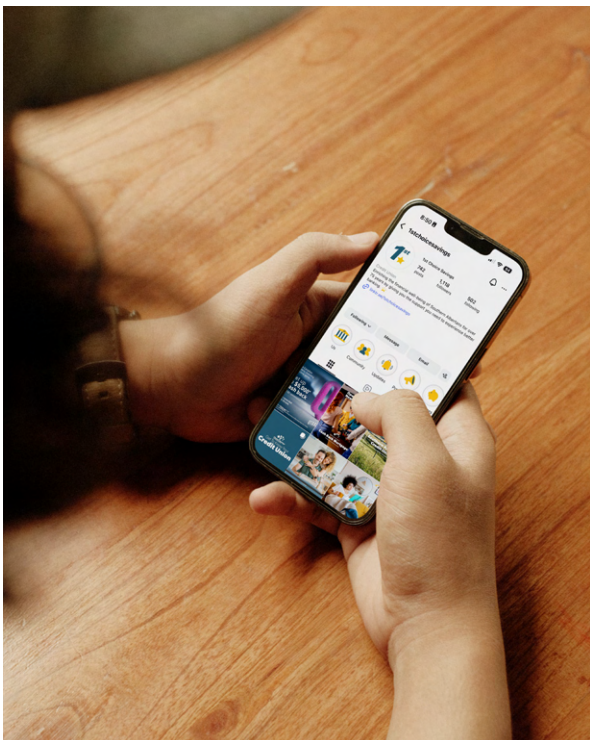
- **Fake Sellers.** Scammers advertise popular items at attractive prices, collect payment, and never deliver the product.
- **Fake Buyers.** Fraudsters claim they've sent payment and provide fake confirmation emails or screenshots to convince sellers to release an item before funds are received.
- **Overpayment Scams.** A buyer "accidentally" sends too much money and asks for a refund, only for the original payment to later be reversed.

Protection Tips

- Meet in public places
- Verify payment has been received before releasing an item
- Avoid transactions that require upfront deposits
- Never share online banking credentials

Keep Up To Date

Follow us on social media to get real time updates, learn about new promotions and financial resources, and see what we're up to!



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