

JUNE 2026 • ISSUE 3

# The Member Link

Bi-Monthly Newsletter

## In This Edition



• Mid-Year Financial Goal Check In

• Product Spotlight: Cash Back World Elite® Mastercard

• Fraud & Scam Prevention: Phishing Scams

• 1st Choice Bulletin Board

# Welcome To Our Member Newsletter!

As we move through the middle of the year, this issue of **The Member Link** is focused on helping you stay informed, confident, and supported in your financial journey. Inside, you'll find highlights on current promotions and a **featured credit card** designed to add value to your everyday spending, along with useful tools and resources available through our **Help Centre** and **Insights blog**.

We're also encouraging a **mid-year financial check-in**, a great time to revisit your goals, make a few adjustments, and plan ahead for the months to come. And because protecting our members is always a priority, we're sharing important information to help you recognize and avoid **phishing scams**.

Whether you're looking for savings opportunities, reliable guidance, or practical tips to keep your finances secure, we're here to help every step of the way.



Welcome To  
Issue **#3**



# What's Coming Up

## Holiday Hours, Events, & More

### **Holiday Hours**

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

**Canada Day - Wednesday, July 1**  
**Heritage Day - Monday, August 3**

We'll reopen with regular hours the following business day. You can continue to manage your banking anytime using online and mobile banking.

If you have questions or need assistance, we're always happy to help ahead of the holiday.

### **Coming Soon: Member Month**

July is Member Month, and we're excited to celebrate the people who make 1st Choice Savings what it is - **you**.

Keep an eye out for upcoming announcements and chances to celebrate with your local branch. We can't wait to celebrate with you!

# Promotions & Exclusive Offers

## Get Rewarded for Investing This Spring

Thinking about making your next investing move? From **now** until **July 31st**, Qtrade Direct Investing® is offering up to **10% cash back\*** when you open and fund a new account—so you can be rewarded for putting your money to work.

### Why members choose Qtrade Direct Investing:

- \$0 commission trades on stocks, ETFs, and mutual funds so more of your money stays invested
- Built-in tools and research to help you invest with confidence
- Canadian-based, award-winning support whenever you need it
- Flexible account options to match your goals and investing style



**Ready to make your next move? Start here!**

[Apply Now](#)

\*Terms and Conditions Apply. Online brokerage services are offered through Qtrade Direct Investing, a division of Aviso Financial Inc.

## Unlock More From Your Mortgage

Get into your new home and get money back with our Cash Back Mortgage. With easy payments through our Rainy Day Chequing Account and eligibility for residential properties with fixed terms of one year or more, it's a smart, simple way to make homeownership work even harder for you.

[Learn More](#)

# Product Spotlight: **Cash Back World Elite® Mastercard**



Designed for everyday spending and bigger life moments, the **Cash Back World Elite® Mastercard** rewards you for the purchases you already make, whether you're fueling up for road trips, stocking up on groceries, or enjoying summer experiences<sup>1</sup>.

With cash back earned on every purchase<sup>2</sup>, this card turns your spending into real value you can use however you choose.

Beyond cash back, cardholders also enjoy **premium features** made to support peace of mind at home and on the go. From built-in insurance coverage to enhanced travel and lifestyle benefits†, the **Cash Back World Elite® Mastercard** offers added protection and convenience wherever life takes you.

If you're looking for a credit card that works as hard as you do by delivering value, flexibility, and reliable benefits, this card is a powerful addition to your wallet.

Disclaimer: †Terms and Conditions apply. Visit [1st Choice Savings and Credit Union - Mastercard Exclusive Benefits](#) for more details. 1 Reward points are earned on net purchases only. Any Cash-like Transactions including Cash Advances, Balance Transfers, and interest charges, fees, payments, credit or debit adjustments and any amount other than Purchases that may be charged to your Account with your Card do not qualify for Points. For more information visit [collabriacreditcards.ca/rewards](#). 2 The base value of one reward point is equal to one cent (a penny per point). The cash equivalent shown for illustration purposes only is based upon the redemption of these points as a statement credit. The valuation is for cash equivalent only; the value of redeeming for merchandise and travel may vary.

# 1st Choice Savings Bulletin Board

In this section, you'll find important business updates, upcoming initiatives, what we're up to, and behind-the-scenes insights that keep you informed about what's happening across our credit union.

## Help Centre

Get quick answers anytime in the 1st Choice Help Centre, your go-to spot for simple, step-by-step digital banking support. Explore topics like:

- Accounts
- Business Banking
- Customizing Digital Banking
- Payments & Transfers

Make sure to bookmark our [Help Centre](#) for so it's there when you need it!

## From Our Blog

We've recently added new articles to our Insights blog, covering timely financial topics designed to help you make informed decisions with confidence. From practical money tips to helpful guidance for everyday banking, our latest posts are here to support you at every stage of your financial journey.

[Read More](#)



# A Mid-Year Look At Your Financial Goals



Believe it or not, we're already halfway through the year making June the perfect time to pause, reflect, and refocus your financial goals. A mid-year check-in doesn't have to be complicated. Even a few small actions now can help set you up for a stronger finish.

## Try these simple steps:

- Review your goals: Are you saving, spending, or paying down debt the way you planned?
- Adjust if needed: Life changes - your goals can too. Update them to reflect where you are now.
- Plan ahead: Think about fall and year-end expenses and how you can start preparing today.
- Check your tools: Budgeting apps, savings accounts, and alerts can help keep things on track.

If you'd like help reviewing your goals or choosing tools that fit your needs, our team is always here to support you, now and throughout the rest of the year.



## Phishing Scams

A phishing scam involves fraudsters who impersonate legitimate entities to trick victims into revealing personal or financial information. This is done through various methods, such as emails, text messages, and social media to get victims to click malicious links or providing sensitive data.

*Here are some common phishing tactics to be aware of:*

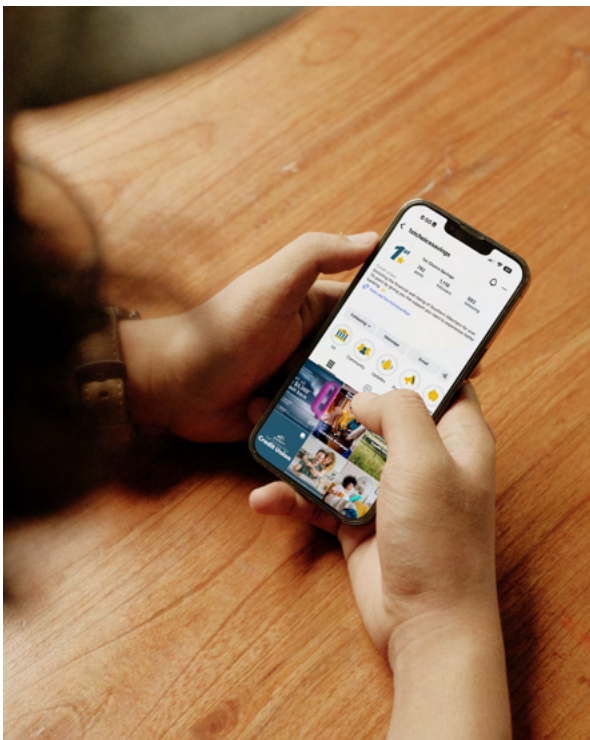
- Impersonations. Scammers will pretend to be legitimate organizations like banks, government agencies (such as the Canada Revenue Agency), or businesses to gather personal information from victims.
- Malicious Links. These links will appear in an email, text, or message on social media that redirects the individual to fake websites that are designed to steal information.
- Attachments. This is another type that will appear in email or text messages that contain malware or viruses.

## Protection Tips

- Be cautious of unexpected messages
- Don't click on links or open attachments from unknown sources
- Hover over links to verify them before clicking
- Look for spelling errors

## 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!



 1st Choice Savings and Credit Union Ltd.

 @1stchoicesavings

 1st Choice Savings Credit Union