

APRIL 2026 • ISSUE 2

# The Member Link

Bi-Monthly Newsletter

## In This Edition



- Tax Season Tips & Important Deadlines
- Product Spotlight: Renovation Mortgage
  - Fraud & Scam Prevention
  - Community Highlights

# Welcome To Our Member Newsletter!

**Spring** is here, bringing longer days, fresh starts, and new opportunities to get organized, financially and otherwise. We're excited to share the **April edition** of our member newsletter, filled with timely insights and helpful resources to support you this season.

In this issue, we're focusing on what matters most this time of year: staying on top of tax season with key tips and deadlines, exploring renovation-ready financing through our featured **Renovation Mortgage**, and protecting yourself with practical fraud and scam-prevention guidance. We're also highlighting stories and events from our community that showcase the great things happening across southern Alberta.

Thanks for joining us for our second edition. We hope this spring update gives you the clarity, confidence, and inspiration you need as we head into a new season of growth.



Welcome To  
Issue **#2**

# Board of Directors

We're excited to introduce our Board of Directors. The 1st Choice Savings Board of Directors is democratically elected by you. Congratulations to **John Willms**, our newly appointed Director.



**Don Aos**

Director Since 2004



**Karl Kloepper**

Director Since 2020



**David Gurr**

Director Since 2021



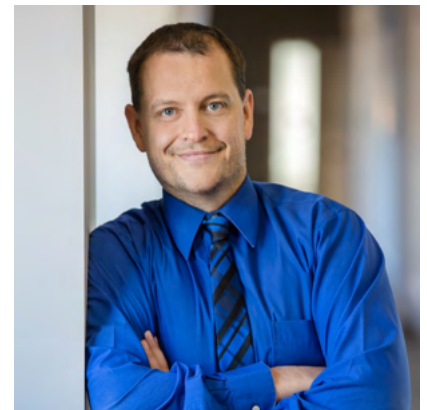
**Karla Mather-Cocks**

Director Since 2023



**Chris Yauck**

Director Since 2024



**Adam Zanoni**

Director Since 2025



**John Willms**

Director Since 2026

# Promotions & Exclusive Offers

## 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](#)

## 1st Year Fee Rebate & Flex Rewards†

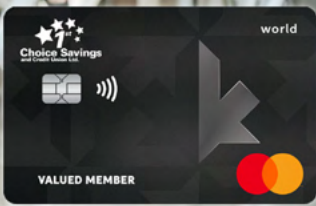
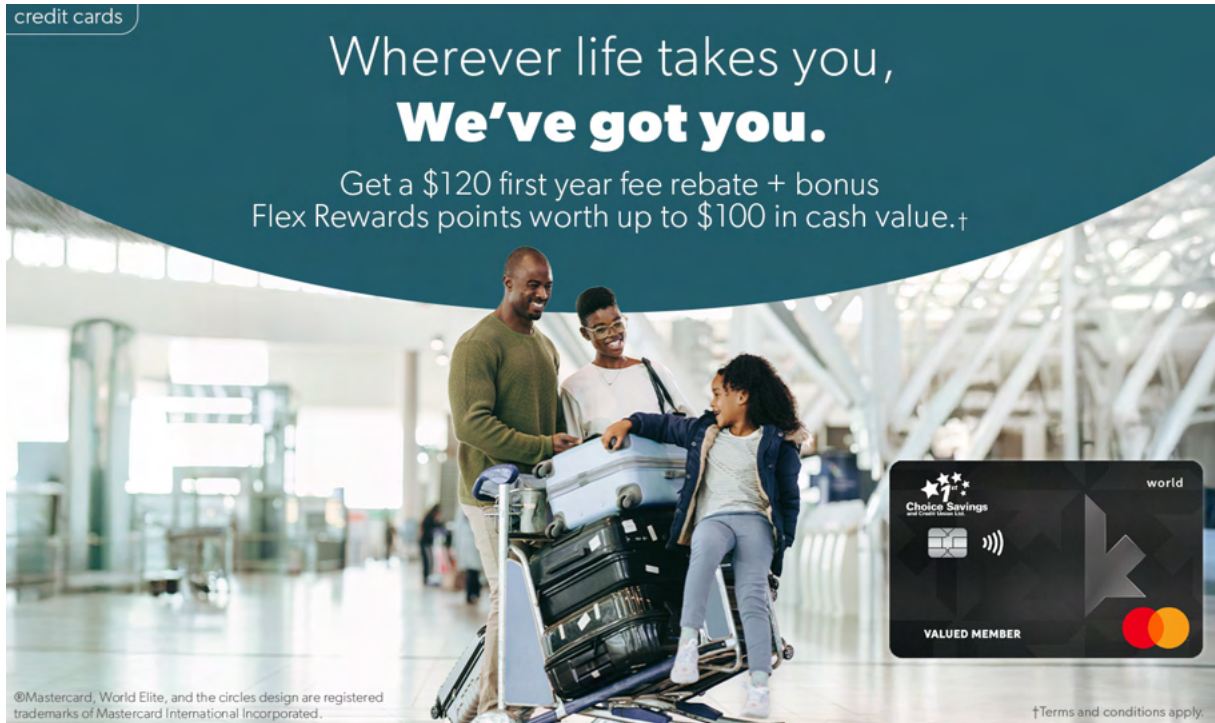
The best moments are meant to be savored. Earn rewards that elevate every experience. Apply for a World® Mastercard and activate between **April 1 and June 30, 2026**, for a **\$120 first-year fee rebate** and **bonus Flex Rewards points**.†

*†Terms and conditions apply.*

credit cards

Wherever life takes you,  
**We've got you.**

Get a \$120 first year fee rebate + bonus Flex Rewards points worth up to \$100 in cash value.†



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†Terms and conditions apply.

# Product Spotlight: **Renovation Mortgage**



Whether you're planning a major makeover or tackling long-awaited improvements, our **Renovation Mortgage** helps you bring your vision to life, comfortably and affordably. With the ability to spread renovation costs over the life of your mortgage, it's easier than ever to take your living space up a notch.

You can use the value of your home to improve it and increase its future worth, all while enjoying flexible payment options designed to fit your financial plan. Plus, with a **90-day rate** and **dollar-amount guarantee** after pre-approval, you can start planning with confidence.

Our experts are here to simplify the process, guiding you through what you can afford, determining the right size of your project, and helping you choose the best financing option for your goals. From inspiration to completion, your renovation journey starts right here.

# 1st Choice Savings Bulletin Board

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



## Easter Colouring Contest

Here's a sneak peek at a few of the wonderful submissions we received for our annual Easter Colouring Contest! Keep an eye on our social media channels, we'll be announcing the winners soon.

📍 *Westgate Branch, Lethbridge AB*

## Your Legacy, Your Way | Event

A member of our team hosted an event alongside Cornerstone Funeral Home, KPMG, and Will Simple Law that gave attendees insight on funeral, tax, legal, and financial planning.

📍 *Cornerstone Funeral Home, Lethbridge AB*



## Protecting Your Legacy | Event

Our team recently hosted an exclusive member event focused on succession planning and tax-efficient wealth strategies. Held at Cattlemen's Chophouse in Taber, the evening featured a plated dinner, and practical insights designed to help members safeguard their financial future and the legacy they wish to build.

📍 *Cattlemen's Chophouse, Taber AB*



# Tax Time Insights



Tax season's here, but it doesn't have to be stressful. A few smart moves now can save you money (and headaches) later.

- Start early. You can file as soon as February 23, 2026, but be sure you've got all your slips first—most arrive by the end of February, and if something's missing by end of March, reach out to the issuer.
- Use your RRSP deadline wisely. You've got until March 2, 2026 to make RRSP contributions that count toward your 2025 taxes. Just remember transfers can take a few days, so don't leave it to the last minute. Keeping a record of the contribution date is a smart move.
- File on time. Most people have until **April 30, 2026** to file and pay. Self-employed? You get until June 15, but payments are still due April 30—interest kicks in right after that if you owe.
- Got side-gig or rental income? You may need to make quarterly installments through the year (March, June, September, December). Keeping up with these can help you avoid interest charges down the road.

## Received a Tax Return?

Thinking about your financial goals can help you gain a clearer perspective on the different ways you can use your return to benefit yourself in the long run and invest in your future. If you chose to save your return, spend it, or do a combination of both, we have some ideas to help you use your tax return wisely.

[Read More](#)

## Romance Scams

This type of scam involves fraudsters who create fake identities and profiles with the goal of building romantic relations with online victims to get money or financial information. Here's how they typically work.

**#1:** Scammer creates a fake profile with stolen photos.

**#2:** They find a victim and begin building trust through communication, attention, and affection, usually professing their love.

**#3:** If the idea of meeting up in person comes up, they will make excuses.

**#4:** Once they have trust established with the victim, they will begin requesting money, often saying they need it urgently.

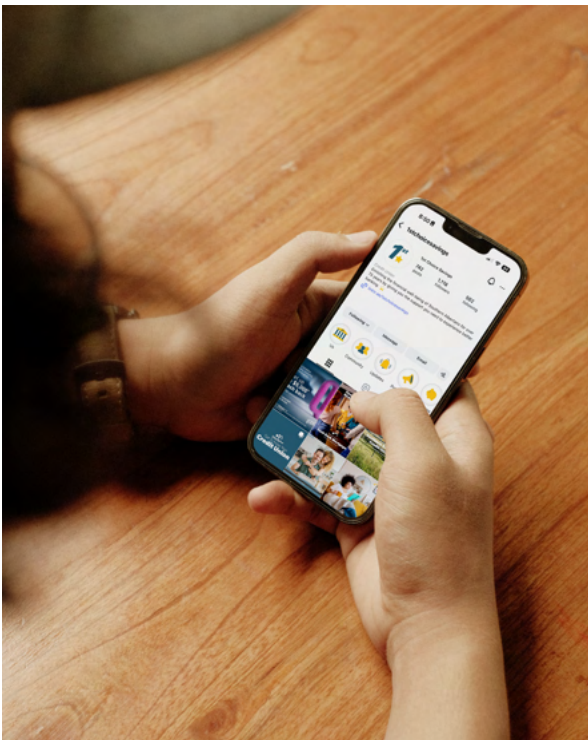
This cycle will continue until they feel they can't get anything more from the victim, or the victim shuts them down enough times.

## Protection Tips

- Be cautious of people who move too fast
- Never send money or gifts to someone you haven't met in person
- Reverse image search their profile photos
- Be cautious of people who avoid video calls

## 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.



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