

FEBRUARY 2026 • ISSUE 1

The Member Link

Bi-Monthly Newsletter

In This Edition



- Upcoming Events/Holidays
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- Product Spotlight: Tax-Free Savings Accounts
- Credit Card Promotions

Welcome To Our **New** Member Newsletter!

We're thrilled to welcome you to the very first issue of our new bimonthly newsletter! A space created to keep you inspired, informed, and connected.

Every two months, (*February, April, June, August, October, December*), we'll bring you stories that matter: updates from our team, promotional products, tips to help you navigate your financial journey with confidence, community spotlights, and a closer look at the products and services designed to support your goals. Our aim is simple, to provide meaningful insights while celebrating the people and initiatives that make our community stronger.

Whether you're skimming for quick tips or settling in for a deeper dive, we hope each edition brings value to your day. Thank you for joining us at the start of something new. We're excited to share this journey with you — one edition at a time.



Welcome To
Issue **#1**



What's Coming Up

Holiday Hours, Events, & More

Holiday Closure

Please be aware that our branches will be closed on **February 16** for Family Day. We'll be back open for our regular hours on Tuesday, February 17.

Fraud Prevention Month

Fraud Prevention Month is an annual awareness campaign focused on educating communities about the latest scam tactics and how to stay protected.

Home, Garden & Leisure Show

We are excited to be attending the annual Home, Garden, and Leisure Show on **March 12-14**. Make sure to visit our team at our booth!

Annual Easter Colouring Contest

IS BACK! There will be a winner from each branch and the winners will each receive an Easter Gift Basket full of treats and other goodies. Keep an eye out in **March** for this year's page, and more details about the contest.

Annual General Meeting

We're pleased to invite you to our Virtual Annual General Meeting for the year ending fiscal 2025. Join us for a virtual presentation as we celebrate our accomplishments, welcome our new Board of Directors, and review the 2025 fiscal year. Please register by February 5th.

[Register Here](#)

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

Your first year is on us!† Apply for a new Centra Visa* Gold card or a Classic Mastercard® and enjoy the ease and excitement of your first-year annual fee rebate†.

†Terms and conditions apply.

[Learn More](#)

\$0 Commission Trades + Limited-Time Cash Back at Qtrade!

For a limited time, when you open and fund a new Qtrade Direct Investing® account, you can earn up to \$5,000* cash back. The more you invest, the greater your reward, making it easier than ever to build your portfolio and achieve your goals. This special offer is available to new clients until **March 31, 2026**. Don't miss out on maximizing your investments with Qtrade.

[Learn More](#)

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

Product Spotlight:

Tax-Free Savings Account (TFSA)



A **Tax-Free Savings Account (TFSA)** is one of the most flexible and powerful ways to grow your savings. Any investment income you earn inside a TFSA—whether interest, dividends, or capital gains—is completely tax-free, even when you withdraw it. That means more of your money stays working for you.

You can contribute up to the annual limit set by the Government of Canada (with unused room carrying forward), and you can withdraw funds at any time without penalty. Even better: any amount you take out is added back to your contribution room the following year.

Whether you're saving for a major purchase, building an emergency fund, or investing for the future, a TFSA lets you grow your money on your own terms.

2026 Annual Limit - \$7,000

1st Choice Savings Bulletin Board

In this section, you'll find important business updates, upcoming initiatives, strategic highlights, 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!

Insights Blog

Did you know that we have an Insights blog? Here you can find financial tips, expert advice and helpful articles written by our experts to help you throughout your financial journey.

[Read More](#)



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:

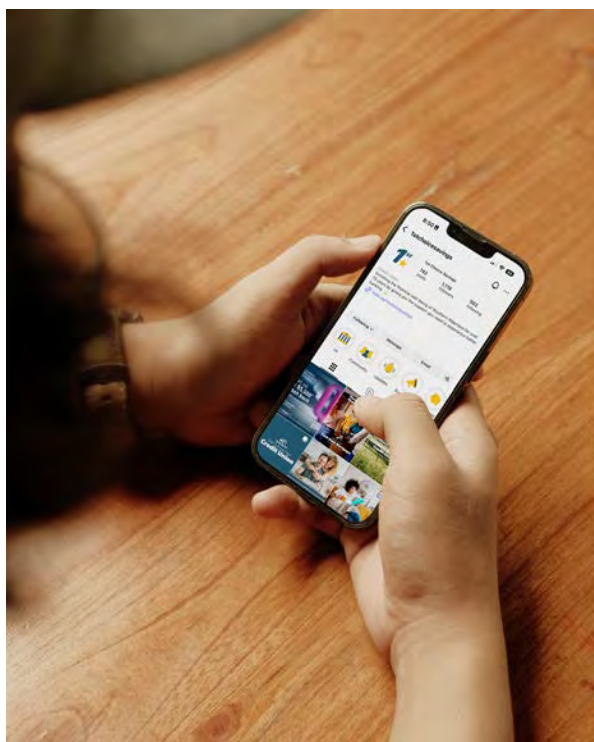
- Impersonations. Scammers will pretend to be legitimate organizations like banks, government agencies (such as the Canada Revenue Agency), or businesses to gather personal information from victims.
- Malicious Links. These links will appear in an email, text, or message on social media that redirects 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.

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