

FALL NEWSLETTER 2025



Online Gaming IN SASKATCHEWAN

With the growing popularity of online gaming and betting platforms, it's important to stay informed and make smart, legal choices. At Lafleche Credit Union, we're committed to helping our members understand the risks and responsibilities associated with e-transfer transactions. Here's what you should know:

What's Legal in Saskatchewan?

As of now, PlayNow is the only legal and government-regulated online gaming site in Saskatchewan. It's operated in partnership with the Saskatchewan Liquor and Gaming Authority (SLGA) offering a secure, responsible gaming experience.

What About Other Sites?

Many online gaming and betting platforms may appear legitimate, especially those that use third-party payment processors like Gigadat or Payper. However, if these sites are not regulated in Saskatchewan, they are not legal to use.

Transactions made through these platforms can pose risks:

- Funds may be linked to organized crime or illegal activity.
- Winnings may be withheld or untraceable.
- Financial institutions may be unable to support or verify these transactions.

Why Does This Matter to the Credit Union?

We're responsible for protecting our members and ensuring we comply with provincial regulations. **When funds are from unregulated gaming sites, their legitimacy cannot be guaranteed.**

Our Commitment to You

We're here to help you make informed financial decisions and avoid any situations that could lead to a loss or put your finances at risk. If you ever have questions about online gaming, talk to us first. We're here to support your financial well-being.

Remember, the only legal gaming site in Saskatchewan is PlayNow. 100% of PlayNow profits go back into the province.

YOUR DEPOSITS ARE SAFE

All deposits at Lafleche Credit Union are fully protected by the Credit Union Deposit Guarantee Corporation (CUDGC) with no maximum limit! Whether \$1 or \$1,000,000 your deposits are safe. Unlike some financial institutions where only a portion of your deposits may be insured, Lafleche Credit Union members enjoy unlimited deposit protection on all eligible accounts, including chequing, savings, term deposits, and registered plans like RRSPs and TFSA's.

This protection ensures your money is safe - no matter what. It's just one more way we put members first, offering financial security you can trust.

Since the Credit Union Deposit Guarantee Corporation's founding, no member of a Saskatchewan credit union has ever lost a dollar of deposits!

OCTOBER 16 CREDIT UNION DAY!

Visit us at our Lafleche and Glentworth branches on Thursday October 16th!

Credit Union Day is a time to celebrate the credit union difference, our proud cooperative heritage and the opportunities that credit unions offer members in their communities!

We hope you'll join us for treats to celebrate!



Why pay more for rewards?

The Lafleche Credit Union Centra Gold Mastercard® makes it easy to earn! Get 1 point for every \$1 spent on all your purchases¹, with no spending categories to track. Plus, with a low interest² rate of just 12.99%, you'll save more when carrying a balance - without high fees or hidden costs.

Make the switch from a Cash Back or Classic card to Centra Gold and enjoy simple, flexible rewards¹, lower interest² and a low fee.

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](http://www.collabriacreditcards.ca/rewards)
2. The interest rates are in effect from the date the credit card is approved. For more information, please reference your card holder agreement or visit online <http://www.collabriacreditcards.ca/cardholder-agreement>

Congratulations!

TO THE RECIPIENTS OF THE
2025 LAFLECHE CREDIT UNION SCHOLARSHIP!



EMMA CROOKS
NEW GRADUATE
LAFLECHE BRANCH
\$5,000



JAMES WILSON
PREVIOUS GRADUATE
LAFLECHE BRANCH
\$5,000



KOHAN BLAKE
NEW GRADUATE
GLENTWORTH BRANCH
\$5,000



LEXXY OKRAINCEE
PREVIOUS GRADUATE
GLENTWORTH BRANCH
\$5,000