

## WINTER NEWSLETTER 2025

### Stay Safe This Holiday Season: A Message From Your Credit Union

The holiday season is a time for celebration, generosity and connecting with friends and family, but it's also the time of year where we see the largest increases in fraud occurrences. Scammers take advantage of the busy season with fraudulent e-mails, text messages, fake websites and phone scams. Being aware of the common tactics is the first step to staying safe.

#### *How you can protect yourself:*

**Be cautious online:** Only shop from trusted websites and double-check URLs before entering personal or payment information. Ensure websites start with "https://", and look for security indicators like a padlock symbol to indicate that the website is secure.

#### **Protect your personal information:**

Never share passwords, PINs or verification codes, even if someone claims to be from your bank.

**Beware of urgent requests:** Scammers often create a sense of urgency, asking you to act immediately. Pause, verify, and never give in to pressure.

#### **Monitor your accounts regularly:**

Check your statements frequently for any unusual activity and report it right away.

**Verify before you click:** Don't click on links or download attachments in unexpected e-mails or text messages.

We will never ask for your password or sensitive information over the phone. If something feels suspicious, trust your instincts and contact us immediately. By staying vigilant you can enjoy the holidays with peace of mind!

#### **Headed on Vacation?**



*Please plan ahead and allow up to 3 weeks for foreign cash orders.*

#### **Investment Reminders:**

December 31, 2025  
RESP contribution deadline.

January 1, 2026  
Annual TFSA contribution room resets to \$7,000.

March 2, 2026  
RRSP contribution deadline.

*Turning 71 in 2026?*  
It's time to convert your RRSP to a RRIF.  
Contact us to get started.







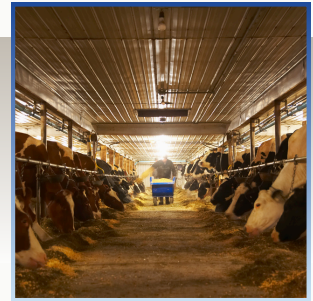
# Thank You!

Thank you to everyone who contributed to our food drive, all proceeds were donated to the Gravelbourg & District Relief & Assistance Program. We're grateful for your kindness!

## EXPLORE OPTIONS FOR YOUR FARMING OPERATION WITH CALIDON LEASING

Leasing can be an effective way to help grow your operation. With Calidon Leasing your farm can benefit from tax advantages and save capital to improve cash flow.

Speak with our Lending Team at Lafleche Credit Union for individualized payment solutions to help you and your business.



Tax Benefits



Easy Buy-Out Options



No Documentation Fees



Intergenerational Transfer of Wealth



Increase Cash Flow



# Merry Christmas

## AND HAPPY NEW YEAR!

Wishing you a happy holiday season  
from the board, management and staff at Lafleche Credit Union.

Holiday Hours: Closed December 25<sup>th</sup>, 26<sup>th</sup> & January 1<sup>st</sup>