



moneywise
SIMPLY BETTER ADVICE

Simply Better Banking

STARTS WITH ADVICE & SERVICE

ABCU's Brand tag line "simply better advice and service" are not just words to us. The message guides our choices and behaviors every day. Our member experience encompasses every aspect of an ABCU offering including member care and understanding, advice from experts, ease of use, reliability and competitive product offerings. We measure how successful our member engagement is by conducting member surveys throughout the year and in 2022 we achieved 77% overall member satisfaction levels, which is considered very good by industry standards.

With high inflation rates impacting members who have to deal with higher borrowing costs or higher prices for groceries and gas, it is our mandate to offer our expertise to assist all of our members by delivering confidential and personalized financial advice that meets the member's expectations. As members, you and your family are entitled to receive the best advice possible and at ABCU, our staff is committed to helping you and your family through these unprecedented times.

Our advisors will provide you with credit and investment advice, budgeting advice to tax reduction strategies and even expert estate planning advice. We also have arrangements with home and auto insurance providers that will work with you to see if they can save you money on your annual premiums. We will make every effort to contact you in the coming months, but please feel free to reach out if you want to speak with one of our advisors today.

As the CEO of ABCU Credit Union, if you are not completely satisfied with the advice and service you receive I want you to email me directly and let me know what we can do better.

Regards,

Dave
dwilliamson@abcu.ca

Simply Better Advice

When you want a job done right, you usually hire a professional to get the best results. The same can be said for managing your finances. While you may have some ideas about what types of investments to own- a member of our Wealth Team can offer you professional expertise and insight you may not have.

Let us show you how! Contact a member of our wealth team today!

Justin and Dominic are pleased to meet with members face-to-face, on the phone or virtually.



Justin Riddell-Popowich

Contact Justin at:

t: 780.929.1398

e: jriddellpopowich@abcu.ca



Dominic Li

Contact Dominic at:

t: 780.929.1389

e: dli@abcu.ca

Simply Better Digital

LAUNCHING IN MAY!

We've spent some time redesigning and modernizing our website and online banking tools for a simply better digital experience. We built it for:

1. Members that are setting themselves up for success in their life and career; people that want to build good financial habits and balance spending on what they want now while saving for big future plans with **easy banking tools**.
2. Members that are financially stable and well established in their career, they are thinking about the last big push towards retirement, making an effort to maximize savings, reduce debt and make sure their families are set up for success with **smarter banking upgrades**.
3. Business members who are looking to grow and manage their daily finances with a better and more **intuitive online banking** experience.

Note: You will still find us at www.abcu.ca but you may have to re-enter your 'saved' login information the first time.

WHAT CAN YOU EXPECT?

Have peace of mind knowing your accounts are safe at ABCU regardless of how you access them.

- Receive account alerts including withdrawals and low balance, as well as security alerts including password changes, attempt locks, successful logins and biometric access completion.
- Reset your own password without having to contact the branch and more!

How can we simplify your business banking today?



Choose an account



Get a loan



Find a credit card



Insure your business

Quick Links

Find a branch or ATM

Explore ways to bank

Access calculators

Get in touch with us



Need personal support too?

Designed for people, not numbers, our services are customized to meet your needs.

[LEARN MORE](#)



Become a member

Work with an expert financial partner who prioritizes your business and proactively supports your success.

[LEARN MORE](#)

SOME OF THE NEW FEATURES:

- QuickView allows you to view balances without logging to the Mobile App
- Link your Credential and Qtrade accounts on desktop banking
- Link your ABCU Credit Card, view balance, details and transactions
- Download your files to Quicken® and Quickbooks®
- Make an extra payment on a loan



We want to ensure that your digital experience with ABCU is simply better than you expected. Please reach out to our team to learn more about our app, online tools and financial resources. That's what we are here for!

- **Call us at 1-888-929-7511**
- **Email us at general@abcu.ca**
- **Click on 'Frequently Asked Questions' at abcu.ca**
- **Visit us in branch and we will show you how!**

Simply Better Financial Health

First, how do you feel about your money?



ABCU's financial well-being strategy is defined through different health metrics. If you're looking for ways to ensure your relationship with money is healthy and improve your financial well-being, start by taking 3 to 4 minutes to answer our custom **Financial Health Survey**. Once complete, you will immediately receive a personalized snapshot of your financial health along with great resources based on your results.

After you've completed the survey and received your results, share them with ABCU's advice team who will arrange to meet with you to further explore your goals. This includes creating a financial health journey document which will cover goal planning, financial tools, investment priorities and next steps.

Our goal is to help you meet your financial goals through a positive and long-term relationship. Members have unique needs, and we will take the time to understand all factors to create a plan entirely tailored for you, at no cost to you. Thank you for giving us the opportunity to demonstrate that ABCU offers simply better advice and is here to support your financial health.

Simply Better Trusted Advisor Training

To genuinely support your financial well-being, ABCU's employees are trained and empowered to be a true advisor, adept at asking the right questions and getting to the heart of what you, as our member needs, and this goes beyond our product offer.

ABCU in partnership with the Canadian Securities Institute (CSI) provides training and coaching on "trusted advisor" behavior, which addresses three core member needs:

- Basic assistance, such as clearly explaining product benefits.
- Holistic focus, such as asking the right questions and demonstrating an interest in our member's financial well-being.
- Conversations on financial vision, such as helping members see their financial needs differently and creating a unique plan.

ABCU's investment in our employees is an important component of our overall financial well-being strategy and to ensure we bring the best in class "trusted advisor" behaviors to our members.

Simply Better Governance

ABCU hosted its Annual General Meeting virtually on February 7, 2023. Reports were received from the Board Chair, Chair of the Risk, Audit & Finance Committee, Chair of the Governance, Ethics and Human Resource Committee and the Nomination's Committee.

As a follow-up to the meeting, an error in the Nomination's Committee report was discovered, and while there was no election required, an updated Nomination's Committee report, can be found [here](#).

Mowbrey Gil presented their independent audit report to the membership. The board of directors declared a dividend of 2.50% for the year ending October 31, 2022. ABCU's CEO presented the employee long-service awards.

Simply Better Community Support

APPLICATIONS NOW OPEN!

ABCU Credit Union Charitable Foundation was established to provide support to the communities in which we serve.

In 2022, one of our recipients was the Aspen Service Dogs program through a charitable donation to the South Alberta Service Dog Foundation.

Alberta Service Dogs Inc, is a Government of Alberta Certified Service Dog School and prides itself on supplying highly trained, well-behaved canines that are able to perform a variety of tasks for their human partner. Distinctly different from Therapy Dogs, these Service Dogs receive specific training to meet the needs of their human partner; whether that be Mobility, Autism, Medical Alert, PTSD, or Facility needs.

ABCU Community Foundation is accepting applications for 2023 and if you are a charitable organization, we encourage you to submit your **application** for consideration to general@abcu.ca



Simply Better Service

HERE, FOR YOU!

Did you know that while our transactional / cash services are available to you in person from 10 am – 4 pm each day, we are available to advise members Monday – Friday: 8:30 am - 5 pm and Saturday: 9 am – 4 pm.

Visit us in Beaumont: 5007 50 Ave, Beaumont

Visit us in City Centre: 11715A 108 Ave NW, Edmonton

Want to chat? Contact Centre: 1-888-929-7511

Prefer to Email? general@abcu.ca

Look for the answer on your own? FAQs: [abcu.ca/FAQ](https://www.abcu.ca/FAQ)

Simply Better Education

APPLY FOR A LEARNING GRANT PROGRAM!

Our partner, Valeyo, is a proud supporter of Canadian credit unions and will be offering up to 10 - \$1,200 learning grants to eligible students for full-time study at a qualifying Canadian college or university in 2023.

Grants are allocated on a quantitative basis per province.

The program runs between March 27 – May 7, 2023 and is open to any student who is a member of a participating credit union.

- Students must be a member of a participating credit union in British Columbia, Alberta, Saskatchewan, Manitoba and Ontario.
- Students must be enrolling/enrolled in a full-time undergrad or diploma program at a qualified Canadian institution in Fall 2023.
- To be considered, please ensure you read the Terms & Conditions below application requirements.
- Submit your application by May 7, 2023 at 11:59 pm PT. **Apply today!**

Simply Better Security

SHOULD YOU CLICK ON UNSUBSCRIBE?

-excerpt from KnowBe4 cyber security experts

The short answer is that, in general, it is OK to click on a legitimate vendor's unsubscribe link. But if you think the email is sketchy or coming from a source you would not want to validate your email address as valid and active, or are unsure, do not take the chance, skip the unsubscribe action.

In many countries, legitimate vendors are bound by law to offer (free) unsubscribe functionality and abide by a user's preferences.

The unsubscribe feature does not have to be a URL link, but it does have to be an "internet-based way". The most popular alternative method besides a URL link is an email address to use. In some cases, there are specific instructions you have to follow, such as put "Unsubscribe" in the subject of the email. Most of the time simply sending any email to the listed unsubscribe email address is enough to remove your email address from the mailing list.

A minority of legitimate vendors do not include an unsubscribe feature in their email or obscure it so much (e.g., in a tiny font mixed up in other tiny text at the end of the email) that it might as well be missing. But in general, most legitimate business emails include an unsubscribe link (although it is not always obvious), and if you follow the link, you can get taken off that business's email list.

Unfortunately, unsubscribing does not mean that the company has to remove you from any mailing lists they already gave or sold to other third parties, only that they cannot include your email address going forward from the moment you completed the unsubscribe action.

It is also not unheard of for a legitimate vendor to ignore your unsubscribe request, even if they appear to give you a way to do it. There is a loophole in the CAN-SPAM Act that says that a vendor can continue to reach out to you if the email is "transactional or relationship", meaning the vendor is responding to a recipient's invited transaction or ongoing relationship.

But if you know or suspect the email is coming from a non-legitimate vendor, clicking on any unsubscribe feature is hit or miss. Some of the spam senders consider themselves legitimate businesses and will offer and abide by the unsubscribing rule of their (or their recipient's home) country. Most will not. Most of the time, clicking on a fraudster's unsubscribe feature will simply confirm your email address is valid and active and this will likely result in your email appearing for sale in cybercriminal forums for years.

In summary, yes, click on those unsubscribe features when included in legitimate emails from legitimate vendors, but not if the email appears to be from a spam marketer or phishing scam artist due to spelling mistakes or general misleading information.

Simply Better Banking

Beaumont | City Centre

1-888-929-7511 | 780-929-8561

general@abcu.ca

Follow us on our social channels for important updates, career postings and community events!

    abcu.ca