

# NEWSLETTER



## 2025 Banff Adventure Sweepstakes

Apply and get approved for an eligible SCU Collabria Mastercard® between July 15 and August 31, 2025, and you'll be automatically entered to win a \$14,000 Banff adventure for two. The prize includes flights, luxury accommodations, tours, and spending money. Plus, four regional winners will receive a \$1,500 statement credit. No purchase necessary—just apply, get approved, and you're entered! It's an easy way to turn your everyday spending into something unforgettable.

Visit

[https://www.collabriacreditcards.ca/affiliate\\_stoughton/](https://www.collabriacreditcards.ca/affiliate_stoughton/) to learn more.



## Considering Equipment Leasing?

Stoughton Credit Union is proud to partner with Calidon Leasing to bring you flexible, affordable leasing options — with the added benefit of local service you can count on. Leasing can offer cash flow advantages, potential tax benefits, and options to transfer or upgrade equipment down the road. And with no penalties for early buyout, Calidon stands out as an industry leader. Connect with us today to learn more or visit [calidon.ca](http://calidon.ca).



## Start Saving for Grad or Post-Secondary Now

**Tip:** Whether your child is 6 or 16, the school year is a reminder of how fast time moves. Even small, regular contributions to a RESP or savings fund can make a big difference down the road.

RESPs are a powerful way to save for your child's future education. Not only do your savings grow tax-free, but the government will match a portion of your contributions through the Canada Education Savings Grant—that's free money toward their future!

It's never too early—or too late—to invest in your child's future. Let's chat about how SCU can help.



## Common Signs of Telemarketing Scam

- There is a noticeable delay at the beginning of the call and there is poor audio quality
- The caller is trying to sell you an unsolicited service or provide you with an unexpected refund
- You're asked to provide personal or sensitive information in the call
- The caller tries to pressure you by creating a sense of urgency to get you to act fast

To protect yourself, pause and consider why the organization is contacting you. Never share sensitive information like your SIN or banking details over the phone. Avoid using the call back feature or the number provided by the caller. Instead, return the call using legitimate contact information from the organization's official secure website.



[www.stoughtoncu.com](http://www.stoughtoncu.com)



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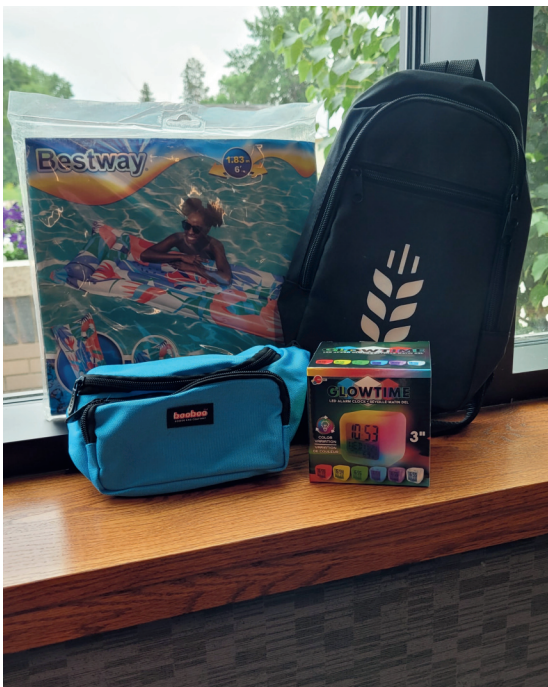
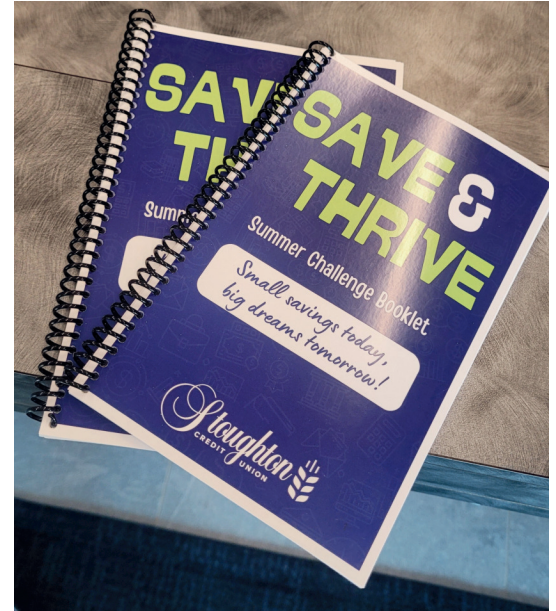
115 Main St. Kiseby, SK

## Save & Thrive Summer Youth Program

Our Save & Thrive Youth Program is wrapping up in August—and we're cheering on our local youth to finish strong! Whether they've spent the summer babysitting, mowing lawns, working a part-time job, or earning allowance through chores, we're here to help them build smart money habits.

Our challenge booklet is packed with tips and fun activities to help them understand saving, spending, and sharing. In July, we gave away an awesome Indoor/Outdoor Giant Tetris game—and this month, we're excited to offer a Back-to-School Prize Pack to help one lucky saver start the school year off right.

There's still time to join the challenge! Let's help our young members finish the summer feeling confident and money-smart.



**Donation Highlight:**  
Stoughton Swimming Pool Annual  
Golf Ball Dive

## Your SCU Road Map

Everyone's financial journey is unique, with many stops along the way – from everyday banking to big life decisions. No matter where you are on the financial road map, we're here to guide and support you.

Here are a few smart, road-tested tips for wherever you are on your financial journey:

- **Your Life Map, Your Pace**

You don't have to have it all figured out. Small, consistent steps—like checking in on your budget or setting a goal—can move you forward with confidence.

- **Saving is a Muscle— Flex It Often**

You don't need big bucks to build a habit. Even \$10/week into a savings account creates momentum.

- **Life Happens— Be Ready for the Detours**

Job changes, surprise expenses, growing families... financial plans aren't one-size-fits-all.

