



# Kerrobert

® Credit Union Limited



## KERROBERT CREDIT UNION NEWSLETTER

### CU in the Community



This fall and winter, Kerrobert Credit Union was proud to give back by supporting local community associations and events. We hosted our annual BBQ in support of the Fire Department, donated school supplies to KCS, contributed to the KCS Breakfast Program, supported Kerrobert hockey programs, and hosted a food drive for the Kerrobert & District Food Bank. We also made donations to the Kerrobert Golf Course, Kerrobert Minor Ball, Kerrobert Rodeo, and more!

Be sure to follow and check out our social media pages for the latest updates, helpful information, announcements, and more! We post regularly to keep you in the loop, and every other week we feature Tid Bit Tuesday, where we share fun facts, quick tips, and useful insights you won't want to miss!



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# CORNER VIEW

## from the desk of General Manager, Trina Duhaime

Another year is behind us! This past fall we were grateful for the many opportunities to connect with our members and community. We delivered harvest snack packs, participated in the Harvest Festival with a scavenger hunt for lost pumpkins and mini-Floyds, shared Credit Union Day snacks with members around town, joined the Festival of Trees with our "2025" money garland tree, and held our annual Food Bank Drive to support those in need. We truly value every opportunity to give back to our community and the organizations we serve.

2025 was a successful year for our Credit Union. We continued to grow and enhance our offerings to better meet the financial needs of our members. I would like to sincerely thank our members for their ongoing support throughout the year. We are proud to serve the communities of Kerrobert and Major and look forward to seeing you in 2026!

## Did you know ...

Budgeting is the foundation of financial control. The first step is tracking your spending to fully understand where your money is going, and where adjustments in your spending need to be made to achieve a financial goal – this can be a short-term goal like saving for a trip, or a long-term goal like saving for retirement. Budgeting is an effective tool when reviewed regularly and adjusted whenever your circumstances or goals change.

Managing your debt can be as simple as ensuring your monthly bills and loan payments are paid on time. Understanding the difference between "good" debt (such as a mortgage or student loan that can help you build future wealth) and "bad" debt (such as high-interest rate credit cards and payday loans) will help you prioritize how your money is spent, bringing you closer to your financial goals.

Saving your money will build financial security and help you prepare for the future.

Savings should include emergency funds to cover unexpected costs, as well as long-term savings plans for large purchases and retirement. Start early and be consistent with saving. Take advantage of products and tools that help you maximize tax savings and compound growth.

Kerrobert Credit Union has partnered with Each One Teach One, a program that delivers financial literacy workshops in plain language to the community. If you would like to learn more about these or other topics, please contact the Business Account Managers!

