

David's Desk

A MESSAGE FROM OUR CEO

In ABCU's 75 years of serving the community, suffice it to say, we haven't seen a year quite like 2020. The negative fallout from COVID-19 has affected all of us in a multitude of ways. There are reports of the pandemic bringing out the worst in people, but I'm taking comfort in the endless, inspiring stories of resiliency, love, and support.

I'm proud of how the ABCU team has banded together to support each other, our members, and our community. We are working hard to protect everyone's physical health, while safeguarding member's financial health. For example, we are offering payment relief to qualifying members and we have managed to so far avoid any staff layoffs. We have also made an extra effort to purchase from local business members such as Marble Slab, Fresh Bakery, Ricki's and Maina's Donair to support them during this time.

It's been a tough couple months for all of us and our trusted advisors are here to offer advice and support, in-branch with precautions in place. Contact us to discuss any of your financial questions or concerns. Of course, our website (abcu.ca) is available to you 24/7 as well.

SEE PAGE 3 FOR UPDATED IN-BRANCH AND CONTACT CENTRE HOURS

**FREE
POUTINE!**
MEMBER
COUPON
INSIDE

The Germs in your Pocket

You're on top of the hand washing, but what about the phone washing? Scientists at the University of Arizona report that cell phones carry 10x more bacteria than most toilet seats. That's 10x more than I'd like on something that touches my face. Keep your phone out of the bathroom and aim to clean it once a day. Here are some guidelines:

- Remove the case and clean it separately.
- Unplug all external power sources and devices from the phone.
- Use a soft, lint free cloth and cotton swabs. Avoid abrasive cloths.
- Dip or spray the cloth and swabs with an alcohol solution, use a 70% isopropyl alcohol wipe, or disinfecting wipe to gently wipe the phone's hard surfaces.
- Don't use bleach, or spray cleaner directly on the phone, and avoid getting moisture in any openings. Don't submerge the phone in any cleaning agent.

Additionally, you can purchase a compact UV sanitizing pod to disinfect your phone and other small items. Consult your device's manufacturer for specific cleaning instructions.

Better Digital Banking

COMING SOON

We understand that when it comes to online banking, you want reliable, secure access and a great user experience. That's why we are actively searching for alternatives to our current online banking system. We expect to have chosen a replacement by October 31, 2020, and that it will take up to 12 months to implement. The implementation phase may present disruptions to online banking, and we thank you for your loyalty and understanding as we work to build a better banking experience. Watch our website, online banking, and newsletter for outage notices and project updates.



COVID-19 Protocols & Remote Banking

Our Contact Centre is open extended hours and can help with most of your banking needs. Member and staff safety remain a top priority as we implement measures to reduce any spread of COVID-19 in our branches.

- Staff are working behind protective barriers
- Hand sanitizer is available at each teller station
- Social distancing signage is posted
- Public capacity is limited
- Masks are now mandatory for staff and members at all locations

You can help by staying home if you're feeling unwell, observing all protocols, and being kind and patient with our staff and each other.

Our in-branch hours are now:

Monday–Friday 10:00 am – 4:00 pm

Our Contact Centre is now open extended hours:

Monday–Friday 9:00 am – 5:00 pm

Saturday 9:00 am – 4:00 pm

Nearly all of our products and services are accessible through our call centre or online at www.abcu.ca

Call centre phone numbers:

(780)929-8561 or toll free (888)929-7511



Staff Room

Introducing Marina Gubachev, ABCU's Manager of Operations. Marina oversees Risk Management and Project Management and she acts as our Deputy CAMLO (Chief Anti-Money Laundering Officer).

Marina brings a wealth of experience and skills in the financial services industry. She is backed by a B.A. specializing in economics/mathematics, and an associate degree in software engineering. Outside of work, Marina spends her free time with her son.

Beware of COVID-19 Fraud

The pandemic has created a prime opportunity for fraudsters looking to profit from consumers' fears, uncertainties and misinformation. The Government of Canada Anti-Fraud Centre reports that between March 6, 2020 and July 31, 2020, Canadians have lost a combined \$5.5 million to COVID-19 related fraud. Here are a few of the known COVID related scams listed on the Centre's website:

Loan & Financial Service Companies

- Offering loans, debt consolidation and other financial assistance services

Government Departments

- Sending out coronavirus-themed phishing emails
- Tricking you into opening malicious attachments
- Tricking you to reveal sensitive personal and financial details

Financial Advisors

- Pressuring people to invest in hot new stocks related to the disease
- Offering financial aid and/or loans to help you get through the shut downs

Private Companies

- Offering assistance with filling out CERB applications for a fee

Find the full list of known COVID-19 related scams and additional information on the Canadian Anti-Fraud Centre website at antifraudcentre-centreantifraude.ca

Did you know?

Setting up online banking alerts can help you defend against fraud. You'll be notified of changes to your online banking profile, such as the addition of a new payee, or a change in login information. Here's how to set up online banking alerts:

- Login to online banking
- Click on Account Services > Messages and Alerts
- Choose the alerts that best suit your banking habits

Call our contact centre for help with alerts or any other area of online banking.

Remember to change your debit card PIN every 3 months and use difficult to guess number combinations.



Member Business Spotlight

MAINA'S DONAIR

Congratulations to ABCU member Maina's Donair on their recent visit from the host and crew of Food Network's TV show You Gotta Eat Here! Maina's Donair is a family owned and operated business serving Beaumont, surrounding areas, and Edmonton for over 15 years. Maina's is a favourite lunch spot of ABCU staff, and to celebrate Canada Day, ABCU treated each of Maina's July 1st customers to a free drink.

Find Maina's Donair at 101, 5010 50 Street in Beaumont!



**FREE
POUTINE**
@ Maina's
Donair

**ENJOY A FREE POUTINE
FROM MAINA'S DONAIR
WITH A COPY OR SCREENSHOT OF THIS COUPON**

*One per member. Value of a \$5.25 poutine, no cash value.
Valid until October 31, 2020

Out & About in Your Community

IT'S BEEN A TOUGH FEW MONTHS for many small businesses, so we've been making extra efforts to support where we can. We've treated staff and members to the fine offerings of Maina's Donair, Marble Slab, Midas Muffler, Ricki's, and others. Our business advisors are current on the latest COVID-19 relief programs, and as always, they work collaboratively with you to find workable solutions for your business.

WITH THE INCREASE IN REMOTE BANKING, we wanted to remind our members of the faces and places behind the screen and phone. We contracted local photographer Scott Molnar to take photos of our employees and workplaces. Watch for Scott's work on our Facebook page and website.

SINGER/SONGWRITER

Martin Kerr entertained fans at the Beaumont Library's Summer Reading Club wind up concert on August 18.

ABCU was a proud sponsor of the event.



Share Your Skills. Grow Your Community.

RUN FOR OUR BOARD OF DIRECTORS

Are you passionate about supporting and growing your community? Do you have the experience, ideas, and drive to lead ABCU forward? If so, then we want you on our Board of Directors! Serving as a Director offers valuable opportunities to share your skillset, grow your network, and gain transferable knowledge and skills in business, finance, and leadership.

One of the advantages of Credit Unions is their co-operative ownership structure, which means customers are members who own shares in the organization. Members share in the success of the credit union through dividends. They also vote on major policy changes and elect a Board of Directors that sets the direction of the credit union.

All members in good standing, aged 18 years and older, are eligible to run for election to the Board of Directors. There are 3 Director positions available, and the nomination deadline is October 16th. Nomination packages are available on abcu.ca for those interested. Candidate interviews will be held October 19th to 22nd, and the election will take place October 27th to 30th. Successful candidates will be announced at the AGM on February 9th, 2021.

    abcu.ca

2020/2021 Timeline

CALL FOR NOMINATIONS

October 2nd

DEADLINE FOR NOMINATIONS

October 16th @ 4 pm

CANDIDATE INTERVIEWS

October 19th –
October 22nd

VOTING PERIOD

October 27th –
October 30th

VOTES TABULATED & NOMINEES NOTIFIED

November 2nd

ANNUAL GENERAL MEETING

February 9th, 2021