



Simply Better Wealth

A MESSAGE FROM DAVE, OUR CEO

Wealth Services is ABCU's fastest growing business line and remains one of our key priority services. We continue to assist our members on their financial journey regardless of whether their focus is on wealth accumulation, preservation or distribution. Our approach is simple, we have conversations to understand members short and long term financial needs. We take the time to build a plan, a road map or 'Financial Journey', that will reflect the best way to achieve the member's financial goals. We have access to a full variety of product solutions and our goal is to be our member's financial provider of choice. We can only do that if we add value to you, our member.

We are pleased to say that we are expanding our wealth management team and will be in a position in the coming months to introduce new members in all our locations. So whether you are in University Hospitals, City Center or Beaumont Branches, members will have access to our professional wealth team.

We also recognize that member privacy is of paramount importance so we are undertaking a review of our wealth offices to ensure that they meet privacy and comfort standards. This transformation has started with the City Center branch. We've included some design concepts to share on page 3.

All members, regardless of where they currently partner, have access to our Wealth Team. Our team is educated and experienced and we are happy to assist, including the opportunity to provide another opinion on members existing portfolios.

Simply Better Advice

Please feel free to reach out to our contact center at 1-888-929-7511 to find out more about ABCU's Wealth Services.

Simply Better Access

Download our banking app from the App Store or Google Play to have your account at your fingertips! You can also visit abcu.ca to conduct online banking.

Have you tried the time saving and totally secure remote deposit feature? Using our app, you can take a picture of the front and back of a cheque and it's deposited to your account. Credit Unions were the first to create this innovative service for members!

If you want to visit one of our branches*, we always like to see our members! We are open:

Monday - Friday 10am - 4pm

**University Hospitals location has unique hours. Please contact us at 780-929-8561 to find out more.*

NEED TO CHAT? GIVE US A CALL!

Local: **780-929-8561**
Toll Free: **1-888-929-7511**

Our Contact Centre is open extended hours to help you:

Monday - Friday 9am - 5pm
Saturday 9am - 4pm

Simply Better ABCU.ca

We are working to create a better online banking system and whole new website format and look! This new system will provide simply better banking, improving the way we provide our services to our members.

Our new banking system will feature enhanced security and will deliver more banking capabilities for all members, including business members.

Stay tuned for more information — we will post updates on our website and social media channels.



— GIVEAWAY —

Stop in one of our branches and pick up your very own ABCU coffee mug! — just mention that you've read the newsletter.



Simply Better Banking

Plans are underway to refresh the City Centre branch for better member access, privacy, and advisory services. We can't wait to get started and freshen up the branch for staff and members alike! Here's a sneak peak of what to expect...



Annual General Meeting Goes Virtual!

We had a good turnout for our first ever virtual Annual General Meeting on Tuesday, February 9th, 2021.

Richard Colwell, Board Chair and Dave Williamson, CEO updated the membership on the 2020 business year and the work done by the sub-committees (Governance, Risk Audit & Finance, and Nominating). Jim Higginson, Chair of the Risk Audit & Finance Committee provided an overview of the financial results for the 2020 year. Brent Trombley, Chair of the Nominating Committee announced that 3 director applications were received for board positions and therefore all were acclaimed. Congratulations to Roy Eckert, Sandi Giesler, and Adam Guiney!

Staff service milestones were also acknowledged including:

- Alysha Grolway, Shannon Miller, Roza Sabety & Zac White (3 years)
- Vosh Vickery & Rachelle Woods (15 years)
- And one monumental milestone...
Monique Carriere has been with our Credit Union for 40 years!



Simply Better Advice

Let's do a reality check. With tax season in full swing, markets doing their day-to-day dance and winter weather still causing havoc, it's sometimes hard to know what's going to happen next. And in light of the events of 2020, some may be carrying added anxiety into this time of year. But spring and brighter days are on the way.

Because anxiety can lead to irrational money decisions, the best way to fight it is to take a deep breath, focus on your goals and then take the next step forward — no matter how small. Before long you'll find yourself "marching" forward with momentum and greater confidence. And you have the right to be confident — you and I have crafted a financial plan and I'm here for you each step of the way. Maybe your next step is to set up some time to talk about your options? I'd welcome that!

Contact Robert and his team today!



Robert Ter Horst
QAFF, PFP, FCSI, BBA

Investment Advisor
Credential Securities/
Credential Financial
Strategies Inc.

780-929-1394
rterhorst@abcu.ca

Simply Better Business MEMBER BUSINESS SPOTLIGHT

SCOTT MOLNAR PHOTOGRAPHY

Scott Molnar has been a professional photographer for 11 years and specializes in sports photography. When COVID hit and team sports were cancelled, Scott had to pivot his business and completely change his approach. Later, when sports returned, he brought 150 (socially distanced) teams into his Beaumont studio when all other venues were shut down.

Scott has been an ABCU business member for 5 years and appreciates the great relationship that has developed and the support he's received from ABCU. "Right when the pandemic hit, ABCU made a point of calling and offering me some photography work. It was not time sensitive for them but it was really good timing for me. They have always treated me like family more than they treated me like a customer, and no other bank has ever done that. ABCU genuinely cares about small business and our community.

Find Scott Molnar Photography at scottmolnar.com or on Facebook and Instagram @scottmolnarphoto

Simply Better Advice

For small business banking and advice, contact ABCU today: 1-888-929-7511



Photo used with permissions from Scott Molnar Photography