

Innovation & ABCU Merger: One Step Closer



Alberta's Minister of Finance, the Honourable Nate Horner, officially approved ABCU Credit Union's ("ABCU") application to seek federal continuance on August 5, 2025. This decision solidifies ABCU's move to become federally regulated, followed by an immediate amalgamation with us.

This milestone follows a 96%-member approval by ABCU voting members during a Special General Meeting held on June 25, 2025, where ABCU members overwhelmingly endorsed the strategic move aimed at modernizing services and expanding interprovincial reach. Furthermore, 82% of Innovation's voting members expressed their support for the amalgamation during our Annual General Meeting held on June 26, 2025.

In July 2025, the Credit Union Deposit Guarantee Corporation ("Corporation") reviewed the Credit Union's business case for federal continuance and included it in the Corporation's recommendation to the Treasury Board and Finance for their approval of ABCU's application.

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This merger, once approved, will represent the first interprovincial credit union amalgamation in Canadian history, setting the stage for future collaborations across provincial borders. The newly integrated entity, operating under Innovation Federal Credit Union, will deliver enhanced digital services, streamlined lending platforms, and a wider community outreach to members in Alberta and beyond.

The merger now awaits approval from the Office of the Superintendent of Financial Institutions (OSFI) and final authorization from Canada's Federal Minister of Finance.

Simplify Your Digital Banking

Interac e-Transfer® Autodeposit

Interac e-Transfer® is a convenient and safe way to transfer and receive money to and from your friends, family, and businesses. Safety issues can arise however, when:

- you use an easy security question,
- you share the answer to the security question in the message box, or
- fraudsters send phishing links that look like an *Interac e-Transfer®* to fool you.

To make *Interac e-Transfer®* even better, we recommend trying *Interac e-Transfer® Autodeposit*. It's a fantastic feature that addresses the above-mentioned phishing and security question issues. Plus, it saves you time because:

- Your funds will automatically be deposited into your account without the need to login to your app or online banking.
- It eliminates the need to answer security questions.

Signing up for *Interac e-Transfer® Autodeposit* is easy:

- Log into online banking or your mobile app.
- Select Payments & Transfers > *Interac e-Transfer®* > Autodeposit Settings
- Register your mobile phone number or email address and link the account.
- Select Complete Registration in the confirmation email.

Eliminate the need to log-in today! Get your money faster (and more conveniently) with *Interac e-Transfer® Autodeposit*.



Member-to-Member Transfers

Do you make frequent transfers to another Innovation member like your partner or child? As easy as *Interac e-Transfer®* is, there is another option for transferring money to Innovation members that's even faster.

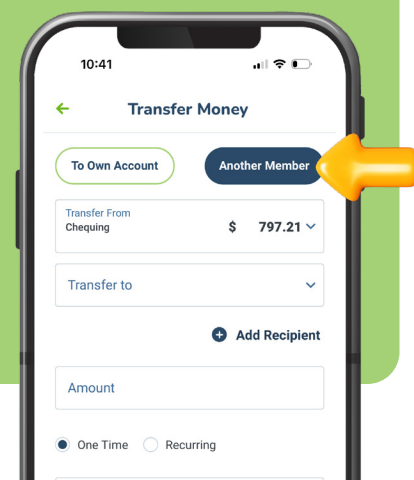
Member-to-Member Transfers are another safe and convenient way to transfer money to friends and family who bank at Innovation.

- They will not have to log in to accept their funds.
- They will not have to answer a security question.
- You can simply transfer funds directly to their account using Innovation's online banking or mobile app.

Here's how:

- Log into online banking or your mobile app.
- Select Transfer Money from the main screen
- Select the Another Member button
- Select your recipient OR if you haven't added one yet, choose Add Recipient.
- Follow the prompts and you're set!

NOTE: You will need to know the account number of the member you'd like to send transfers to.



Regina & Saskatoon Advice Centres

Did you know we have advice centres in Regina and Saskatoon designed to meet your evolving needs and digital capabilities?

Enjoy Friendly Advisors. Grab a coffee and chat with us about any financial questions you have.

Learn How to Bank Online. View empowering demos so you can bank digitally with ease!

Meet Experts Virtually. Virtually meet with other advisors in the privacy of a banking pod. The pod also has an ATM for comfortable cash withdrawals.



Self-Serve Wire Transfers: OFX

Did you know we offer self-serve wire transfer services through our partner, OFX?

- Transfer money quickly and securely across the globe.
- Discover affordable rates.
- Trust your funds will go directly into your beneficiary's bank account with ease.

[Visit OFX](#)



GoGreen

GoGreen is set for Friday, September 12th in Swift Current, SK! This outstanding initiative is in partnership with Stark & Marsh and the City of Swift Current.

Since its inception, GoGreen has contributed to the planting of more than 4,000 trees and shrubs in our community.

[Learn more!](#)



Community BBQ

To kick-off Northwest Territorial Days, we hosted a community BBQ at our North Battleford advice centre.

Attendees enjoyed a free burger and drink!

Thank you to everyone who could attend. It was wonderful to celebrate summer with you.



Send Off to Summer

We were thrilled to partner with the City of North Battleford for the Send Off to Summer Drive-In Movie on August 29th.

Attendees enjoyed a free movie (*The Wild Robot*) plus free popcorn provided by Magic Lantern. Thank you for joining us for this fun, family event!

Fraud Alert: Tech Support Scams

You receive a website pop-up or urgent phone call from someone claiming to be from Microsoft or some other well known computer company. They warn you that your computer is sending out viruses or has been hacked and needs to be serviced.

The Canadian Anti-Fraud Centre describes these scams as common, where fraudsters will:

- Request access to your computer and may run programs or alter settings.
- Ask you to pay a fee for fixing your computer via credit card or money transfer.
- Tell you to log into your bank account to transfer funds.

Remember:

- Don't be afraid to say "no". You can hang up.
- Always verify that the organization you're dealing with is legitimate
- Don't share any personal information.
- Don't click on urgent looking pop-ups.
- Never assume the phone number on your call display is accurate. Hang up and search for the phone number of the company they're claiming to work for. Call the company directly on your own.

If you are a victim of this scam or any other fraud attempt, please call us at 1.866.446.7001.

2025 Grant Recipients

Congratulations to our June recipients of the Innovation Community Development Grant Program!

Community Organization

Morningside Early Learning Centre
North Battleford Notre Dame School
Goodsoil and District Rec Inc
Gravelbourg Fire Department
Lancer Ag Society
Goodsoil Recreation Community Hall
Cando Community School
Makwa Senior Citizens
Shell Lake Minor Sports
Southwest Literacy Committee
Pierceland Minor Hockey

Project

Daycare Centre in Meota
Primary Playground Project
Arena Plant Upgrades
Wild Land Suppression Equipment
Playground Project
General Upgrades
Sensory Room Upgrade
Furnace and Furniture Upgrades
Ball Diamond Project
Swift Current StoryTrail
Performance Equipment

Grant Amount

\$25,000
\$25,000
\$19,000
\$15,000
\$15,000
\$11,125
\$10,000
\$10,000
\$10,000
\$10,000
\$ 9,050



Featured in the photo: We presented the Gravelbourg Fire Department their \$15,000 grant at a community supper on August 21st. From left to right: Fire Chief, Scott Booth; Donovan Fehr, Innovation Federal Credit Union; and Fire Fighter/Treasurer, Jean-Christophe Turgeon.