



# New Statements Coming Soon!

## Your Monthly Statements Are Changing

Effective January 31, 2026, you'll notice some changes to your monthly statements, including:

- an easier way to see your monthly transactions,
- a more personalized approach to your accounts, loans, and investments, and
- a more consistent delivery system.

## New Statement Details

In addition to a new look and feel, here are a few of the changes you can expect in January:

- **Month End Statements:** You'll start to receive statements at month end instead of on the 18th. This will make it easier to see a month's worth of activities.
- **Individual Statements for Joint Account Holders:** If you are a joint account holder, you'll now receive one personalized, individual statement that lists all your personal and joint accounts, loans, and investments. It will be a "one-stop-shop" for your banking activities.

- **Quarterly Statements:** Any quarterly statements you receive for loans and Member Rewards will also move to monthly.
- **Two Statements in January:** You'll receive a statement on January 18th, as per usual, then the new statement at month end that will capture transactions from January 19th to 31st. This is the only time you'll receive two monthly statements.
- **E-Statements:** If you currently receive a paper statement for some account types and an e-statement for others, you will begin receiving only electronic statements for all your account types January 31st. It will make for a more consistent delivery process.

## Inside this Issue:

- New Statements Coming Soon
- \$10,000 Scholarship Recipient
- Holiday Hours of Service
- Less Paper = More Rewards for You
- Bauer First Shift Program
- Legacy Community Development Grants
- Member Rewards
- 2025 Co-operative Week
- Fraud Prevention Tip - Spoofing
- Congratulations, Denise S.



# \$10,000 Scholarship Recipient

To help Innovation members with education costs, minus the hassle of writing a dreaded essay, students could enter to receive:

- a **\$2,500** No Essay Scholarship (12 members drawn) or
- a **\$10,000** No Essay Scholarship (one member drawn)

Congratulations to **Alexssa Detu** from Swift Current, SK, our \$10,000 No Essay Scholarship recipient!

“I am at loss for words. I’m beyond grateful and honored to be chosen for this opportunity. A big thank you from my family and I thank you for helping me make my dreams possible.”



**Alexssa Detu**

## Merry Christmas & Happy Holidays!

Our Board, management, and staff wish you a safe, warm, and wonderful Christmas and holiday season. It's our sincere honour to help you with your financial needs. Thank you for your business!

### Holiday Hours of Service

#### Advice Centres

- December 24th - Closed at 4 PM CST
- December 25th - Closed
- December 26th - Closed
- December 31st - Closed at 4 PM CST
- January 1st - Closed

#### Call Centre

- December 24th - Closed at 4 PM CST
- December 25th - Closed
- December 26th - 9:30 AM to 6 PM CST
- December 31st - Closed at 4 PM CST
- January 1st - Closed

Remember, you can always bank on your schedule through online banking and our mobile banking app. Contact us to get started!



### Holiday Cheer

In lieu of Christmas and holiday cards, we are making a \$5,000 donation to Ronald McDonald House Canada.

# Less Paper = More Rewards for You!

Want an easy way to see more money go towards improving our products and services, as well as profit sharing that ultimately benefits you and your community? Here are two ways you can help!

## 1. E-Statements

As the recent Canada Post strikes have shown, having digital access to your banking information is a valuable alternative to paper. With e-statements:

- You can view your monthly transactions anytime, anywhere from any smartphone or computer.
- There's no need to search file cabinets.
- You no longer have to worry about safely discarding or shredding statements.

Give us a call at **1.866.446.7001** to subscribe.

## 2. Electronic Meeting Materials

We're required to send you our meeting materials by mail, for example, for our Annual Meeting, unless we have your permission to send them electronically.

If we can send you meeting materials by email, please call us at **1.866.446.7001**.



## Digital banking is easier than you think!

With technology changing by the second, it can feel overwhelming learning one more thing. That's why our digital banking app and site are designed to simplify banking for you:

- **View** your account balance(s) in seconds.
- **Transfer** money to your accounts or to others.
- **Pay bills** to all your monthly vendors.
- **Deposit cheques** through our mobile app.
- Set up **alerts** so that you're **notified of any suspicious activity** on your account.

**And it's free! Give us a call at 1.866.446.7001 to register for digital banking in minutes.**



## Bauer First Shift Program

OneHoop/Flowing River Capital partnered with Innovation, Hockey Regina, the NHL, the NHLPA, Ehrlo Sports and the Regina Pats to deliver the NHL First Shift Program in Regina. The program funded new Bauer equipment for 45 Indigenous youth ages 6-10 and provided on-ice training for 6 weeks.



## Legacy Community Development Grants

Impact your community or organization. Get help funding your one-time, project-based proposal with a grant.

**[Check out our guidelines and apply](#)** to make a difference today! **Application deadline: December 31st**



## Member Rewards

You earned around **\$1.4 million** this quarter! That includes a \$10 youth dividend. Thank you for being a member!

Be sure to try digital banking or our digital banking app to earn even more cash for doing simple banking transactions. You could earn an **extra \$30 every year!**

# 2025 Co-operative Week

Thank you for joining us for Co-operative Week, October 12th to 18th, - a week packed with community spirit, kindness, and celebration.

This year, we brought together the entire Innovation team and were thrilled to have support from our wonderful community partners:

- Meadow Lake Co-op
- Discovery Co-op, North Battleford
- Pioneer Co-op, Swift Current

Here are just a few of the activities we were privileged to be a part of:

**October 14:** Flag Raising in Swift Current

**October 16: Credit Union Day!** We served coffee and treats at our advice centres. Our staff also surprised people in their communities with Random Acts of Kindness to brighten their day.



**October 17:** BBQ Fundraiser in Meadow Lake, in partnership with Meadow Lake Co-op. \$532.25 in proceeds went to the Northern Transitional Dog Rescue. Plus, we offered FREE drop-in access at the InnovationPlex Field House that day.

**October 17:** BBQ Fundraiser in Swift Current, in partnership with Pioneer Co-op. \$1,600 in proceeds went to Dories House.

**October 18:** Family Swim Event in North Battleford (free for first 500 guests), in partnership with Discovery Co-op.

## Fraud Prevention Tip - Recognize Spoofing

Spoofing is when fraudsters try to convince you that they are legitimate people, companies, or organizations. Here are the three main types of spoofing:

- Caller ID spoofing - when fraudsters manipulate the phone number appearing on your call display/text
- Email spoofing - when fraudsters manipulate their email address to look like it is legitimate
- Website spoofing - when fraudsters create websites that look legitimate. In many cases, fraudsters will use a similar domain/website URL to a legitimate company with a minor spelling difference.

You can protect yourself from spoofing by:

- Never assuming that phone numbers appearing on your call display are accurate
- Contacting the company in question directly when someone claims to be contacting you from your financial institution, service provider, law enforcement or government agency
- Never clicking on links received via text message or email

*Courtesy of the Canadian Anti-Fraud Centre*



Congratulations to Denise S., a lucky \$1,000 winner in Interac's TAP Into Your Local Summer Giveaway!

