

# Innovation & ABCU Credit Union Merger

## It's almost time!

### APRIL 1st

ABCU Credit Union and Innovation Federal Credit Union will officially merge April 1st. The resulting credit union will be called Innovation Federal Credit Union. It's the first Canadian interprovincial credit union merger!

## Service Disruptions

- **Online banking/mobile banking app access.** This means *Interac e-Transfer*® services will be unavailable.
- **Debit card transactions.** Point-of-sale and ATM transactions may be impacted, so please have cash or a credit card on hand for the weekend.
- **Telephone banking (IVR)** will be unavailable until April 27th.
- **Direct Deposits and scheduled payments/transfers** will be delayed until after the update. In the event of a delayed loan payment, we will adjust the payment after the merger, so you do not accrue extra interest.
- **Banking alerts.** You will not receive any banking alerts or investment renewal notices until after the merger.
- **Innovation advice centres that are normally open on Saturdays will be closed on Saturday, April 25th** since our banking system will be unavailable. Our call centre will remain open on Saturday from 9 AM to 6 PM CST.

## Banking System Conversion

### APRIL 24TH TO 26TH

#### (DATES SUBJECT TO CHANGE)

ABCU Credit Union members are scheduled to be added to our banking system April 24th to 26th. The transition will impact some Innovation services over the weekend.

Again, these dates are subject to change. We will communicate confirmed dates with you by April. If you have further questions, visit our website or give us a call at 1.866.446.7001.

# Inside This Issue

## INNOVATION & ABCU MERGER

- Are you ready for merger weekend?
- Our merger is approved by the Minister of Finance!
- Learn more about our new locations.
- Meet our new Board Member.

## NEW LOOK FOR DIGITAL BANKING

Your feedback will improve digital banking.

## \$10,000 NO ESSAY SCHOLARSHIPS

You have four chances to win \$10,000!

## INNOVATION EVENTS

- Ag Speaker Series
- Family Skate
- Swift Current Wildcats vs Battlefords Sharks AAA Hockey

## MEMBER REWARDS

How much did you earn this quarter?

## FRAUD PREVENTION

Protect yourself from identity theft.

## ANNUAL MEETING MATERIALS

Switch to an electronic package in minutes.

# Did you know...



## LOCATIONS

ABCU has two branches located in Edmonton and Beaumont, AB.

Beaumont is an official bilingual city!

# Welcome

## BOARD MEMBER

Join us in welcoming Brent Trombley to our Board of Directors effective our official merger date. Brent is currently a member of ABCU's Board.



# Our Merger is Approved!

Innovation and ABCU are pleased to announce that our merger is approved by the Federal Minister of Finance. This marks a significant milestone as the first interprovincial credit union merger in Canadian history, strengthening the cooperative sector and expanding opportunities for members across the country.

“We are thrilled to have reached the next step of this historic first for credit unions in Canada,” says Michele Wilde, Board Chair of Innovation. “This merger is about more than joining forces—it’s about creating new opportunities for Canadians from coast to coast. By working together, we will deliver innovative products and services while supporting the financial well-being of our members and their communities.”

Richard Colwell, Board Chair of ABCU, added, “The journey has been a remarkable one for our organization and our members. Achieving this first ever interprovincial merger demonstrates our commitment to growth and sustainability. We are proud to lead the way for Alberta credit unions and look forward to the positive impact this will have on Albertans for generations to come.”

Thank you for your support in creating a stronger credit union system for Canadians!

# New Look for Digital Banking

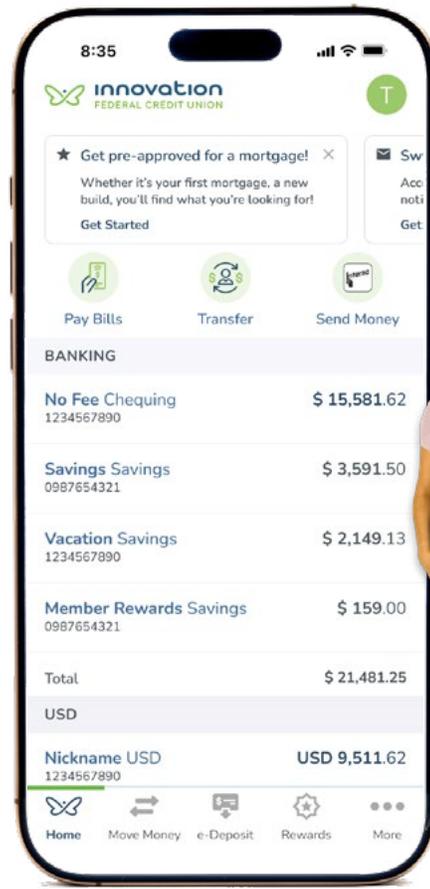
## COMING SOON!

Our purpose is to simplify banking for you. So, doesn't it make sense to make updates to our services based on your feedback?

Coming soon, you'll see improvements in digital banking stemming from our members' suggestions. Thank you for helping us make banking better!

## WHAT'S NEW?

- Personalized offers that meet your specific needs
- A comprehensive view of your accounts on one screen
- An easy-to-find Rewards menu
- Simplified menuing for deposits, payments, *Interac e-Transfer*®, and more



**Congratulations to our latest Community Grant recipients! [Visit our website](#) for a listing.**

## Innovation Events

### Ag Speaker Series

**JANUARY - MARCH**

We were pleased to host a series of complimentary webinars aimed to equip producers with timely knowledge and expert advice. Topics included the World Economic Outlook, Commodities & Livestock Outlook and Family Farm Succession. We look forward to supporting producers in 2026!

### SK Winter Games

**FEBRUARY 15 - 21**

We were honored to be a sponsor of the 2026 Saskatchewan Winter Games, held in Meadow Lake and Flying Dust First Nation. It was an exciting showcase of youth sport, community spirit, and cultural connection.

Congratulations to the athletes and organizers!

### Family Skate

**FEBRUARY 16**

We were thrilled to partner with Pioneer Co-op and the City of Swift Current for Family Skate, a free skating event on Family Day. Thank you for attending!

Proceeds from our charity lunch went to the Chinook School Division Breakfast Club.

# \$10,000 No Essay Scholarships

Get help with post-secondary education costs - without having to write that dreaded scholarship essay. Enter to win one of four \$10,000 No Essay Scholarships!  
Application deadlines: June 30, September 30, and November 30

## HOW DO I ENTER TO WIN \$10,000?

1

### Eligibility

You must be a Canadian resident, full-time post-secondary student, age of the majority

2

### Application Form

Complete our short entry form.

3

### Social Media Follow

Follow us on Instagram or Facebook.



## Fraud Prevention

### PROTECT YOURSELF FROM IDENTITY THEFT

*Courtesy of the Privacy Commissioner of Canada*

If you think that you may be a victim of identity theft, there are immediate steps that you can take to limit the damage.

- Change your passwords right away for your online accounts affected by the breach.
- Tell us and any credit card companies about the incident.
- Report it to your local police if it involved a theft or crime.
- Report to the Canadian Anti-Fraud Centre (1-888-495-8501) if it involved a scam or fraud.
- Report any missing ID documents, such as a driver's licence, a health card or immigration document to the appropriate organization.
- Contact the Canada Revenue Agency at 1-800-959-8281
- Call 1-800-O-Canada (1-800-622-6232) for information on where and how to replace your identity documents such as your passport or social insurance number.
- Contact the relevant ministry in your province or territory of residence to replace your driver's licence or health card.
- Monitor your credit and finances.

## Member Rewards

### February 2026

You earned around \$1.2 million this quarter! That includes a \$10 youth dividend. Thank you for being a member!

**Earn an extra \$30/year** with [monthly transaction rewards](#). Try digital banking today!

## Coming soon!

### ANNUAL MEETING MATERIALS

Get an electronic copy of your meeting materials instead of receiving a paper package. Give us a call at 1.866.446.7001.