

Member Newsletter

H. Hardcastle School Christmas Carollers!





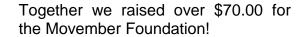
We were happy to have the HHS grade 2's and 4's stop by the office to sing us some Christmas Carols. They brightened everyone's day!!

We hope everyone had a wonderful Christmas holiday and we wish you all the best in 2019!!



Raising funds for Movember!

Thank you to everyone who joined us in celebrating Movember. This is an annual event involving the growing of moustaches during the month of November to raise awareness of men's health issues, such as prostate cancer, testicular cancer, and men's suicide.









Working for You ~ Working with You Active in our Community





Congratulations to the HHS Senior Boys Volleyball team for finishing 3rd at Regionals this past season! We were happy to send our bottled water with them to Middle Lake, SK where they attended Provincials!!





We are happy to continue with our program sponsorship for the Edam 3 Star Senior team as well as the Glaslyn North Star Senior team!!



ATTENTION ONLINE BANKING USERS

Warning: There has been a 'Brute Force' attack targeting online banking users that are using simple or weak Personal Access Codes (PACS).

What's happening: These attacks all follow a similar pattern where the attacker/fraudster is leveraging simple PACs and cycling through 1000's of different logins on an FI in a very short period of time. When they match a weak PAC with the correct login ID they gain full access to the account allowing them to e-Transfer funds out of the account(s). Accounts with weak PACs are highly vulnerable to this type of attack.

What you can do: To help prevent yourself from falling victim to this attack, we ask that you:

- Ensure you are using a strong PAC. If you are not, please update it immediately. This can be done through the 'settings' icon on your mobile app or under 'Profile and Preferences' on your computer. An example of a weak PAC is 12345 or 54321.
- Ensure you have set up your 'Alerts' so that you are notified immediately when your online banking has been accessed.

NEW Interac® e-Transfer features coming soon......

<u>Request Money:</u> You will be able to send a money request through your app or online banking. It's a cool way to say "you owe me money" between friends and/or business colleagues. When your contact completes the transfer, the funds will be automatically deposited into your account. You won't have to log in again to accept their transfer.

<u>Autodeposit:</u> You will be able to securely receive money transfers without having to login to online banking or your app. You will be able to register your email address with *Interac* e-Transfer to automatically deposit funds for you, making *Interac* e-Transfer an even simpler and faster way to receive your money.

Watch for more information over the next couple months!!

Have you made your 2018 RRSP contribution yet?

RRSPs are a sound investment in your future. If you have not already purchased your 2018 RRSP, there is still time to take advantage of your contribution limit room. RRSPs purchased through March 1st, 2019, are eligible to be applied to the 2018 tax year.

Invest with us and earn 3.15% for a 5 year term!

This special offer is only available until March 1, 2019.

And we have made it so easy for you to make your contribution!! Check out our options:

Contribute Online – if you have a RRSP variable savings account, you can enjoy the convenience of making your contribution through our online banking system using the "Transfers" feature!! You can set the transfer to occur immediately, or you can schedule it to occur at a future date, or you can schedule it to occur on a recurring basis (such as monthly). And the best part is that the option to increase or decrease the transfer amount or skip a transfer or change the frequency of the transfer is available right at your fingertips!! Please ask us how we can make sure this option is available to you!

Contribute over the phone – if you have a RRSP plan set up with us you can make your contribution by giving us a quick phone call (306-397-2242).

Set up automatic contributions - automatic RRSP contributions are a convenient way to take advantage of an RRSP investment, spreading the cash outflow throughout the year. You simply have an automatic transfer set up from your account to your RRSP plan for a frequency that best suits your financial position (ex: monthly, weekly, etc.). See how easy it is to save.

Is cash flow a little tight right now? We offer loans to purchase RRSPs at very competitive rates. Our lending staff would be more than happy to help you find a way to make it possible for you to plan for your future today.

