

**BRAD MAGNUSSON'S 2019
Ag Outlook Seminar
Wednesday, January 30**

Weather, global grain and international trade issues have caused unprecedented market volatility, making predicting markets and preparing for the next growing season a tough job, and that's where we can help.

Join our **economist, Brad Magnusson**, as he gives us an outlook on agricultural markets for the coming year. Participants will get to network with local producers and stakeholders. Having the latest economic research & information helps farmers make informed decisions.

**9am @ 316 Main Street - Raymore, SK
Lower Level of Raymore Baptist Church**

Book your lunch by Monday, January 28 - 306.746.2160 / email marketing@raymorecu.com



Collabria CREDIT CARD - Fraud Text Alerts

Your new Collabria credit card offers real-time fraud text alerts to your mobile phone. Fraud text alerts can help you prevent fraudulent transactions from occurring on your card.

Sign into "MyCardInfo" to register for the text alerts!

How it works:

- A text message will be sent to your mobile phone when there is a suspicious transaction identified on your credit card account.
- Simply reply to confirm whether or not you recognize the transaction.
- If you do not recognize the transaction, your credit card will be blocked until we hear from you.
- If you reply that you recognize the transaction, your card will remain available for use.



**Don't have our new Collabria credit card?
Apply for yours today—call us or visit our website!**



**RCU Growing Communities Grant
\$10,000**

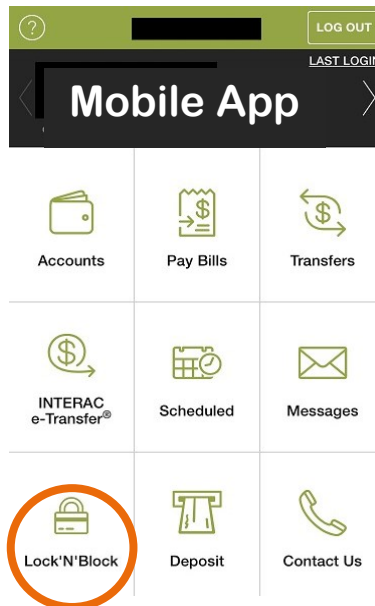


**Congratulations to our
2018 recipients:
- Dysart Community Centre
- Punnichy Elementary School**

If you are part of a non-profit community group in our trading area that is spearheading a project in an effort to build, expand and/or improve facilities to support the development of our communities, submit an application!

Our application deadline is **October 31, 2019**.

Applications are available in-branch or online at www.raymorecu.com ('My Community' tab).



LOCK'N'BLOCK®

your debit card anytime!

Lock'N'Block® is a card block service that is quick, easy & convenient. Whether your card has been lost or stolen, you can protect yourself from fraud with the simple click of a button.

It allows you to lock your debit card through your mobile app, mobile web or MemberDirect® online banking & 'block' any unauthorized or unwanted use.

RRSP

WHAT IS THE DIFFERENCE?

Registered Retirement Savings Plan (RRSP)

vs.

Tax-Free Savings Account (TFSA)

TFSA

OLD... BUT SO POWERFUL

- Contributions are made with pre-tax dollars
- Allows you to defer taxes
- Can borrow from it in 2 ways:
Home Buyers Plan or Lifelong Learning Plan
- Can hold various investment types
- Contributions can be made until age 71
- Maximum contributions calculated at 18% of gross income or \$26,230 (in 2018) - whichever is smaller
- Withdrawals are subject to current tax rates
- Contribution Deadline: March 1, 2019

NEW... AND POPULAR

- Contributions are made with after-tax dollars
- Withdraw anytime—tax free!
- A flexible savings tools (use caution when withdrawing and contributing within same year)
- Great for an emergency fund
- Can hold various investment types
- Contributions can be made once you turn 18
- 2019 Maximum contribution is \$6,000
- Accumulated contribution limit to-date; \$63,500
- No contribution deadline!



Toss some money into savings!

RRSP/TFSA LOANS

Borrowing to contribute to your RRSP/TFSA is a smart way to maximize your contribution room. We can work out a repayment schedule, of up to 10 years, with our 'Take 10' Loan.

- Helps to take advantage of 'accumulated' contribution room
- Competitive rates
- Flexible repayment options

*“When is the best time to buy?
Now, today,
as soon as possible!”*

PATs - Pre-Authorized Transfers

Pre-authorized Transfers are a great way to save! PATs can automatically transfer funds to your savings and/or investment account, on a schedule that works best for you, daily, weekly, bi-weekly or monthly—you pick!

- Start your investment with as little as \$25 & put time on your side!
- No set-up fees, no restrictions - transfer any amount, any day.