

**Are you
contributing
to your RRSP
or TFSA this
year?**



Alicia Sentes
Investment Specialist
P: 306.746.9170
C: 306.706.7085
asentes@raymorecu.com



RRSP

or

TFSA?



18% of earned
income up to
\$31,560

**CONTRIBUTION
ROOM**

2025 limit \$7,000
Cumulative limit
\$102,000



Carry forward until
you turn age 71

**CARRY
FORWARD**

Carry forward
indefinitely



Made with
pre-tax dollars

CONTRIBUTIONS

Made with after
tax dollars



Tax deductible

**TAX
DEDUCTIBILITY**

Not tax deductible



Growth is tax
deferred

**TAX TREATMENT
OF GROWTH**

Growth is tax free

RRSP Deadline: March 3, 2025

Take 10 Loan

Borrowing to contribute to your RRSP or TFSA is a smart way to maximize your contribution room, take advantage of tax benefits, and establish credit rating. These loans are designed to fit your lifestyle with competitive rates, insurance protection, flexible repayment options, of up to 10 years!



Growing our Communities!

2024 Growing Communities Grant Recipients

Our Growing Communities Grant has become an important part of improving and sustaining our local communities. Since 2009, we've given over \$320,000 back to our communities.

Congratulations to our 2024 recipients:

- \$8,000 Cupar Playground & Pool
- \$5,000 Dysart Community Centre
- \$11,000 George Gordon Arena
- \$4,000 Prairie Sky Art Studio
- \$10,000 Punnichy Golf Club
- \$12,000 Silver Heights Auxiliary
- \$50,000 Raymore Arena & Pool

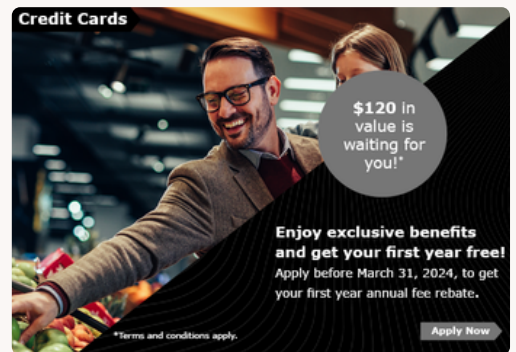


COLLABRIA FIRST ANNUAL FEE REBATE OFFER

Stay on track with your financial goals. Transfer your high-interest balances to a Collabria Credit Card and enjoy 0% interest for nine months. Learn more at collabriacreditcards.ca.

Enjoy the benefits of a balance transfer:

- Pay off Debt Faster
- Simplify your Payments
- Improve your Financial Health



COLLABRIA 0% BALANCE TRANSFER

Enjoy a \$120 first-year annual fee rebate on consumer cards and \$130 on business cards, when you sign up for a premium credit card now until February 28th.

How to apply:

- Apply in branch - come visit us!
- Call Collabria at 1.855.341.4643
- Online:
 - Go to collabriacreditcards.ca & search Raymore Credit Union

Staffing News

Join us as we welcome our new staff Hiral! She joins RCU as a casual Member Service Representative.

Hiral Patel

Member Service Rep
Raymore & Dysart Branch

