

DOLLAR\$&\$ENSE

SEPTEMBER 2026

A NEWSLETTER OF NELSON & DISTRICT CREDIT UNION

COME HOME TO LOCAL

Get a great local mortgage with a premium closing gift.

4.04%

5-year closed fixed-rate mortgage**



20% and double-up pre-payment options



Free chequing account



Up to \$1200 in closing fees and \$100 insurance voucher



1.877.352.7207 (ext. 3)



lending@nelsoncu.com



nelsoncu.com (for more details)

*Offer subject to qualifying mortgage approval. Mortgages of \$175,000 or greater. **Rate & offer subject to change without notice.



Home is more than four walls. It's where memories are made, families grow, and life happens. That's why choosing a mortgage is about more than finding a rate. It's about choosing a financial partner who knows your community because it's our community too.

At NDCU, we help you buy, build, or renew your home. ...and we are your neighbours. We are the familiar faces you see at community events, local businesses, schools, and sports fields. We understand the Kootenays because we live here, just like you.

When mortgage decisions are made locally, conversations feel different. You're not just an application number. You're a member and an important part of the communities we all call home.

And the impact of banking here reaches beyond your mortgage. Every local mortgage helps keep money circulating in our communities, supporting local families, businesses, and organizations that make the Kootenays such a welcoming place to live.

That's what we call Coming Home to Local. When you choose a great local mortgage with NDCU, you're investing in your home while helping strengthen the communities we share. Because when local people support local people, everyone feels the difference.

Local in every mortgage. Local in every community. Local in every decision.



What a night!

NDCU was proud to support the Nelson Sharks Special Olympics floor hockey team with pizza and prizes for their wind-up awards banquet at Kootenay Society for Community Living – Bigby Place. A night celebrating the team's volunteers and the athletes for their hard work, big goals, and great attitudes! Once their season starts up next year, NDCU will be putting together a team for a challenge on the floor!

PREVENT FRAUD

SIM Swap Fraud



What is SIM swap fraud?

- A SIM swap occurs when a fraudster convinces your mobile phone provider to transfer your mobile phone number to a new SIM card that the fraudster controls.
- The fraudster obtains your personal information through public sources like your social media pages.
- Once they have your number, they can intercept text messages and calls meant for you, including the two-factor authentication codes that protect your most important information like your bank accounts.

How can you identify a SIM swap attack?

- Sudden loss of phone service.

- Unexpected password reset confirmations.
- Missing two-factor authentication codes.
- Suspicious bank account activity.

How to protect yourself

- Be cautious with sharing personal information online on your social media pages. Limit the personal information you share through social media, including details like your mother's maiden name, your address, or your date of birth, all of which could be used to impersonate you with mobile providers.
- Monitor your accounts regularly.
- Use strong, unique passwords.

Visa debit cards now available

**One card.
Everyday, everywhere
convenience.**



Visa Debit offers fast, secure, easy payments at ATMs, in-store and online - at home and around the world. It is available now for NDCU members.

If you have an active MemberCard, you will receive a new Visa Debit card in the mail, close to the expiry date of your MemberCard. If you want to replace your MemberCard with a Visa Debit card right away, please stop into one of our branches. New members will automatically receive a Visa Debit card when you open an account.

SAVE THE DATE

**International
Credit Union Day:
Thursday,
October 15, 2026**

Celebrate the spirit of the global credit union movement in celebration of the 78th International Credit Union Day. In our three branches, there will be giveaways and refreshments.

Hope to see you there!



Follow us for news and stories about your credit union and community.

