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DECEMBER 2026

THE NEWSLETTER OF NELSON & DISTRICT CREDIT UNION

A message from Cam Stokes, Chair of the NDCU Board of Directors



Happy Holidays!

As the end of the calendar year approaches, I want to take the opportunity to highlight another successful year for Nelson & District Credit Union.

Throughout 2026, NDCU continued to deliver on our strategy to be a thriving and independent credit union. We added two exciting new products to enhance digital payment options for our members with the introduction of Mobile Wallet and VISA Debit. Our redesigned personal and business banking services rolled out this month, with improved products and competitive pricing.

Our Community Impact Program has continued to support local organizations doing great work in our communities with contributions totalling close to $200,000 in 2026.

An important example this month is our support of the Healthy Schools Program, which ensures students have access to nutritional meals during the holiday season. This is crucial for supporting the well-being and academic success of students at this time of the year across Nelson, Rossland, and the East Shore.

NDCU employees and the management team have delivered strong financial results once again this year. I would like to personally thank every employee and my fellow board members for their diligence and commitment to providing fantastic local service to our members.

On behalf of the Board of Directors, I want to thank our members for continuing to support your local co-operative financial institution. I wish the best for all of you and your families during the holiday season and into the new year.

Make an impact!
Serve on the NDCU Board of Directors

NDCU is actively recruiting for individuals interested in serving as a director and helping guide the strategic direction of your credit union.

Three positions, each with a three-year term, are up for election this year. One position is available in each of NDCU's three service areas: Nelson, East Shore, and Rossland.

The Board is seeking candidates who will strengthen its collective capability and support effective oversight of technology, strategy, risk, regulatory expectations, and member/community impact. Candidates with demonstrated experience in one or more of these priority areas, and the judgment and collaborative approach required for effective board service, are encouraged to put their names forward. Above all, we seek people with a broad perspective, who know their community and are eager to learn and grow with us.

Interested? Applications must be received by Friday, January 29, 2027. If an election is required, it will happen in mid-April 2027.

Visit nelsoncu.com/nominations for more information or contact Karla Whitaker at kwhitaker@nelsoncu.com.

Changes to NDCU Products & Service Fees

Effective December 1, 2026, we enhanced select products, account packages, and updated service fees as part of our ongoing commitment to offer competitive products, fair pricing, and personalized service.

If you have questions about how these changes will impact you, talk with us.

Scan the QR code to learn more.

1.877.352.7207
info@nelsoncu.com

Protect yourself and your loved ones from fraud and scams this holiday season and all year round

- Fraudsters like to strike when you are distracted – as you often can be during the holiday season. If you are online shopping, buy only from sites that you know, or better yet, buy local and support businesses in our community.
- Never share your passwords, PINs, or verification codes with anyone. NDCU will NEVER ask you for these on a phone call.
- Fraudsters can spoof incoming call display numbers to make it appear like a call is coming from us. Hang up and call NDCU directly.
- Be cautious of urgent or unexpected calls, emails, or text messages that ask for your personal or banking information.
- NDCU will NEVER ask for your account number, access code (PAC) or any personal information over the phone, or in an email or text message.



Shop Local First this Holiday Season



For every $100 spent with a BC local business, $63 is recirculated into our BC economy. ~ *Source: bcbuylocal.com*

Holiday Hours

Our branches and offices will be closed:

Friday, December 25th
Monday, December 28th
Friday, January 1st





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