

## Welcome to the StellerVista Newsletter!

We've built this newsletter as a window into some of the important things going on at your credit union. This will be updated and sent out quarterly, and we'll even try to keep a few printed copies on hand in the branches, just in case ;)

Be sure to subscribe to get this information dropped right to your email inbox.

**Scan to Subscribe >**



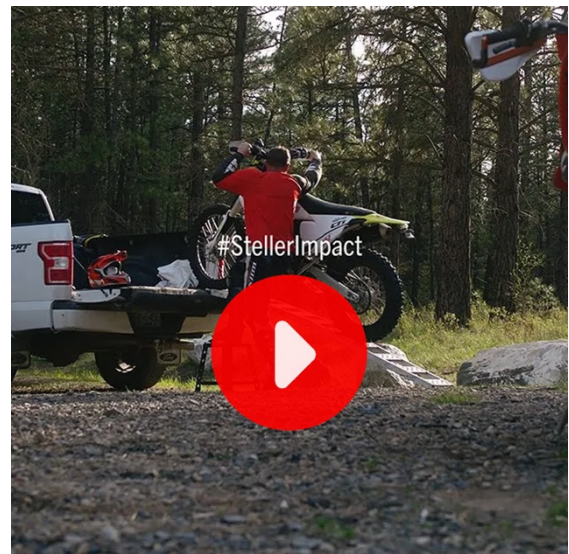
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If there is any topic you'd like covered in an upcoming newsletter, let us know by emailing [info@stellervista.com](mailto:info@stellervista.com) – with the subject line “Newsletter”.

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**StellerCommunities!** This is always an exciting time of year, as we see the impact of our community investment programs—specifically StellerStudents and StellerImpact. StellerStudents, now in its second year, provides financial awards to support local students across all the communities we serve, helping to ease the burden of post-secondary education. From welding and pilot training to pre-med studies, we're excited to support diverse individuals and educational paths that better prepare our communities for the future. With over \$25,000 in student awards given out this year, and more than \$200,000 in the past decade, we're investing in tomorrow's leaders and their aspirations.

Meanwhile, StellerImpact has just wrapped up its application process, aimed at supporting local non-profits and community projects with grants ranging from \$1,000 to \$5,000. While our team is diligently reviewing the applications to select final recipients, we're thrilled to see the inspiring projects taking place across our region. It's truly amazing, and while we can't fund every initiative, we appreciate every effort. Stay tuned for the official announcement later this October, and good luck to everyone who has applied. Exciting times ahead!



**A Better Solutions Center!** We would like to give our Member Solutions Center (MSC) team a big shoutout on the huge progress they have made this year. With a bigger team and a larger space, they are supporting members in everything from basic transactions to remote lending and investment services – and doing so with vastly reduced wait time. The MSC team is available Monday to Saturday, 9am to 6pm MST – 8am to 5pm PST, ready to provide the service you deserve. When matched with our online banking and mobile app, the MSC ensures anyone comfortable with remote banking can do anything from anywhere!

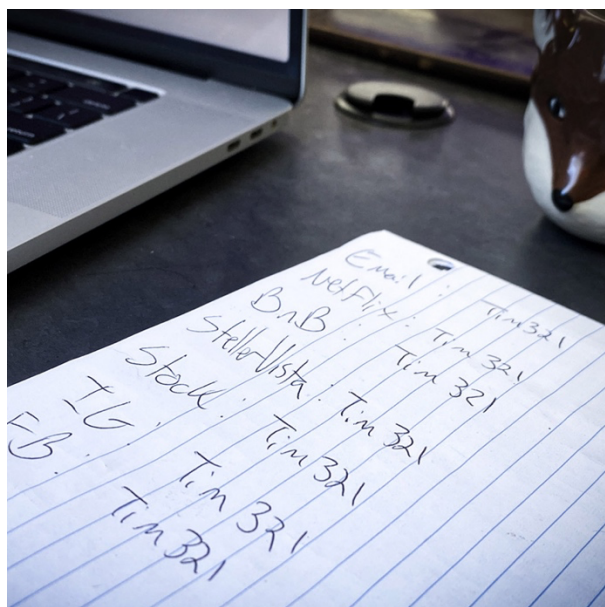
## Passwords... who needs 'em?

Everyone! We've all been told to use strong, unique passwords for every account and to avoid writing them down. But with the average person managing over 50 accounts—from email, social media, work and online shopping—keeping track of them all can be overwhelming.

**Enter password managers.** These tools securely generate, store, and manage your passwords in one place, protecting your data with robust encryption. Far more encrypted than your messy writing on that notepad holding all your passwords.

These tools offer a number of advantages and can help you create very complex passwords, autofill your login details across devices, and in general, simplify your digital life.

Some people worry about security or losing access if they forget their master password. However, password managers are designed to prevent these issues with features like password recovery options, two-factor authentication, and alerts for weak or compromised passwords. They can even securely store other sensitive information like credit card numbers and personal notes. While the initial setup may seem daunting, these tools are intuitive and user-friendly, making it easy to enhance your online security without much effort.



We've got more to say on the matter, and if you want to learn more about this and other digital security topics, click the link right here > [www.stellervista.com/personal/banking/staying-safe](http://www.stellervista.com/personal/banking/staying-safe)

**FHSA: Secure Their Future.** Do you know someone dreaming of their first home? Perhaps you? The First Home Savings Account (FHSA) can help save up to \$40,000 with the tax benefits of an RRSP and the flexibility of a TFSA. Even if you're not familiar with these things, our team can fill in the gaps and help you (or someone you know) get on the perfect path to homeownership. Learn more about the FHSA at <https://www.stellervista.com/firsthome>

## Debt Management Solutions

In an unpredictable world, the balance between want and need sometimes blurs, as too does the eye we keep on the total sum of our debt. From credit cards, to lines of credit, loans and other financing, it's not uncommon to be not exactly sure how much interest and/or debt payments one is carrying each month.

Even if these items are completely manageable (but especially if it feels unmanageable), taking a good look at debt consolidation and debt management might save you more than the brain power it takes to add all these things together – it can also save you a lot of money.

By combining multiple payments into one manageable monthly amount, you reduce financial stress and save money with a lower interest rate. This simplified approach helps you regain control over your finances, improve your credit score, and make steady progress toward becoming debt-free.

If you would like to learn more on the topic, visit [www.StellerVista.com/simplify](http://www.StellerVista.com/simplify)



## Community Bond GIC

Looking for a secure way to invest locally? Our Community Bond GIC is available until November 30th! This special investment product offers a great rate and the flexibility to support you in times of need – should anything unexpected arise. Learn more about this and other ways to save at <https://stellervista.com/bond>