

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 ;)

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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 – with the subject line “Newsletter”.


Making the Mobile Lifestyle Work!


For many people in the Kootenay-Boundary area, **mobile and tiny homes** aren't just housing options—they're practical, affordable, and perfectly suited to a desired lifestyle. Sounds like an easy option right? The challenge? Many banks generally don't like giving out mortgages for these types of homes.

Why? Because conventional lenders often don't understand how housing really works here. They're based elsewhere, applying rigid policies that don't always match the realities of our communities.


We do things different. We treat these as close to a regular mortgage as we possibly can – with the exception of a few regulatory rules and specific conditions that we need to adhere to.

What to Know:

 **Land vs. Home Ownership:** Whether the home is on owned land or leased property can impact financing.

 **Certification Requirements:** Certain certifications (such as CSA) are often required. These ensure the home meets building standards so it can be properly insured and qualify under lender guidelines. Without certification, insurance and financing can both become difficult.

 **Age & Condition:** Older units may have restrictions. Upgrades and solid maintenance can make a big difference.

 **Location Matters:** Parks, rural land, and zoning rules may all affect eligibility.

Understanding these factors is key to a smooth simple process, which is why having a **local lender who gets it** makes all the difference. Mobile and tiny homes are smart, sustainable housing choices for today's economy—and we're proud to be a leader in the region helping to make the option possible.

If you're considering a mobile or tiny home, let's talk. We'll help you navigate the process with clarity and confidence. <https://www.stellervista.com/mortgages>

A StellerYear for StellerGrants!

We've just closed applications on another round of StellerImpact Grants, and this year we received a record number of applications. Thank you to everyone who shared their ideas—we're inspired by the creativity and commitment to making our communities stronger.

Our team is now reviewing applications and working to support as many projects as possible. We'll be announcing recipients soon, and we can't wait to see these initiatives come to life.

Stay tuned for updates in the weeks ahead!

Learn more: <https://www.stellervista.com/impact>

Hold the Phone: You Want Me to Click What?

Over the past few months, we've seen a real rise in text-based phishing scams—sometimes called “smishing.” While this type of fraud isn't new, it is becoming much more common, and unfortunately, much more convincing.

The reason? Scammers are getting better at making their texts look like the kind of messages we may actually expect to receive. A delivery notice with a link to pay a small duty fee. A message claiming to be from ICBC about an outstanding ticket. Even a text that looks like it's from your cable or phone provider. These are often short, urgent, and believable—which is exactly why they're effective.

Unlike the old days of poorly written emails, these scam texts are short, polished, and often copy-paste the real language and style of legitimate organizations.

What to Watch For

- 📱 Unexpected texts about packages, fines, or bills
- ⚠️ Messages that push urgency (“Pay now to avoid penalties”)
- 🔗 Links that don't look quite right—or are shortened to hide where they lead
- 💰 Requests for payment by e-transfer, credit card, or gift cards

How to Protect Yourself

- ⏸️ Pause before reacting—real organizations won't demand instant payment by text
- 🔍 Verify directly—use the official phone number or website to confirm (not the phone number they give by text)
- 🗑️ When in doubt, delete—don't click links or reply to suspicious texts

Scammers are counting on us to react quickly and not think twice. Taking a short pause could save you money and protect your personal information.

If you receive a suspicious text, report it to your phone provider and to the impersonated organization. And remember—you can always reach out to us at stellervista.com/fraud if you're unsure.

Be informed. Be cautious. Be safe.

Debit Card and ATM Upgrade - This Fall

This fall, we're completing a switch conversion to upgrade our ATMs and debit cards. While your local ATM may be down for a day or more during the transition, service will quickly return with better technology in place.

Shortly after the upgrade, you'll be able to withdraw U.S. dollars from our ATMs—adding convenience for travel and cross-border needs. The project also sets the stage for bigger enhancements ahead: by the end of 2026, we expect to launch Apple Pay, Google Pay, Samsung Pay, and Visa Debit, giving members more ways to pay online, abroad, and from their phones.

It's a major step forward, designed to keep everyday banking simple, modern, and convenient for our members.

Celebrating 75 Years in Cranbrook

This fall, we're proudly celebrating the 75th anniversary of our Cranbrook branch—a remarkable milestone in our history. Since opening our doors in 1950, StellerVista has been part of the fabric of Cranbrook and the Kootenay communities.

Anniversaries like this are more than just numbers; they're a chance to reflect on what local credit unions mean to the people who live here. From getting families into their first homes, to helping small businesses open their doors, to an endless push to invest in (and donate to) meaningful local community projects, our Cranbrook branch has been doing what matters most for three-quarters of a century: empowering our members and neighbors to make life better.

While we take pride in honoring our past, we're also using this moment to look ahead. The next 75 years will be about continuing to evolve, innovate, and serve new generations of members—while holding onto the values that brought us here. Together, we're writing the next chapter of our story, one that keeps our communities strong for decades to come.

To mark this milestone, we'll be celebrating with a few special activities, including a community colouring contest (see the branch for details), an event at the branch on Credit Union Day, and keep your eyes peeled for the \$7500 birthday donation StellerVista will be making in Cranbrook later this year.

We want to thank all our Cranbrook members and staff, past and present – 75 great years are now in the books, let's get ready for the next 75!!