

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.

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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”.

The Learning Centre – Because Financial Knowledge is Power

The biggest challenge we see facing so many, is knowledge. Most people know what debt is, what a loan is, and what saving money means – but the impacts, the pitfalls, the how-to, and planning are big gaps facing many. As such, we truly believe that financial literacy isn't just important—it's essential. Whether you're buying your first home, managing debt, saving for retirement, or just trying to make sense of credit scores, having the right knowledge can be life-changing. That's why we've built The Learning Centre—a dedicated online space filled with videos, articles, and easy-to-understand resources designed to help you take control of your finances.

Money impacts every stage of life, yet so many people are left to figure it out on their own. Schools don't always cover financial literacy in-depth, and banks? They tend to focus more on selling products than truly educating people. We're different. As a member-owned credit union, we believe that helping you build financial confidence is one of the most valuable things we can do.

Get Started Here: <https://www.stellervista.com/about/who-we-are/learning-centre>

- Learn at your own pace – Whether you want a deep dive into investing or just a quick refresher on budgeting, our Learning Centre gives you the tools to learn on your terms.
- Something for everyone – From students to seniors, first-time homebuyers to seasoned investors, we cover topics that matter at every stage of life.
- Free and always available – No gimmicks, no paywalls—just real financial education, made for our members and communities.

We invest in resources like this because we know that when you succeed, our whole community thrives. So take a moment to explore, share it with friends and family, and know that we're here to help every step of the way.

StellerStudents: \$25,000 in Student Awards This Year

It is no secret that donations, grants, and community investment are a big part of what we do – and the StellerStudents program is a key part of that. We're proud to announce that we have allocated more than \$25,000 in student awards this year to support students across all our communities.

- For students in Castlegar, the West Boundary, and the Slocan Valley, scholarship funds are available directly through your local school district, so be sure to reach out to them for details on how to apply.
- For those in Cranbrook, Fernie, Elkford, Sparwood, and elsewhere in our service area, you can apply directly through us between April 15 and June 15 using our online application.

Any and all students are welcome to apply. No matter your age, program, or location – if you are a member pursuing advanced education, we want to hear from you. Learn more and apply at stellervista.com/community/StellerStudents.

Death and Taxes... and scams.

While the latter is not as certain as the former... encountering tax scams (especially this time of year) is becoming increasingly common for many Canadians. While scammers are going to use every trick in the book, most commonly they'll use phone calls, emails, texts, or social media messages—pretending to be from the CRA—to catch you off-guard. The scams vary, but they almost always involve threats of legal action, urgent requests for personal details, or promises of a big “refund.” Don't be fooled: the CRA will rarely (if ever) make an unexpected claim of money from you. And if they do, they have formal, calm, approaches that give you ample notice and time.

If you get a suspicious message claiming to be from the CRA, stop and think. Official government communications typically arrive by mail or through your secure My Account online. When in doubt, hang up or ignore the message, then contact the CRA directly at their published phone number to confirm. And watch out for sneaky links! Clicking a link in an unexpected text or email can take you straight to a phishing site.

- 🔍 **Verify** the sender by looking up the official CRA contact details before responding.
- 🚫 **Avoid** sharing personal information (like SIN or PIN) if something feels off.
- ⚠️ **Ignore** intimidation—legitimate CRA agents won't threaten arrest or demand immediate payment.
- 🗝️ **Log in** through official portals only—never click suspicious links in texts or emails.

Staying safe is about staying informed. Remember: a genuine CRA agent won't use pressure tactics or ask for sensitive details like your login credentials via text or email. Spot something off? Trust your instincts—delete or disconnect and verify before responding. If you or someone you know has encountered a scam, please let us know right away at stellervista.com/Fraud.

Join Us for the StellerVista AGM!

Members are more than just account holders—you're co-owners with a say in how we grow and serve our communities. Our Annual General Meeting (AGM) is your chance to stay informed, connect with fellow members, and help shape the future of your credit union. We'll share key financial updates, community impact highlights, and important decisions that keep StellerVista strong and local.

 Date & Time: April 30th, 2025

 Location: In Cranbrook and streamed online.

RSVP now and be part of the conversation! → www.stellervista.com/AGM

Lending That Moves With You—Wherever You Call Home

Living out here, it's clear that home looks different for everyone. Be it a tiny home in town, a double-wide on an acreage, or a cabin tucked in the woods, we believe that everyone deserves fair, competitive lending options. Increasingly we have seen our competitors impose rules and restrictions, as well as increased rates, on non-traditional homes, and we are working hard to do just the opposite. As such, we have worked to ensure our lending policies and rates reflect this, and that no matter what home you are borrowing for, you receive a reasonable fair deal.

Second to that, we are working hard to make the process as easy as we can. That's where Karlie and Brooke come in. As StellerVista's mobile lenders, they work with members remotely to ensure getting to a branch isn't a barrier. We know that bankers hours don't work for everyone, and these two are here to help make sure anyone can get the service they need, whenever they need, wherever they may be.

Mobile lenders, for your every need

- Fair financing for unique homes – Unlike big banks that apply stricter rules or higher rates, we offer mortgage solutions that fit your situation.
- The best local rates – Better than what you'll find with out-of-town lenders, because we believe in making homeownership accessible.
- Guidance from real people – Karlie and Brooke know this market inside and out, and they'll walk you through every step, whether it's your first home or your next one.

When we say "Bank like you live here" we mean it, and we want to make sure you can do it. So spread the word, no matter what someone wants to call home, we are here to help make it happen.

 Learn more or book a conversation at stellervista.com/mortgages.

Bank like you live here.

T: 1.866.960.6666
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