

Update



December 2025

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Merry Christmas

to all the members of our Credit Union!

The theme of this newsletter is hope and Christmas is often referred to as the season of hope. This is because at Christmas we remember how God started to reveal His plan for salvation through the birth of His Son, Jesus Christ. Before Jesus came into the world, we were dead in our sins and without hope. Through Jesus' birth, death and resurrection, our sins are forgiven when we believe in Him. This is why we celebrate at Christmas – we now have a hope and a future in Jesus Christ!

It is important to remember that biblical hope is different from the way hope is commonly understood today. R.C. Sproul explains it this way:

When we use the word hope, typically we use it to describe a wish or a desire that something will take place, something that we are not sure will actually happen. That is not the way that the word functions in the New Testament. When we are regenerated by the Holy Spirit, we are born anew to a hope that forms the basis for our confidence in living out the Christian life. The only difference between hope and faith is that faith looks to what has already taken place, and we put our trust in it. Hope is merely faith looking forward.

This is the kind of hope that is needed in times of uncertainty. When we feel the darkness closing in and we are filled with anxiety and worry, biblical hope is our light shining in the darkness. This is because biblical hope is based on the promises of God and God always keeps His promises. We can trust Him in all ways and at all times.

At our Credit Union, this hope carries us and our members through challenging times. Five years ago, we were wrestling with the effects of the pandemic and at that time interest rates were at historic lows. Now many of those five-year mortgages are coming up for renewal, in most cases members are paying at least 2% more than they were before. A sizeable increase in mortgage payments together with the increased cost of groceries and other needs can be a real challenge for many families and organizations. Our team has been working hard to come alongside our members to help them navigate these changes.

Our current economic environment has had an impact on our Credit Union's financial results as well. The total amount of our loans are down and, because of this and other factors, our profitability is down significantly as well. Now the fact that our members are paying down their loans is not a bad thing – one of our 5 biblical principles is to avoid the use of debt so this is to be somewhat expected, especially in today's environment. Nevertheless, it will have an impact on the amount of profit sharing we offer this year. We are paying a dividend on common shares of 3.20% and profit sharing

Holiday Hours

December 24 9:30-1:00

December 25 Closed

December 26 Closed

December 31 9:30-1:00

January 1 Closed

We apologize for any inconvenience this may cause.



John Veldkamp has been the CEO of Christian Credit Union since 2008.

of 0.50%. Although this year's profit sharing is quite low, the average profit sharing for the last five years is 3.20%. Now that it looks like interest rates are becoming more stable, our profit sharing should become more stable as well.

One source of hope that God has been demonstrating to us recently is the real need for a faith-based banking option in Canada. Most other banks and financial service organizations

are not interested in providing financing to churches and other non-profits. As a result, it is becoming more and more difficult for them to obtain financing and, when they do, it can be quite expensive. In addition, we have been hearing more about debanking experiences and have brought on some new members who have been debanked by another bank.

On top of this, the values of many other financial organizations are less and less aligned with biblical values. We are the only financial services organization in Canada that is offering banking from a biblical perspective and we believe that God has a plan for our future. We confess that God owns it all, and that means He is the owner of our Credit Union as well. We are focused on being obedient and trusting the results to Him.

We pray that you will be able to carry the hope celebrated during Christmas with you throughout 2026. It was encouraging to hear from our member survey that the vast majority of our members are either satisfied or very satisfied with our services (page 3). We plan to work on continuously improving our service so that we can support our members through whatever changes may come in the new year. It is our hope that you will be strengthened in 2026 and praise God with the words of the apostle Peter in 1 Peter 1:3:

Praise be to the God and Father of our Lord Jesus Christ! In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead[.]

Soli Deo Gloria

John W. Veldkamp

DECEMBER 2025

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Member Engagement Survey Results

This past August, we received more than 650 responses to our Member Engagement Survey, a higher response rate than industry average. Thank you to all of our members who participated!

Partnering with Graf-Martin Communications, this anonymous survey led us to discover more about our current membership, revealing areas of strengths and where our credit union can grow.

Level of Satisfaction

Participants were asked “How satisfied are you with Christian Credit Union?” These were the results:

37.41%	Very Satisfied
43.15%	Satisfied
12.78%	Neither Satisfied or Dissatisfied
3.89%	Dissatisfied
2.78%	Very Dissatisfied



Member Motivation

When asked “What motivates you most to be a member with Christian Credit Union?” participants were able to select up to three of the 10 options provided. These were the top three selected motivating factors.

1. “Alignment with my Christian values”
2. “Christian Credit Union supports the Christian community”
3. “I like banking with a smaller, local institution”

Descriptor Words

Participants were asked to select up to five words of how they would currently describe Christian Credit Union. These were the top five words that were chosen by members.

Supportive
Trustworthy
Member-focused
Professional
Personal

Again, we are grateful to all who participated in this year’s Member Engagement Survey! We value your feedback and we are committed to using it to make meaningful improvements.

Advancing the Kingdom through Beddington Pentecostal Church

With a congregation currently bursting at its seams, **Beddington Pentecostal Church (BP)** is seeking to build a new church to assist in their capacity restraints.

BP has been serving the people of Calgary since 1956. After locating to the extreme north of Calgary, BP experienced an opportunity for expansion and outreach. Moving from one service a weekend to three, and now looking to add a fourth service, BP is challenged to find space to facilitate growing ministries and their needs.

As Christian Credit Union, we are honoured to be partnering with BP in their *Advancing The Kingdom* campaign as they seek to increase capacity to reach more people of Calgary as God leads them. The campaign consists of two phases; 1) Purchase of the Land, 2) Construction of the New Building. Our involvement is currently in Phase 1, assisting with financing to purchase a 7-acre property in the District at North Deerfoot, Calgary AB.

It is our hope to assist with the construction financing of Phase 2 when BP Church is ready to commence building. For more information on this campaign, visit www.advancingthekingdom.ca

**Attention
Non-Profit &
Church Leaders:**

Flip to **page 8** to learn about an upcoming event that will benefit you and your team!



Pictured above: The draft design of the BP Church building and property.
Pictured below: The McDougall Church building.



Growing a Thriving Church in the Heart of Edmonton

Central Baptist Church has an opportunity to plant and grow a healthy congregation in the heart of Edmonton.

In its 125th year of ministry, Central Baptist has been a core place of worship and community for Edmonton. With three sites currently, the church has purchased McDougall United Church as the location to plant their fourth site. With a strong plan, congregational support, and God's provision, this will become a vibrant worshipping community and a shared space for worship, prayer, music, service, and hospitality—welcoming students, newcomers, professionals, and those experiencing deep need.

Central Baptist is partnering with Christian Credit Union for the financing of this project, from the purchase earlier this year, to the renovations and restorations they are working on now. While many churches have been leaving Edmonton's downtown core, Central Baptist is prepared to bring Jesus' light to the people there. There is strong congregational vision for McDougall to become a lighthouse and outpost for the gospel, and we at Christian Credit Union are excited to support this work.

For more information about this project, visit www.followingtogether.com/mcdougall



Hope for Tomorrow

Raising a Financially Wise Family

Written by Lysa Van Herk

Financial Planner at Aviso Wealth and Christian Wealth Strategies

Every family dreams of a hopeful tomorrow where loved ones are cared for, goals are within reach, and financial stress does not overshadow everyday joy. But between rising costs, busy schedules, and life's many priorities, managing money can sometimes feel like a juggling act.

The good news? Financial wisdom is not about doing everything perfectly. It is about making small, intentional decisions that bring peace, direction, and purpose one step at a time.

Through my work as a financial planner and through my preparations for this past October's *Building Financial Security for Your Growing Family* seminar, I have seen that people deeply desire to be wise stewards of what God has entrusted to them. They want to protect what matters most, prepare for the future, and model healthy habits for themselves and their children.

The Bible reminds us that "The plans of the diligent lead to profit as surely as haste leads to poverty" (Proverbs 21:5). Simply

put, wisdom grows through patience, planning, and faithfulness. Here are four simple ways to build and model that kind of financial wisdom for your family.

Stewardship

Everything we have ultimately belongs to God. When we budget, save, and give intentionally, we are not only managing resources wisely; we are teaching our children that money is a tool, not a master.

Include your kids in age-appropriate money conversations. Let them see how you give, save, and spend thoughtfully. These early lessons shape how they will view money as something to manage with gratitude and generosity.

Build Security, Not Stress

A wise plan brings peace. Setting up an emergency fund, having the right insurance, and investing for the future are practical ways to provide stability for your family.

Money can be one of our biggest sources of anxiety. However, creating a plan that includes clear goals, basic coverage, and automatic savings can help ease that. I believe that being free from anxiety surrounding money frees up your time to focus on other important or meaningful relationships in your life. That is the gift financial confidence gives you.

Choose Consistency Over Perfection

I have had many clients tell me they wish someone had taught them how to build healthy financial habits growing up. Financial strength is not built in one big step; it grows through small, consistent habits.

Whether you are contributing to a RESP, RRSP, or TFSA, the key is consistency. Children learn by watching, and when they see you save regularly, plan thoughtfully, and give faithfully, those habits take root in their own lives.

Keep Hope at the Center

True financial wisdom keeps hope and trust in God's provision at the center. Markets change, careers shift, and life goes through ups and downs, but faith reminds us that our security is not found in our balance sheet. Security is found in God's faithfulness.

When we manage money with purpose and gratitude, we pass down more than wealth; we pass down peace, confidence, and a legacy of hope.

What this Means for You

A financially wise family is built on stewardship, strengthened by faithfulness, and sustained by hope.

When we make faith-filled, intentional, choices today, we are building the financial confidence for us and our children to live out tomorrow.

Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Christian Wealth Strategies is a program provided by Aviso Insurance Inc. offering financial planning, life insurance and investments to members of credit unions and their communities. Trade-mark(s) of Christian Wealth Strategies are used under license by Aviso Insurance Inc.



Christian
WEALTH STRATEGIES

aviso
wealth



School Bonuses

We love providing our youth members incentives to save!

And we love it when schools join us in that work. So, every monthly savings bonus that a student receives is matched and donated to their participating school. Additionally, for every new youth account opened, the participating school receives \$5.

Participating schools received these bonuses for the 2024-25 school year:

- \$ 273 Trinity Christian School
- \$ 374 Tyndale Christian School
- \$ 261 Calgary Christian School
- \$ 56 Harvest Baptist Academy
- \$ 1,160 Parkland Immanuel Christian School
- \$ 1,577 Covenant Canadian Reformed School
- \$ 978 Coaldale Christian School
- \$ 785 Immanuel Christian School
- \$ 53 Lethbridge Christian School
- \$ 2,105 Calvin Christian School
- \$ 654 Providence Christian School



Learn more about our Youth Banking Program at christiancu.ca/youth

Congratulations

to the recipients of the 2025 Stewardship Scholarships from our participating schools! To learn more about these recipients, visit christiancu.ca/2025-recipients or scan the QR code below.



Youth Activity: Word Search

Find the hidden words. The words may be in any direction.

Have a Merry Christmas!

CHRISTMAS GIVING WISE SPENDING PRESENT SAVING MERRY GENEROUS	Y	C	W	I	P	Q	S	P	E	N	D	I	N	G	F
	R	W	M	I	W	R	Y	A	F	H	W	N	V	H	H
	R	I	U	U	K	J	E	C	H	R	I	S	T	A	I
	A	S	Y	P	P	E	M	S	A	V	I	N	G	M	A
	S	E	S	U	O	R	E	N	E	G	A	H	E	E	N
	V	Y	I	M	W	I	R	H	G	N	C	F	N	R	A
	G	S	A	M	T	S	I	R	H	C	T	S	E	R	U
	M	G	N	I	V	I	G	C	I	M	E	R	I	Y	S

Receiving the *Community Goodwill Award*

In October 2025, while attending the Alberta Central LEAD Conference, we received the *2024 Community Goodwill Award*.

This award honours a credit union with innovative community-building initiatives and programs. In 2024, we were selected as the recipient based on our Charitable Non-Profit Loan Donation Program. This program supports non-profits and churches through converting loan rate discounts into direct donations based on borrowing activity.

We are honoured to have been recognized for the meaningful work we do in the Christian community. All praise be to God for His faithfulness in continuing to guide and enable this work!



Christian Credit Union is the Presenting Sponsor of



Faith, Fundraising and Communication Symposium 2026

With expert advice from main-session and breakout speakers, this symposium's purpose is to equip non-profits and churches to strengthen their organization and work faithfully on God's mission.

Join us at **Prairie College** in Three Hills, AB, on **May 25-26, 2026** to learn, network, and be inspired.

Purchase your early bird ticket today at ffcsymposium.net

GET TO KNOW THE 2026

Board Nominees

"Why do you think it is important to offer Christians an opportunity to bank at a Christian financial organization?"

This was the first year the Board engaged in an application process to seek candidates to fill Board Director vacancies. The Board is pleased to approve the below applicants. All three are current Board members who will be extending their terms. Since all three vacancies were filled, there is no need for an election, and our Board members are appointed by acclamation.

**MARY LYNN
HUIZINGA**



"Working with the organizations that support and align with your beliefs and values is critical in life and in business. Ensuring that you can receive counsel and advice that is biblically sound is extremely important. I know that Christian Credit Union aligns with my values; treating our membership as valuable people made in the image of God, working to promote biblical stewardship, and sharing the love of Christ by giving back to our community."

**THIAGO
BRAGA**



"There is alignment of purpose and value between Christians and a Christian Financial Institution. Both are seeking to manage finances wisely according to God's principles and standards and it's reassuring to see that an organization such as CCU is deploying its resources, investments, loans, and donations to causes and entities aligned with my personal values. As a Christian, I would encourage my brothers and sisters to continue supporting CCU in order to grow and thrive in an industry that needs more Christian influence. The more we support Christian organizations, the higher leverage and participation we have in our society."

**PIETER
VAN EWIJK**



"Especially in this ever-changing, ever becoming more anti-Christian, world, it is important for Christians to unite, to work together, and for CCU to advocate for those businesses and churches and non-profit organizations who might otherwise have a more difficult time accessing credit, loans, and financial services from organizations that do not understand their 'business models.'"

For these nominees' extended application responses, visit christiancu.ca/nominees

What's in a BUDGET?

Budgets provide a clear picture of where your money is going, making it easier to prioritize needs, save towards goals, and avoid unnecessary debt.

We have partnered with **Compass Financial Ministry** to provide our members with a budgeting resource called the Spending Plan. This budgeting tool will help strengthen your financial security as you track your income and expenses month-to-month.



Download the Spending Plan by scanning the QR code or by visiting www.christiancu.ca/budget.

FRAUD PREVENTION

! Charity Scams

Beware of scammers who pose as non-profits and request donations.

You may be approached through a phone call, an email, social media, or otherwise on the internet.

The scammers may use a name or logo from a legitimate non-profit, but if they are pressuring you to donate, or they do not have information about the organization, these are red flags.

This fraud is cruel for a couple of reasons. It costs those who have been scammed money, but it also takes much-needed donations away from non-profits doing amazing work.

TIPS FOR PROTECTION:

1. If you have doubts about the person asking you for money, do not make a donation.
2. Search the Canada Revenue Agency website to see if the non-profit is registered.
3. If the ask is suspicious, reach out to the organization directly through contact information found on their website.

These tips will be helpful to mitigate risk of fraud, but they cannot guarantee complete protection from fraud.

Source: The Little Black Book of Scams, Competition Bureau Canada

For more information on fraud prevention, visit antifraudcentre.ca



MARCH

SAVE THE DATE:

March 19, 2026 is our
Annual General Meeting!

More details to follow on our website
in the new year.

19
AGM!



Interested in more updates?

These newsletters are only released twice a year but our social media is active every week!

To learn about more financial resources, service offers, and ways to be biblically wise with your finances, follow us on social media:

 @christiancreditunion

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