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PM 43554019



The theme of this newsletter is the biblical principle: Give Generously. When Ron Blue, who is a pioneering voice in biblical financial wisdom, talks about this principle he often says: "we should give generously because giving breaks the power of money." Isn't it true that we often allow the desire for money to have power over us rather than trusting God to provide for us? However, God describes His counter-cultural truth in Proverbs 11:24: "One gives freely, yet grows all the richer, another withholds what he should give, and only suffers want."

The principle of giving generously applies to organizations as well as individuals. Many years ago, the Board at Christian Credit Union made a commitment to give back at least 10% of our profit before profit sharing and taxes each year. Since that decision, we have met that commitment each year including 2024 where we gave back \$420,000 in interest rebates, sponsorships and donations.

We shared this donation information and other results at our Annual General Meeting (AGM) in March. Thank you to all of the members who came out to celebrate with us and thank God for His gracious blessings. A highlight of the evening was sharing testimonials of the impact Christian Credit Union has had on two of our long-time Calgary non-profit members: Shalem Society for Senior Citizens Care and C3 Church.

On April 24 (the Credit Union's 73rd anniversary), we held the official grand opening of our Calgary Branch. It is wonderful to have a permanent home in Calgary and we are already having many great conversations with both new and existing members.

In May, we practiced giving generously not just by providing financial sponsorship but also by participating in events to bless others in our communities. We supported an event put on by Corpath Forums (Corpath.ca) to bring Dr. Henry Cloud to Calgary. Dr. Cloud is a Christian who is an acclaimed leadership expert, psychologist and best selling author. He provided an encouraging message on authentic leadership and trust to almost 500 people. At the Faith, Fundraising and Communication Symposium, we hosted workshops for charity and non-profit leaders on Innovative Giving Channels; Relationships between

Charities and Businesses; and, Leadership Challenges and Successes. It was a privilege to participate in both of these events.

In June we celebrated with students graduating from high school. We offer \$1,000 scholarships at 9 different Christian High Schools across Alberta. To receive the scholarship, students are asked to write an essay on the meaning of Biblical Stewardship and how it applies to their life. We will be highlighting our scholarship winners on social media during the summer.

Looking ahead, we plan to celebrate the 70th anniversary of the Dutch Canadian Savings and Credit Union. We merged with the Dutch CU in 2003 when we opened our Lethbridge branch. To recognize the initiative and determination of the people who started the Dutch CU in the Lethbridge area all those years ago, we will be having treats in our branches to celebrate with our members.

It has been a busy first half of 2025 and we are thankful for the many opportunities to serve our members. We have truly been blessed by our heavenly Father in many ways and thanks go to Him. I will sign off with this encouragement from Proverbs 3:9-10:

Honor the Lord with your wealth and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.

Soli Deo Gloria



Board of Directors Applications

Have you ever considered a position on the Board of Christian Credit Union? Our Board members are important representatives of our membership and set the direction for our Credit Union.

The role of a Board member has three related responsibilities:

Oversight – Ensure that the Credit Union is being managed in accordance with the relevant laws and regulations and in the best interests of the members;

Insight – Provide an objective perspective to management regarding their decisions and recommendations; and,

Foresight – Determine the strategic direction for the Credit Union and monitor management's progress in achieving the Credit Union's strategic objectives.

Please check out our website this coming August to learn about the application process, the eligibility requirements for Board members, and a brief synopsis of what to expect as a Board member:

www.christiancu.ca

Grand Opening in Calgary



In April we celebrated our Grand Opening in Calgary!

We were happy to "officially" celebrate our newest branch with a daytime open house and evening reception. Pictured above are some of our staff attendees as well as representatives from Newground, who helped make this branch a reality.



Annual General Meeting

Members and staff spent an enjoyable evening at our Annual General Meeting on March 20. In Edmonton, the evening kicked off with delicious appetizers provided by Bridgespan Catering (an initiative of Rehoboth Christian Ministries), while Lethbridge enjoyed a dinner at the Sandman

Signature Lethbridge Lodge. After quorum was declared, the business meeting commenced. The evening ended with two videos sharing the impact our Credit Union has made in Calgary, by assisting both Shalem Society for Senior Citizen Care and C3 Church to finance their developments.

















Community Events

Calgary: Corpath Conference

On May 23, Dr Henry Cloud came to Calgary to give a talk about leadership. He was hosted by Corpath, a Christian business leadership group. To learn more about Corpath, check out their website at corpath.ca. Christian Credit Union was thrilled to sponsor this event! It was a stimulating evening full of great advice from this well known expert.





Faith, Fundraising and Communication Symposium

Christian Credit Union was proud to sponsor the Faith, Fundraising and Communication Symposium again this year! This 2-day conference allows non-profits to network, collaborate and learn from each other about the challenges involved in fundraising. John Veldkamp and Lysa Van Herk had the opportunity to lead sessions for the attendees. We enjoyed meeting many Christian nonprofits that do fantastic work around the world!





God Loves a Cheerful Giver

Building a wealth plan is about more than just wealth accumulation — it's about using what we've been given to support our families, serve others, and honor God. Generosity is a core expression of our faith, and when we give intentionally, we reflect trust, gratitude, and purpose.

Our Wealth Management team is here to help and guide our members align their wealth plan with their calling, so they can support their families, communities and build a legacy that reflects eternal values. Please reach out if you would like to discuss building a wealth plan or simply review your existing plan.

Enjoy the article below, '16 Reasons Why It is Better to Give Than to Get' from Art Rainer, Christian Money Solutions in which he shares several wonderful reasons to be generous (posted on Faith FI: Faith & Finance website).

16 Reasons Why It is Better to Give Than to Get

In Acts 20:35, we find Paul encouraging the Ephesus elders to "Help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive" (ESV).

In God's economy giving is better than getting. What we provide for others is more significant than what we acquire for ourselves. The words of Jesus flip the world's "me first" messaging on its head.

How does this work? How is handing out greater than taking in? Let's look at sixteen different reasons why it truly is better to give than to get:

1. When we give, we reflect God's incredible generosity.

Every good thing comes from God (James 1:17), including the unfathomable gift of Jesus. Our God is characterized by radical, undeserving generosity. And when we are generous, we reflect His incredible generosity.

2. When we give, we loosen our grip on the material world.

The Bible says we cannot serve both God and money (Matthew 6:24). When we give, our grip on the material world loosens and our grip on what is eternal tightens.

3. When we give, we find greater contentment.

While we regularly regret our purchases, we rarely regret our generosity. 1 Timothy 6:19 says when we give, we find "life that is truly life." This means we experience the present blessings of following Christ, including contentment. The pursuit and acquiring of material gain only leaves someone wanting more. The pursuit of and acquiring of eternal gain leaves someone content.

4. When we give, we store up eternal treasures.

Matthew 6:19-20 says generosity is an eternal investment that we will one day enjoy. While momentary luster of worldly treasures rapidly deteriorates and vanishes, eternal treasures will remain.

5. When we give, we experience happiness.

Several studies demonstrate individuals' giving increases happiness. Experientially, most of us can relate. Generosity has a way of producing joy while hoarding often breeds discontentment. This is why you rarely find a miserable, generous person, but we all know a miserable, stingy person.

6. When we give, we are less stressed.

In 1 Timothy 6:17, Timothy is charged to tell the wealthy not to put their hope in the uncertainty of riches. When our hope literally fluctuates with the ups and downs of the stock market, we will inevitably find ourselves stressed. Giving demonstrates we find our hope, not in an investment account, but in the steadfast love of God. And when our hope is sure, our stress is reduced.

7. When we give, we participate in life change.

God doesn't need our generosity to fulfill His mission. Yet, He invites us to participate in what He is doing in our community and around the world. When we give, God multiplies the gift to mend broken marriages, feed the hungry, and care for the poor. [When we] give, God allows us to be a part of life change.

8. When we give, we demonstrate an understanding of God's grace on our lives.

In Luke 8:1–3, we find three women who experienced something miraculous. Their response was to follow Jesus and generously support His earthly ministry. They gave in response to God's grace in their lives. Such should be the response of every Christian, the ones who experience the miracle of being brought from death to life.

9. When we give, we showcase the love of God to others.

In a world consumed with a "me first" mentality, people take notice of biblical generosity. Biblical generosity is undeserved generosity, and it showcases the love of God to those in our community.

10. When we give, we are given opportunities to share the gospel.

We give because God gave, and we want others to receive God's gift as well. Recipients of generosity are often open to hearing about the motivation behind such an act. For believers, this provides the perfect opportunity to tell about the greatest gift ever given—Jesus.

11. When we give, we encourage others to live generously.

Generosity spurs on generosity. As others see our generosity, they are often motivated to live generously as well. A generosity movement that impacts an entire community and beyond can start with just a few individuals stepping out and living generously.

12. When we give, we are following God's instructions.

The Bible tells us to give. Proverbs 3:9 tells us we are to give our first and our best. Over and over, we see Scripture instructing us to hold loosely the things of this world and store up treasures in heaven. Giving is an act of obedience to God's calling on our lives.

13. When we give, our hearts become more infatuated with God's church and its mission.

Matthew 6:21 tells us our heart follows our treasure. When we give to the church and other Kingdom-

advancing initiatives, our heart becomes tied to God's work. We pay more attention to it. We care more about it. And we want to be a part of it more.

14. When we give, God recognizes the sacrifice more than the amount.

In God's economy, amount sacrificed always supersedes amount given. Jesus identified the widow who gave only two coins as the one who gave the most (Luke 21:1-4). Biblical generosity is sacrificial generosity (2 Samuel 24:24). God cares more about what your heart has kept at home than what you place in the offering plate.

15. When we give, we demonstrate our trust in God in a tangible way.

Hoarding resources demonstrates a trust in ourselves—we can take care of ourselves better than God can. Conversely, biblical generosity is an act of trust in God. We give our first and our best, trusting God will do as He says—provide for our needs.

16. When we give, our confidence in God's promises grows.

Malachi 3:10 says God will pour out blessings on the generous. Proverbs 3:9-10 provides a similar promise. 2 Corinthians 9:8-12 says we will be made rich in every way. The promises tied to Biblical generosity are numerous. God blesses, whether physically or spiritually, those who give generously. As we give, God will make good on his promises, and our confidence in His promises will grow.

Giving truly is better than getting. Put God first in your finances today. Take the next step on your generosity journey.

Talk to Our Wealth Team!



David van Berkel, BBA, CFP®, CKA®, CPCA®Financial Planner
Aviso Wealth

Shred Events

On Friday, June 13 we held our annual Shred Event at our branches in Edmonton and Lethbridge. Despite some rain, the weather held off enough for staff and members to enjoy great food and games, shred their documents, and support two great charities (the Food Bank in Edmonton and Streets Alive in Lethbridge)!















Hope City Church Edmonton Expansion



Christian Credit Union has been working hard on assisting Hope City Church with their latest expansion! Hope City Church has hosted the 'Faith, Fundraising and Communication' conference that we've sponsored (see elsewhere in the newsletter for pictures).

Hope City's current building was built in 1998 and has been creatively repurposed over the years to meet their growing needs, but now they simply need more space. Their current project will add a 3-story addition to the front of the building, renovate existing spaces on the

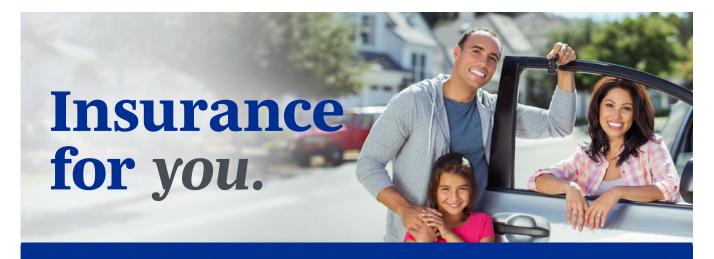
first and second floors, repair the roof and exterior stucco, and replace some of their mechanical systems. Construction began in late spring 2025 and is expected to be completed by fall of 2026.

This church has been part of Edmonton's community since 1976, and was previously known as Millwoods Pentecostal Assembly. They have experienced steady growth over the years and now operate out of three campuses across Edmonton. Christian Credit Union is pleased to assist them with their growth!





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Upcoming Events

Keep an eye out for us at community events and golf tournaments! Be sure to say "hi"!



Dutch Canadian Savings and Credit Union 70th anniversary

(merged with us in 2003) - we will serve treats in branches

