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Serving God in His Credit Union

A Message from the CEO

Despite our weaknesses and shortcomings God has preserved our Credit Union continually during the past 74 years. We have been privileged to serve many people and organizations in the Christian community as well as privileged to participate in the building of God's Kingdom in Alberta and sometimes other parts of Canada. We bear the name Christian because we recognize that God owns this Credit Union and we are stewards who have the responsibility to be obedient to Him. As it says in Colossians 1:16-17 (NIV):

For by Him all things were created, in heaven and on earth, visible and invisible, whether thrones or dominions or rulers or authorities- all things were created through Him and for Him. And He is before all things, and in Him all things hold together.

At our AGM on March 19, we celebrated the many ways God has blessed the Credit Union in 2025. One of the key accomplishments was the opening of our Calgary branch in January 2025. We were also able to make progress in improving our member service

levels and in rebuilding our member service teams and we are continuing this focus in 2026. We are working on reducing our turnaround times and ensuring that our interest rates are more reflective of our competitors, including reducing rates on residential mortgages.

Another key accomplishment is that, in addition to achieving our highest ever asset total of \$279 million, we also exceeded \$120 million in Assets Under Management by our Wealth Team. As a result of the costs of the Calgary branch and the effects of our derivative investments, our profitability was lower than in the past, but I am happy to report that profitability in 2026 has recovered significantly as we build on the investments of previous years.

When we consider the future, we see that God in His sovereignty has also orchestrated a number of changes and challenges in the Canadian Credit Union system. There have been many mergers creating a small number of very large Credit Unions that are starting

to dominate our industry, and this creates the potential of fewer opportunities for our Credit Union to collaborate. One area where the system hopes to work together is a national payments solution. (Payments include e-transfers, wires, AFT/CAFT, bill payments and cheques.) A national solution would reduce the cost of offering these services to members but will likely also involve a conversion that will bring some disruption to our services. In addition, our contract for online banking and our app is up for renewal in a few years and we are taking a hard look to ensure that we partner with an organization that can provide the best member experience.

All of this and more was considered at our Board Strategic Planning Sessions in May. At these meetings, Board and Management agreed that we need to focus both on the growth of the size of the Credit Union and growth of the Kingdom Impact we have on our communities. One strategy we will pursue is new and creative partnerships in the Christian and Credit Union communities that will

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allow us to accelerate our growth rate. Another strategy is that we will develop a way to measure our Kingdom Impact so that we ensure that the growth we achieve also contributes to the growth of God's Kingdom. Of course, as we make these plans, we recognize that we are completely reliant on God's blessing and providence.

We are encouraged by the many new opportunities God keeps sending our Credit Union. This provides reassurance that God sees a place for a banking service provider that encourages Christians to apply biblical principles to their money and possessions. It is truly a privilege to be part of an organization that brings the Christian community together despite inter-denominational differences. God calls us to unity, and we can demonstrate how we are stronger when we pool the financial resources of the Christian community together.

There will always be future challenges both for the Credit Union and for each of our members until

Jesus returns on the Last Day. Rather than allowing ourselves to be overwhelmed by these challenges, we need to trust in our loving Father who loves us so much that He sent His Son, Jesus Christ, to die for our sins on the cross. We can confidently entrust our future to such a loving God who always keeps His promises. Let us all put our confidence in Him just as it says in Job 42:2 (NIV):

I know that you can do all things, and that no purpose of yours can be thwarted.

Soli Deo Gloria,
John W. Veldkamp



John Veldkamp has been CEO since 2008. He and his wife Evelyn have five sons, one daughter-in-law and two grandchildren.



Annual General Meeting 2026

Reflecting the 5 Biblical Principles in Our Financials

Members, staff, and invited guests gathered on March 19, 2026, at our AGM to celebrate God's blessings throughout 2025.

An opening address was given by Board President, Henry VanSteenbergen, who then welcomed CEO John Veldkamp. John shared that he would be spending more time addressing the financial statements during this AGM. 2025 was less profitable than previous years, and yet, as John spoke, it became clear that there was hope in the stories behind these numbers, as we aligned our operations with our 5 Biblical Principles.

We opened our Calgary branch in 2025, marking a significant milestone for the Credit Union. While this milestone contributed to our lower than expected income of \$181,000, we continued to spend less than we earned in 2025.

A total of \$256,000 was given in sponsorships and donations to organizations within the Christian community in 2025. Even if our net income could have been higher by reducing these donations, we remained true to our practice of giving generously.

At the same time, we strengthened our capital, reaching a total of \$25.1 million, exceeding requirements and

ensuring we maintain an emergency fund. The steadiness of our loans also reflects our principles as we encourage members to avoid the use of debt. While we are setting long-term goals to see growth in our loan portfolio, we have celebrated with organizations who require less funding because of the strong financial support of their communities.

One of those organizations is Prairie College. Prairie's President, Mark Maxwell, was invited to share about the biblical post-secondary institution. He explained that when Prairie was constructing their new residence building, we partnered with them.

"Christian Credit Union, understanding our strategy and seeing the transformation, provided a Line of Credit to bridge the timing between the construction of the residence and the receipt of donations."

– Mark Maxwell

Yet, the \$22.8M residence was funded almost entirely through gifts. What a testament to the work of God in this partner of ours!

Members and guests left the evening with confidence, seeing evidence of God's hand at work in the Credit Union.



Review a summary of our financial statements in the **2025 Annual Report** by visiting www.christiancu.ca/annual-report



Citrus-Fresh **SHRED EVENT**

To show appreciation to our membership, we welcomed members and their friends and family to enjoy an afternoon of fun on Friday, June 5.



With a BBQ meal, paper-shredding, face painting, yard games, and more activities, the event at both our Lethbridge branch and Edmonton branch was enjoyed by all!

Financial Planning *with Open Hands*

God's Sovereignty and Our Surrender

Written by Abigail Stearns,
Marketing Coordinator

Last summer, I attended a wedding where Proverbs 19:21 was selected by the couple as the theme of the ceremony's message. This verse reads "Many are the plans in the mind of a man, but it is the purpose of the Lord that will stand" (ESV). During the ceremony, the officiating pastor spoke of how this verse holds a critical message for the life of a married couple as the need to surrender to the purpose and will of God. While this verse suits a husband and wife as they begin their wedded days, it is also fitting in whatever stage of life we are in when considering finances.

Whether married or single, young or old, it is natural for us to make plans. And we do not simply make a few over the course of our lives. The psalmist uses the word 'many' as a descriptor of these plans. We make plans for our relationships, our finances, our job, our weekly calendar, our summer vacation, and many other areas of our lives. As Rob West from FaithFi states, scripture affirms our desire to plan.

For example, Proverbs 31 speaks of a woman who plants a vineyard and makes clothes, planning so that her family will be provided for in the future.

*"Many are the plans
in the mind of a man,
but it is the purpose
of the LORD that
will stand."*

Proverbs 19:21 ESV

At Christian Credit Union, our advisors encourage members to plan by following the biblical principles to 'Maintain an emergency fund' and 'Set long-term goals.' If you take this one step further, all of the 5 Biblical Principles involve planning through the process of

budgeting, allocating how to be intentional about giving, saving, and being wise about where money is spent. Our team is busy at work helping members in scheduling plans for paying off debt, creating retirement income plans, and opening education savings plans for their children. Plans abound in the banking world!

We can do all this work, but the words of Proverbs 19:21 point to the sovereign nature of God. God has absolute control and authority over the course of this world and every step in our lives. So, if we are not the ones in control, how do we go about making plans?

The answer is as the pastor at the wedding shared: we make plans with the posture of surrender. Surrender means holding our plans with open hands. The image of open hands communicates that what is in those hands can be taken away or altered by someone else. We release control of our seemingly

well-crafted goals and intentions. This surrendered posture is not natural for us.

In my stage of life, friends are establishing their careers, growing their families, and buying houses. I have seen friends make plans to buy a house. The couple worked hard, saved money, and got pre-approved for a mortgage. Yet, they had lost out on all the housing bids, and were left with nothing to show for it. Surrendering the desire to own a house proved challenging.

The image of open hands communicates that what is in those hands can be taken away or altered by someone else.

For other life stages, similar discouraging situations take place. Investments that were projected to do well plummet at a

rapid rate. A dream house dries out the emergency fund with unexpected repairs. Promotions and salary increases that were promised never come.

In circumstances of financial disappointment or loss, Proverbs 19:21 reminds us that the purpose of God prevails. We are reminded that this is a good purpose. Romans 8:28 (ESV) shares the amazing truth that "for those who love God all things work together for good, for those who are called according to His purpose."

God will work the disappointments, losses, hardship, tragedies for good. We have a limited ability to see what He is doing and why He is doing it. But we are called to trust that His plan is so much better than our unfulfilled plan.

It is wise to continue to make plans regarding our finances. But as we do so, we must remember to hold these plans with palms upwards and fingers unclenched, surrendering our ways to our sovereign and loving God. 🌻

Abigail Stearns has been Marketing Coordinator since 2025. She and her husband live in Edmonton.

While we cannot do the work of surrender for you, we can guide you to create a biblically-based financial plan.

Whether your financial goals involve building, managing, growing, protecting or distributing your wealth, our team of financial planners can help you establish a roadmap to achieve your goals while honoring God.

Our financial planners will seek to understand your desires, life-stage, and how your faith affects your relationship with money.

Schedule a no-obligation financial consultation today by emailing **wealth@christiancu.ca**.

Managing Money as a Teen

5 Steps for Giving, Saving, and Spending with Biblical Wisdom

When you are young, building strong money management habits may not seem important. But as you grow older, you will realize how beneficial it is to follow God's intended design for our relationship with money. He has trusted you to manage His money wisely and learning how to do that now will shape how you handle money in the future. The following steps will start you on the journey of managing your money with wisdom.

1 Understand where your money comes from.

Your money may come from a job, birthday gifts, or an allowance, but all of it has a source.

Knowing how much you have and how often you receive it helps you plan how to use it wisely. Most importantly, remember that **all you have is a gift from God.**

2 Start with saving.

Money can be managed in many ways. **One of the best ways to manage money is to save it.**

Putting money into a bank account helps you avoid spending it right away. Over time, your savings can grow and be used for something big, important, or unexpected.

3 Practice giving generously.

God is so generous with us and calls us to follow his example by being generous with others!

We are called to give cheerfully, not with grumbling or complaining. Talk with your parents about:

- How much money to give
- Who or what to give to
- How God may be using your generosity to bless others

4 Before spending, ask yourself questions.

There are so many fun things to buy and it's tempting to want to have them right now!

Before buying something, slow down and ask yourself:

- Do I need this?
- Will I still want this in a week?
- If I don't buy this, what else could I do with this money?

5 Consider your future goals.

Do you plan to buy a car once you get your license? Do you want to go to university after high school?

Big goals like these take planning and saving. If you are unsure where to start, an advisor can meet with you and a parent to discuss creating a plan to reach your goals.



Youth Activity: (ages 12-17) Try This!

Read the article above and talk with an adult about how to apply the 5 steps. They provide a start to learning how follow God with your money!

Youth Activity: (ages 5-11) Hide & Seek

Hello,
My name is **Loonie!**



And I'm **Toonie!**

We have decided to play hide and seek elsewhere in the pages of this newsletter.

Are you able to find us? Have fun!



Are You in the Market for Auto Insurance?

With preferred rates for Christian Credit Union members, Deeks Insurance helps protect what matters most to empower members to live generously and confidently. Christian Credit Union is proud to partner with Deeks Insurance to serve members who value faith, integrity, and people above all else.

If you are considering auto insurance, Deeks offers a variety of additional savings and benefits to its members. With accident forgetfulness, your first accident will not result in an increase in your premiums. Additionally, their team is available around the clock to assist you in the event of a claim.

Beyond insurance, Deeks is deeply committed to giving back by supporting and funding ministry initiatives across Canada, strengthening communities and advancing meaningful work nationwide.

Our partnership is grounded in shared values of honouring God, treating others as image bearers, and building trust-filled personal relationships.

For a free auto insurance quote, visit www.deeksinsurance.ca/plans-groups/christian-credit-union

deeks
INSURANCE



MEMBER SPOTLIGHT with Deanna S



Deanna S is a wife, mother of four grown daughters, and a grandmother of six, but her season of life is not marked by winding down. Her days are kept busy with a drama ministry she started over twenty years ago, as well as working for a local mission in Lethbridge that helps people with addiction recovery.

Last fall, Deanna was attending an event sponsored by Christian Credit Union. After hearing about our mission and speaking to one of our team members, Deanna was drawn to the 5 Biblical Principles. Taking the pamphlets containing the principles home with her, she put them on her fridge and in her office as a reminder of the financial practices she desired to embrace.

For 45 years, Deanna had banked at the same financial institution out of habit. But as she spent time reflecting on the 5 Biblical Principles, Deanna realized how closely they

aligned with her faith values. Particularly, she loved the fact that her banking could support the Christian community. She made the decision to move her accounts to Christian Credit Union.

Since then, Deanna has seen noticeable improvements to her financial life. She shared that she has been intentional with spending, made progress on paying down her and her husband's debt, and grown more conscious in giving. Reflecting on her experience, she shared,

"I've moved to a more personable bank where I feel that I am seen, my questions are answered, and I am a part of something that helps my community as well."

If you love banking with us, we want to feature your experience! Reach out to astearns@christiancu.ca to learn more.



More Than Imagined

A Story of God's Provision for Streets Alive Mission

In May 2023, Streets Alive Mission (Streets Alive) began their search for a property to expand their services to the marginalized community of Lethbridge.

As a non-profit organization with the mission to "provide for the physical, emotional, social, and spiritual needs of the poor, to empower them to change their lives through the Gospel of Jesus Christ," Streets Alive needed this property to continue to live out their purpose.

Their services had been operating out of two separate buildings, yet both had reached capacity with no room for expansion. With growing demand and a desire to consolidate services, their team started taking steps to purchase a new facility. During their search, they were notified that an offer had been withdrawn from an RV lot that was for sale, making the property once

again available for purchase. This property was located next to both a soup kitchen and emergency shelter, facilities providing support to the same people who Streets Alive serves. It was perfect for their needs but stretching for their budget and circumstances. Yet, they believed that this was the property God had set apart for them.

Within two days, Streets Alive negotiated a price and sought financing with Christian Credit Union. Understanding how this purchase would continue to help Streets Alive serve the vulnerable, we walked alongside to provide a mortgage of \$700,000. The remaining funds for the property were donated from supporters. Additionally, the province of Alberta supported Streets Alive with \$1 million for building renovations. Repeatedly, the team saw God working miracles to provide over

\$4.3 million to make the purchase possible.

In November 2025, the Missions Services facility opened its doors to the community. With a hair salon, footcare station, clothing bank, furniture and home goods centre, and emergency food bank, the facility is equipped to care for those living on the street or re-establishing a household.

Ken Kissick, Co-Founder of Streets Alive, summarized:

"This is one of those instances for us that aligns with Ephesians 3:20 (NLT) 'Now all glory to God, who is able, through His mighty power at work within us, to accomplish infinitely more than we might ask or think.' There is no question that in 35 years we never dreamed we could own what the new Mission Services is."



FRAUD PREVENTION



! Investment Scams

Investment scams are quite common. They refer to any scam in which a person is solicited to “invest” money into non-existent or deceptive funds for higher-than-normal returns. Investors usually lose all the money that they have invested. The following are examples of investment scams to be aware of.



Business Opportunity

Scammers entice people to business opportunities such as starting a franchise or investing in a non-existent business venture.

Usually, the offer comes with a sense of urgency that the opportunity will only be available for a limited amount of time and victims fall for paying large up-front fees that are not restored.



Fixed Income

Impersonating legitimate investment firms and organizations, scammers promise higher-than-normal returns with low-risk.

The investments falsely promise guaranteed, regular returns similar to the legitimate returns of fixed-income products such as bonds, annuities or other securities.



Ponzi or Pyramid Scheme

The focus of these scams is on recruiting more people into the scam. Ponzi schemes convince investors to invest for a high return, and earlier investors are paid off by the investments of new investors.

Pyramid schemes generally require participants to pay to join and as they recruit others to join, they are told that their payment will be returned.



Crypto Currency

With the popularity of digital currencies, scammers attract investors to their false offerings such as crypto currencies, trading platforms, and new coin offerings.

Through pressure to invest quickly and guaranteed high returns, they attract people to deposit into these schemes.

TIPS FOR PROTECTION:

1. Be cautious of promised higher-than-normal returns on investments.
2. Do not rely on the information, such as a website or phone number, given to you in unsolicited materials. Instead, conduct your own research about the organization and opportunities presented to you.
3. Never commit to investing from a place of feeling highly-pressured.
4. Verify the legitimacy of investment opportunities with your provincial securities regulators. Visit **www.securities-administrators.ca** or **www.asc.ca**.



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



BOARD OF DIRECTORS APPLICATIONS OPEN THIS SUMMER

If you are interested in representing our membership and you possess a skill set that will complement our current Board, we encourage you to apply for our Board of Directors!

In addition to maintaining oversight of Christian Credit Union, serving on the Board presents an opportunity to:

- Protect member and shareholders' interests.
- Provide insight to management on important decisions being made.
- Determine the strategic direction of the Credit Union.

Learn more about
Board Member
qualifications by visiting
christiancu.ca/board



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