

JULY 2021 | ISSUE 3

iNova's

News Nook

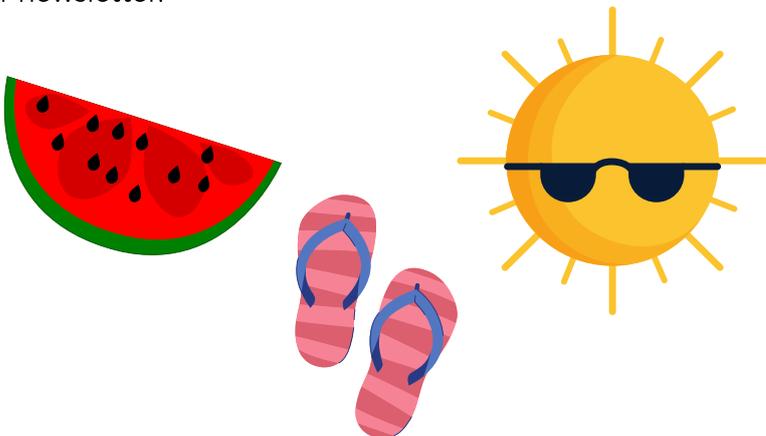
The official newsletter of
iNova Credit Union



WELCOME TO THE NEWS NOOK

Written by Mackenzie Wyatt

iNova's News Nook newsletter will be presented on a bimonthly basis. iNova's News Nook features stories, exciting news, updates and more! Please feel free to provide feedback and suggestions to our newsletter.



MEET THE TEAM:

- Karla MacKeen**- General Manager
- Patricia Ellsworth**- Personal Account Manager
- Thomas Redden**- Commercial Account Manager
- Angie Fong**- Office Manager
- Chad Fowler**- Financial Services Officer
- Jaclyn Doublett**- Financial Services Representative II/Administrator
- Cassandra Burke**- Financial Services Representative I
- Amy Hazlett**- Financial Services Representative I
- Aimee Semel**- Accountant
- Mackenzie Wyatt**- Marketing Coordinator

TAKE A LOOK AT WHAT'S INSIDE:

- Mortgages**
- Home Improvements**
- Hello Summer!**
- Covid-19**
- Every Child Matters**
- Graduation**
- Partner Highlight**
- Social Media Features**

An advertisement for Co-Pharm, a pharmacy. The top part shows the pharmacy building with a sign that says "Co-Pharm" and "PHARMACY". Below the building is a green banner with the text "Pay Less for Your Prescriptions" and a green button that says "LEARN MORE".

Co-Pharm

PHARMACY

Pay Less for Your Prescriptions

LEARN MORE

Work hard. Save harder.

Ask us about investment options
that are right for you.

LEARN MORE

MORTGAGES

Wouldn't it be nice if your home was actually **your** home? At iNova Credit Union, we have mortgage rates that suit YOUR needs!

Here are some helpful tips to pay off your mortgage:

- Pay more upfront
- Make bigger payments
- Pay more often
- Top it off
- Plan ahead



HOME IMPROVEMENTS?

Get what you want this summer with iNova! A personal loan is a convenient solution when funds are needed for an important purchase, luxury item, or even to consolidate debts!

iNova Credit Union offers an Eco-Loan Program to help members finance Eco-friendly and energy-efficient products or improvements such as heat pumps, solar panels, rainwater storage tanks, etc. **Eco-loans starting as low as Prime +1%**. Conditions apply.

Reach out if you are looking to improve the energy efficiency of your home or need a personal loan for new renovations.

Greener loans for your wallet
and your world.

LEARN MORE ►



HELLO SUMMER!

Bring on summer! Summer is full of fun in the sun, spending time with loved ones and getting out and doing what you love. Summer may be a busy time but it is important to budget for your next summer vacation.

Honest Money is a website that offers honest financial advice for Atlantic Canadians. In a recent article from Honest Money, a couple was interviewed about how they save for their travel plans, it is definitely not easy but manageable. One of their key tips is to always plan. It is important to stay at affordable places, start saving early and be a responsible spender.

"What do we do when money gets tight... The same thing we would do if we were at home! For us, being on the road means we have to be responsible about how we're spending. There's no routine, so you have to be disciplined. We have an emergency fund just in case. You have to spend your money wisely, the same you would if you were generating a consistent income on a bi-weekly basis - Trever & Anna."

For more information, you can find the article here: <https://honestmoney.ca/stories/member-story-hop-creative-how-to-afford-to-travel>

This couple who loves to travel was able to do what they love by taking a few extra steps and making small sacrifices. Just like this couple, you can achieve many goals like travelling to desired places.

Summer budget tips:

- Take an honest look at your current financial situation
- Break up expenses into different months to avoid overspending
- Track spending
- Focus on free activities
- Be creative about modes of travel
- Start thinking of next vacations (plan ahead)
- Most importantly stick to your budget!



Feel free to share your summer memories with the hashtag #inovasummerplans. We would love to hear how we helped you save, plan and or grow through summer!



BOARD MEMBER HIGHLIGHT- WAYNE PACE

Wayne is an MBA graduate from Saint Mary's University, he brought his business experience and passion through different roles throughout his career. He became a valued member across communities like being a part of the iNova Credit Union board.

Some of his key experiences include:

- Past President of the Retail Gasoline Dealers of Nova Scotia (RGDA)
- iNova Board Chair
- League Data Board Member
- iNova CU Governance Committee and CSR Committee Member
- Owner Tantallon Esso, Upper Tantallon NS
- Owner Wayne's Country Market Tantallon NS



Wayne Pace



COVID-19

Over the past few months, Covid-19 cases spiked in our community leading to another circuit breaker lockdown in the HRM. As June approached, we began to see light at the end of the tunnel and Halifax started to look alive once again. We all stayed #nsstrong through this pandemic and our hard work paid off. So, let's keep our numbers low and get vaccinated to protect yourself and your loved ones!

We are starting off July with a positive step, small businesses are flourishing, friends are gathering and we can come together as communities once again.

Please continue to follow provincial health protocols. Wash your hands, sanitize, and wear your mask! Get tested and #staysafe!

Online banking and ATMs are a great way to social distance!

MAY/JUNE HIGHLIGHTS

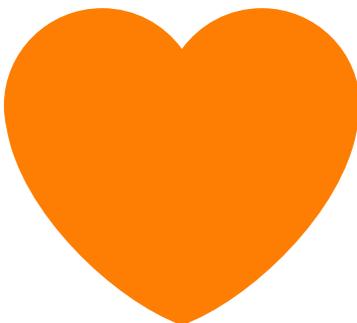
EVERY CHILD MATTERS



There have been devastating news that over 750 unmarked graves were found across Canada at known Residential school sites. Unfortunately, not all graves are known yet. Over 150,000 Indigenous children attended residential schools from the late 1800s until the last one closed in the 1990s. The last one was closed in 1997. It's estimated that over 5,000 died while under residential school care. Many survivors are still dealing with the trauma experienced at these schools, and the impact it's had on them and their families. (CBC News).

It is important to listen to the stories of survivors and learn from them so that these mistakes are not repeated. Do better for generations of children to come.

Make a Difference for First Nations children and their families. Join us in making a difference for the Indigenous communities.



CONGRATULATION GRADS



iNova would like to congratulate all grads this year for pushing through challenging times during the pandemic. Keep up the hard work and continue to work toward your future plans.

"You will stumble and fall, you will experience both disaster and triumph, sometimes in the same day. But it's really important to remember that like a hangover, neither triumphs nor disasters last forever." – Helen Mirren

PARTNER HIGHLIGHT- SONAPAY



We are proud to have Sonapay as one of our partners. We want to highlight their hard work of supporting communities with their innovative products which help many of our small business members.

SOCIAL MEDIA HIGHLIGHTS

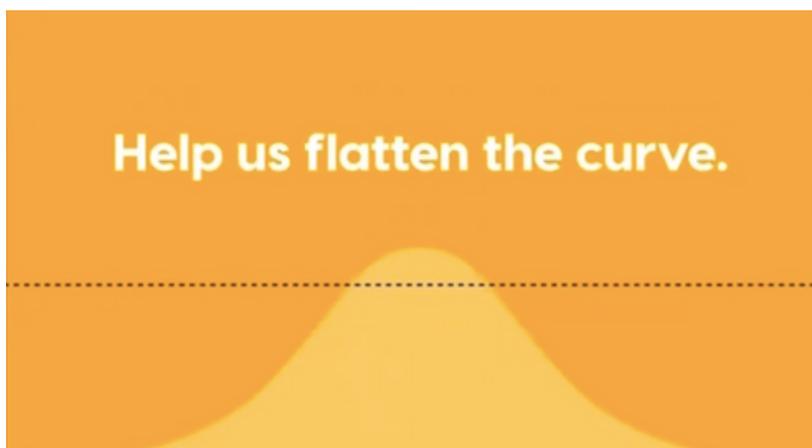
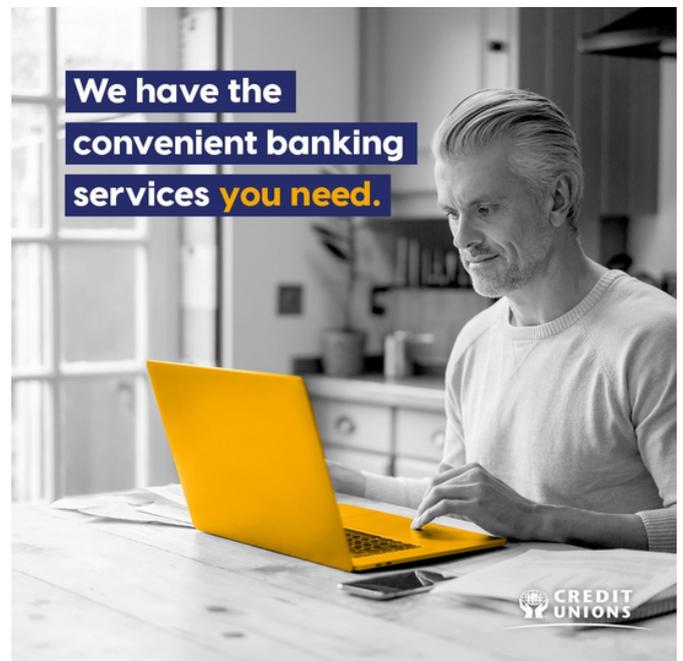


Built to do business wherever you are

CONVENIENT
SIMPLE
EASY

SONA CREDIT UNION
iNOVA

Personal loans are called personal for a reason



SEE YOU NEXT TIME!

Going forward we will be profiling our small business members and partners. If you would like a spotlight in our newsletter, please reach out.

Any feedback or suggestions will gladly be considered. Contact Thomas Redden with any ideas for iNova's News Nook!

Contact Information:

Thomas Redden

tredden@inovacu.ca

JULY 2021 | ISSUE 3

iNova's

News Nook

The official newsletter of
iNova Credit Union



**CREDIT
UNION**

iNOVA



inovacu_



iNova Credit Union



iNovaCU