

Seasons Greetings and Christmas Wishes from Board President, Jim Rickwood

As we experience the last month of 2025, we look back with review on the accomplishments and also of the events that may have brought challenges that we forged through. The global impacts that we have survived once again reaffirm our ability as community, province and nation to accept, adapt, adjust and advance onward from. Although life tribulations are not always to our favour, we forge ahead knowing that support and service are always available from those that surround us. Community isn't just where we live, but it is those who live around us. Our cooperative values are based on this model of community, whether it is near or far, it is the collective bond that we rely on for support in all aspects of life.



I am overwhelmed at the resourcefulness of our Biggar and District Credit Union, Aviso Wealth, as well as Biggar and District Insurance Services management and staff and their abilities to overcome the challenges they are faced with on a regular basis. The personal and professional relationships created exemplify "service superior" by looking out for clients whether it is the sensitive issue of fraud awareness, wealth generation or lending services, every facet is handled with the utmost respect, priority and confidentiality that has been a mainstay cornerstone of our services offered. Biggar and District Credit Union truly is member driven and locally grounded in our core development role by investing into our branch communities of Biggar, Landis and Perdue. It is our membership that has created our strong presence, our management team and staff that have their thumb on the pulse of the business and every individual that has contributed to building the organizational success that we have attained.

When we visit our branches that staff have gone above and beyond to decorate and adorn in festive atmosphere, we must always be mindful of the true meaning of Christmas. Celebrate family, friends, community and with all people and all things in the spirit of joy, faith, hope and of course charity directed to those less fortunate. Our challenges may often seem many, but our spirit of triumph will overcome and endure as it is in each and everyone's power.

On behalf of the Biggar and District Credit Union Board of Directors, Management and entire Staff, I wish everyone a very Merry Christmas and all the best for a happy and successful 2026.

Biggar & District
— Credit Union —

