

Codee Kopelchuk | How Has Crossroads Credit Union positively impacted your financial journey?

Crossroads Credit Union has played an essential role in helping me grow financially and gain confidence in managing my own money. As a young adult navigating the transition from high school to post-secondary education, having a financial institution I could trust, and easily access, made a world of difference.

One of the most valuable aspects of being a Crossroads member is the personalized service I receive every time I interact with the staff. Many of the people who work there are familiar faces in the community—individuals who truly take the time to understand my situation and help in the best way they can. Whether I'm opening a new account or asking questions about budgeting, they go beyond just "customer service." It feels more like talking with a trusted advisor or even a friend. This personal connection makes banking feel far less overwhelming and has given me the confidence to ask questions and make informed decisions.

In addition to the supportive staff, I've found the convenience of online banking to be incredibly beneficial. Whether I'm at home, away at school, or somewhere in between, I can easily access my account, check my balance, transfer funds, and keep track of my spending from my phone or laptop. This level of access has helped me stay on top of my budget and develop good financial habits.

Another key benefit has been the ability to use my Crossroads Credit Union credit card while studying in the United States. Having a reliable and secure card that works internationally gave me peace of mind as I adjusted to living in another country. I didn't have to worry about surprise fees or my card being declined. Instead, I could focus on school and everyday life, knowing that my finances were manageable and secure. That level of ease and flexibility was incredibly important to me, especially during such a big transition.

What I value most about Crossroads is that it's not just a bank, it's a community-oriented organization that genuinely cares about its members. The combination of knowledgeable, approachable staff and accessible tools like online banking has made it easy for me to feel supported at every step of my financial journey. I never feel like just another account number; I feel like someone they know and want to see succeed.

Crossroads Credit Union has provided me with both the tools and the confidence to manage my money responsibly. I'm thankful to be part of a financial institution that values relationships, understands individual needs, and is committed to helping members succeed, not just financially, but personally as well.