

## **Brynn Babiuk | How Has Crossroads Credit Union positively impacted your financial journey?**

Crossroads Credit Union has played a significant and positive role in shaping my understanding of financial responsibility. From their presence in the community to their direct outreach efforts in our school, their commitment to educating and empowering young people with essential financial knowledge has been both impactful and inspiring.

One of the most memorable experiences I had with Crossroads Credit Union was when their representatives visited our school to talk about fraud prevention and account security. At the time, I didn't realize how vulnerable people can be to financial scams, especially young people who are just starting to use online banking and manage their own money. The session was incredibly informative—they explained how fraudsters often operate, what phishing scams look like, and how even small oversights, like using weak passwords or sharing personal information online, can lead to major consequences.

They also emphasized the importance of being proactive with our banking habits, such as regularly checking our accounts, setting up alerts, and using secure apps and websites. Their presentation was not only educational but also interactive, allowing students to ask questions and participate in real-life scenarios. It made the concept of account security feel personal and urgent, rather than just a distant adult concern. After that session, I took immediate steps to strengthen my online security and felt much more confident managing my account.

Not long after their school visit, I went into Crossroads Credit Union to ask questions about student loans. As someone preparing for post-secondary education, I was feeling overwhelmed by the thought of borrowing money and dealing with repayment plans. The staff were incredibly patient and helpful. They took the time to explain how student loans work, what interest rates are, the difference between federal and provincial loans, and what repayment options would look like after graduation. They broke it down in a way that made sense to me, and even gave me advice on budgeting and planning ahead so I could borrow only what I truly needed.

That conversation made a huge difference in how I approached my post-secondary plans. Instead of feeling stressed or confused, I left the credit union with clarity and confidence. I now have a much better understanding of how to manage student debt wisely and responsibly.

Beyond those two key experiences, Crossroads Credit Union has continued to support my financial growth. They offer youth-focused banking products, online resources, and a welcoming environment where no question feels too small. I opened my first account with them, and since then, I've started budgeting, saving regularly, and setting goals for the future. Their encouragement and guidance have helped me build strong financial habits early on.

In a world where managing money can be intimidating, Crossroads Credit Union has been a steady and positive influence. Their efforts in our school and their personal support at the branch have empowered me to take control of my financial journey with confidence and purpose.