



For Canada and the rest of the world, 2020 has brought about a unique set of shared experiences that, for the most part, I am sure we will be happy to see in the rear-view mirror. With all the new challenges caused by the COVID-19 pandemic Canadians are entering a very different world in 2021. Changes, such as the acceleration of digital platforms, decentralization from office towers, curbside pickup at retail stores and even remote medical care, have transformed many of the activities that we engage in daily. While the vaccine will provide a boost for Canadian economic growth it is anticipated that it will take at least until 2022, but probably 2023 until growth bounces back to pre-pandemic levels.

As you are aware, many Canadians have been impacted financially. Even the ones who have not experienced an impact directly need to take stock and ensure they are equipped to manage the challenging times that are forthcoming. Canada and the provinces have added to our collective debt in an unprecedented manner. Despite high employment, Canadians are borrowing more monies than ever for home purchases, renovations, and overall outdoor recreation.

It is important to note financial health is critical to overall well-being. Budgeting, planning, managing day-to-day finances, keeping on track with bill payments and increasing an individual's overall net-worth remain as important as ever. It is never too late or too early to commence a plan. At OPPA Credit Union our accredited professionals have access to robust financial planning tools and can provide you with holistic, unbiased advice. Whether you need to improve your cash flow, pay down debt or invest appropriately in the market, you should ensure your financial goals are a priority for 2021. Reach out to us and we can assist you with your financial needs no matter your current life stage.

On behalf of all the employees, I would like to thank you for your ongoing support and wish you and your family a very happy holiday season and all the best for 2021!

Regards,

Bill

Bill Whyte | CEO

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