

MEMBER ADVANTAGE™

The Credit Union Advantage



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Credit Unions... Trusted by Millions of Canadians

Welcome to the financial institution that counts you in – as a customer, as a member and as an owner. We're popular across Canada because we offer knowledgeable and friendly service, with a unique commitment to supporting local communities.

Millions of Canadians

The principle of putting members first galvanized the growth of credit unions and their French-language equivalent, caisses populaires. Thanks to more than a hundred years of member loyalty, the Canadian credit union system continues to be strong. Today, our 313 credit unions and caisses populaires manage \$150.3 billion* of deposits in 1,747* locations. As our 5.3* million members will tell you, credit unions and caisses populaires work hard for and with their members, making a difference in their local communities.

The Credit Union Difference

If you walk by one of our branches, or use our online services, you might think we are just like other financial institutions. But here's the difference: a local credit union is a financial co-operative, owned by its members, who are also customers. It is owned and controlled by the people it serves.

Guided by the Co-operative Principles, credit unions are a secure place to save, invest or borrow money. These seven internationally accepted Co-operative Principles shape credit union business decisions and governance, setting credit unions apart from other financial institutions:

- 1. Voluntary and open membership**
- 2. Democratic member control**
- 3. Member economic participation** – at credit unions, members have equitable, democratic control of their capital
- 4. Autonomy and independence** – credit unions are independent organizations controlled by members
- 5. Education, training and information** to stakeholders
- 6. Co-operation among co-operatives** – credit unions work together locally, regionally, nationally and internationally
- 7. Concern for community** – credit unions work for sustainable development of their communities

** Statistics include Canadian credit union system affiliated credit unions and caisses populaires. Statistics do not include the Desjardins Group of caisses populaires as well as other non-affiliated credit unions, consisting of an additional 4.8 million members at 381 credit unions and caisses populaires with \$114.8 billion in deposits.*

Full range of services

Credit unions and caisses populaires in Canada are proud of their financial expertise and friendly service. We offer a full range of financial services – savings and chequing accounts, loans, lines of credit, mortgages, Tax-Free Savings Accounts (TFSAs), RRSPs, RRIFs, RESPs and investment opportunities as well as trust, estate planning and insurance programs. Talk to us! We're committed to helping you achieve your financial goals.

Serving Our Members First

You don't just open an account with a credit union – you join a credit union. Membership is the most distinctive feature of the credit union system.

Sharing a common bond

As a member, you share a common bond with your fellow credit union members. In a community credit union, you are all residents of the same community or region. In other credit unions, you may belong to the same profession, share an ethnic background or work in the same industry.

For the tenth consecutive year, credit unions received the Customer Service Excellence award among all financial institutions in the retail banking sector.

Source: Ipsos 2014 Best Banking Awards, quarterly Customer Service Index (CSI) survey

You have a voice

Credit union members are owners, because they are also shareholders. The fundamental operating principle of credit unions is democratic ownership: one member, one vote, regardless of the amount of shareholdings or deposits. That means

you have a voice, along with other members, in setting the credit union's direction at the local level, where services meet your needs. You can also share in the distribution of earnings and seek election to the credit union's board of directors. Furthermore, you could be elected to regional or national boards or committees.

Tradition and Innovation

Credit unions have been serving Canadians since 1900, when Alphonse Desjardins founded the first *caisse populaire* in Lévis, Québec. Back then, ordinary working people had little access to the commercially centred banks.

Organized locally, according to a co-operative model, credit unions provided urgently needed savings and lending services, at fair rates.

There are approximately 1,000 communities with at least one credit union or *caisse populaire*, and over 380 communities where a credit union or *caisse populaire* is the only financial services provider.

Credit union firsts

As financial institutions are structured to respond to member needs, credit unions boast a rich history of innovation. Full-service automated teller machines (ATMs) were first offered in Canada by credit unions, as were electronic payment cards, retail debit card purchases and daily interest savings accounts. Even the weekly/biweekly mortgage payment, now widely available, was introduced by credit unions to help members reduce their debt more quickly.

Full Range of Services

Like other financial service providers, most credit unions are full-service financial institutions that offer most or all of the following services to individuals and businesses:

- Savings and chequing accounts
- Term deposits
- RRSPs, RRIFs and RESPs
- Tax-Free Savings Accounts (TFSA)
- Business products and services
- Farm financial services
- Loans, lines of credit and mortgages
- Credit/Debit cards
- Investment products

- Mutual funds
- Investment dealer services
- Retirement planning services
- Financial counseling
- Financial management services
- Trust and insurance services
- Services in person, by telephone, online, or on your mobile device

Cards and credit unions

Our members value the convenience of debit and credit cards – which is why we offer a full array of these products.

Your credit union Debit Card such as your *MEMBER CARD*[®] Debit Card provides you with easy and convenient access to your funds at over one million automated teller machines (ATMs) around the world. This card allows you to pay for goods or services at a retail or service terminal by means of an electronic transfer of funds from your account.

Like most financial institutions, your local credit union may also offer credit cards – in association with either MasterCard International or Visa International.

Credit unions participate in a number of different networks and services including:

- *ACCULINK*[®] ATMs connected across Canada
- *THE EXCHANGE*[®] Network
- *INTERAC*⁺ ATMs and retailers in Canada
- *MasterCard*[®]/*Cirrus*[®] ATMs internationally
- *VISA*^{*}/*PLUS*^{*} ATMs internationally

Talk to your credit union about the cards they issue and the networks they participate in.

Note: Many credit unions offer Buyer Protection/

Extended Warranty and CHOICE REWARDS[®] Loyalty benefits on the *MEMBER CARD*[®] service. Ask your credit union for more information about these benefits.

Want to find the nearest credit union branch or ATM? Go to www.cucentral.ca and click on “Find a Credit Union Near You.” Or, download the free Credit Union Branch and ATM Locator app for your smartphone.

Shouldn't you be able to access your money without a penalty? For a full list of surcharge-free credit union ATMs across Canada, go to dingfree.ca and download the *ding free*[®] mobile ATM locator app, available on all smartphone platforms.

Caring for Communities

Using sound financial judgment, credit unions put members' deposits back to work in the local community, through loans to members and investments in local initiatives.

That's just one way credit unions contribute to their communities. But the commitment goes much further.

In 2013, credit unions contributed more than \$49.3 million to support communities across Canada.

Source: Credit Union Community Involvement Survey, conducted in 2014 for the 2013 calendar year.

Community Economic Development

As strong supporters of community development, credit unions play a major role in fostering community well-being by:

- supporting various community events, health care causes, educational programs, and arts & culture, through donations, sponsorships, and investing in community projects such as the construction of sports and recreation facilities for public use,
- initiating public education programs aimed at enhancing members' knowledge and skills so they can confidently manage their personal finances.
- promoting community economic development, such as lending programs for low-income individuals and micro-businesses, investments in affordable housing, and business mentoring programs.

In 2013 alone, Canada's credit unions gave nearly \$38 million in donations and sponsorships; donated more than \$1.6 million to charitable foundations; provided more than \$2.6 million in donations-in-kind; awarded nearly \$1.6 million in scholarships and bursaries; and contributed more than \$5.5 million in financial services to community organizations by reducing or waiving service charges.

Awarding community achievements

To encourage this activity, the credit union system established the National Credit Union Award for Community Economic Development (CED) and the National Credit Union Award for Social Responsibility (CUSR). Now in its 27th year, the CED Award

celebrates the accomplishments of credit unions that have helped their communities overcome challenges and invest in the future. Entering its 2nd year, the CUSR Award celebrates innovation and leadership that credit unions are demonstrating in their social, environmental and economic performance to create a positive impact in the communities that they serve.

Local, Provincial/Regional, National Tiers

The Canadian credit union system is organized in three tiers – local, provincial/regional and national. Each tier is designed to provide service to members, under a system where sound business practices are married to social principles.

Primary/Local tier (p. 6–9)

At the local level, most credit unions are full-service financial institutions with a wide range of products and services to match member needs. Although linked provincially and nationally to other credit unions, each credit union operates independently, under the direction of a board of directors elected by its members.

Regional tier (p. 11–12)

Local credit unions may hold membership in a “Central,” which provides them with corporate financial services and development support. Centrals also constitute important links to provincial government and to national co-operatives.

National tier (p. 13–14)

The third tier is at the national level, consisting of a number of financial co-operatives and Credit Union Central of Canada, the national trade association for Canadian credit unions.

The Primary Tier: Local Credit Unions

How your credit union works

Members come first at your credit union. The fundamental operating principle of credit unions is democratic ownership: every member has at least one share and one, but no more than one, vote in the decision-making process. All members, therefore, are equal owners, regardless of the size of their respective credit union deposits. Every member has the right to seek election to the board of directors and committees.

Board/staff roles and relationships

Credit unions are regulated by legislation, and each undergoes audits and inspections to ensure strict adherence to sound financial practices. The board of directors represents the interests of the members, sets policies, and oversees the general operation of the credit union, while qualified staff maintain the hands-on responsibility for day-to-day operations.

Board elections/annual meeting

Elections for the board of directors generally take place at the credit union's annual meeting. Not only a forum for elections, the annual meeting provides an opportunity for the board to report to members on the activities of the credit union over the past year. Members have an opportunity to discuss matters of concern and can vote on policy decisions and any proposed amendments to the bylaws of their credit union.

Director training program

Not everyone elected to a board has a background in corporate governance or in overseeing a financial institution. To help directors develop the business acumen and governance skills they need, directors participate in the national Credit Union Director Achievement (*CUDA*®) Program, offered by CUSOURCE Credit Union Knowledge Network (CUSOURCE Knowledge Network).

For 26 years, the program has constantly evolved to meet the complexities of the financial services marketplace. Directors who graduate from the program and meet other criteria may earn the distinction of being Accredited Canadian Credit Union Directors – an accreditation jointly awarded by Dalhousie University and CUSOURCE Knowledge Network.

Thousands of volunteer directors

Approximately 2,900 Canadians participate on credit union boards and committees across the country. They meet regularly to critically review and discuss policies and operations and to ensure that the credit union operates in accordance with credit union bylaws and government legislation. Boards also work closely with management to set the priorities and the agenda for the annual meeting.

Daily operations

The General Manager or Chief Executive Officer of the local credit union is appointed by the board of directors and is accountable to it for the daily operations. Many credit union managers and credit union staff have been trained in the financial management program offered through the Credit Union Institute of Canada (CUIC Inc.), and are often graduates of other schools of professional management.

Professionals you can trust

Front-line service representatives and credit union managers receive ongoing training so as to offer the most up-to-date information on financial services and products. Moreover, managers and staff are from the community and bring their knowledge of your area to bear in meeting local needs.

The credit union system is one of the country's major employers, providing work for about 27,900 Canadians.

Government regulation

In overseeing credit unions, the provincial government's role is to ensure that these local financial institutions conform to sound financial practices and provincial regulations and standards. Some credit unions employ internal auditors, and all credit unions are required to engage external auditors to prepare their financial statements. Each provincial regulatory body also conducts inspections of credit unions within its jurisdiction.

Protecting Members' Deposits

Your funds are safe in your credit union. In concert with provincial government regulators, specialized deposit insurance organizations work to ensure that credit unions are among the soundest of the country's financial institutions.

Protection

Deposit insurance varies by province and by the type of account that is covered. Credit unions are provincially regulated, and in each province, one or more organizations exist to protect the deposits of credit union members. This organization may be called a deposit insurance or deposit guarantee corporation.

Deposit protection funds are built up and maintained at required levels primarily by premiums or assessments levied on individual credit unions.

Prevention

Deposit protection organizations have powers beyond the collection of premiums and the payout of funds. They give priority to stabilization and prevention roles aimed at averting the potential payout of claims.

These organizations monitor credit union financial performance closely. They can intervene at the early stages of any potential difficulty. Powers of the insuring organization extend to taking over management, supervision, and ordering amalgamation or dissolution of a credit union that is judged to be unable to achieve regulated performance results.

Information About Your Debit Card

Credit unions across Canada are required to comply with the Canadian Code of Practice for Consumer Debit Card Services — a program designed to give you full information on all of our services involving your debit card. We want to ensure that you know all of the service options available, what fees might be applicable and the specific responsibilities of the credit union and you, the cardholder.

Understand your cardholder agreement

With your new credit union Debit Card you will receive your cardholder agreement. Please keep a copy of the signed agreement, outlining the terms and responsibilities, as verification that you understand the features and operation of the debit card and PIN, accessible accounts and applicable fees. Your credit union will advise you if the terms and conditions of the agreement change and where to obtain a copy of the changes, or a copy of the revised agreement.

Keep accurate records

It is important to verify your monthly statements against your debit card transaction records, and report any discrepancies to your credit union as soon as possible.

Protect your card and your PIN

Credit unions are committed to making debit card services as easy and as secure as possible. Talk to your credit union to find out how to best protect yourself from fraud.

Your credit union will not hold you responsible for losses resulting from circumstances beyond your control, such as technical problems, our errors, and system malfunction. You are not liable after you have reported the card lost or stolen, if the card is cancelled or expired, or if you have promptly reported that someone else might know your PIN – so make sure you notify your credit union as soon as you become aware of the problem. You are also not liable if you are the victim of fraud, trickery or coercion resulting in unauthorized use, provided you co-operate with your credit union in any subsequent investigation.

Solving problems

In the event of a problem with a debit card transaction, you should first attempt to resolve the problem with your credit union. For issues relating to problems with merchandise or retail service purchased with the card, you should contact the merchant. Your credit union will respond to your report of an unauthorized transaction within 10 business days. Your credit union will also provide you with details about its dispute resolution process.

Confidentiality

Your credit union wants to ensure that all member records are kept accurate and confidential. You can have access to file information, but unauthorized users cannot. Contact us if you would like to verify or update the information about you that your credit union has on file.

The Regional Tier

The middle tier of the national credit union system consists of five Central credit unions and one federation of caisses populaires. Together they provide a vital link to provincial governments and national co-operative organizations.

The major shareholders and depositors in Centrals are local credit unions. Other types of co-operatives may also be secondary shareholders. The Centrals' boards of directors are composed of managers and directors from local credit unions elected on a regional or an at-large basis.

Centrals are funded through the purchase of shares, shareholder deposits of mandatory and surplus liquidity, dues, earnings on loans and investments, and service fees.

The principal financial role of Centrals is to maintain system liquidity at the provincial level.

Additional financial services provided by Centrals may include:

- access to the Canadian payments system (including cheque clearing)
- fund transfers between credit unions
- regular updating of financial information
- asset/liability management

Supporting ongoing member services

While specific programs and services vary somewhat from province to province, Centrals provide member credit unions with a wide range of ongoing support services that may include:

Marketing & Communications

- Marketing, including the development of new products and services; Advertising and promotion
- Communication between credit unions to foster better links
- Public relations, to promote the benefits and features of credit unions

Research

- Competitive intelligence; Polls, studies and focus groups

Education

- Member education through brochures, kits, video recordings and seminars
- Professional development programs for directors, managers and credit union personnel

Systems

- Electronic data processing
- Systems, manuals and state-of-the-art technology designed to facilitate day-to-day operations

Professional Management Services

- Management consulting
- Legal and taxation services

Representing credit unions before provincial governments

Centrals link credit unions and provincial governments by:

- advising government policy makers and administrators regarding the application or amendment of regulatory statutes
- representing credit union interests when proposed provincial legislation could impact on the affairs of credit union operations

Providing a system that works

All regional Centrals are regulated provincially. In addition, all Centrals are regulated federally, under the *Cooperative Credit Associations Act*. All Centrals including Credit Union Central of Canada are inspected by the Office of the Superintendent of Financial Institutions (OSFI).

The National Tier: Credit Union Central of Canada

The third tier of the credit union system is at the national level, consisting of Credit Union Central of Canada (Canadian Central) and a number of financial co-operatives.

Canadian Central is the national trade association for credit unions in Canada. Regional Centrals are the primary shareholders/members of Canadian Central. Together, these shareholders appoint all 10 of the directors that sit on Canadian Central's board.

Canadian Central's vision is to be "the leading advocate for a successful, competitive and growing credit union system that is distinct in its commitment to co-operative values and favoured by Canadians as their primary provider of financial services." In accordance with this vision, Canadian Central leads or participates in projects and initiatives to support and expand the Canadian credit union system.

Canadian Central's mission can be broken down into a three-fold mandate: (i) to provide a National Forum for the system, (ii) to be the system's National Voice and (iii) to provide National Services. While carrying out these activities, Canadian Central continually strives to meet the highest standards of performance and ethical conduct in its operations, and to manage risk, meet compliance standards and fulfill other regulatory responsibilities in a timely manner.

1. National Forum

Canadian Central provides a National Forum for the discussion of issues that impact the national credit union system. For example, the Board itself is a national forum, with representation from across Canada. Canadian Central also provides a national forum through its policy committees, which are established to deal with pressing issues with a national dimension.

Canadian Central also serves as a National Forum through its conferences and forums: the Canadian Conference for Credit Union Leaders, Government Relations Forum, National Credit Union Commercial Business Forum, National Credit Union Lending Conference, and National Credit Union Treasury & Finance Forum, to name but a few.

2. National Voice

As a National Voice, Canadian Central represents the credit union system, advocating and promoting credit union interests.

Canadian Central represents the system within several national organizations, most notably the Canadian Payments Association and Interac Association.

Policy and advocacy are vital to Canadian Central's role as a national voice for the credit union system. Canadian Central's Policy Division and Government Relations Office in Ottawa addresses and provides solutions to matters of policy issues that are of concern to Centrals and credit unions. Issues addressed may relate to legislative reform, Taxation Policy, Privacy, Agriculture, Liquidity, Anti-Money Laundering & Terrorist Financing, and Crown Agencies.

Canadian Central provides the federal government with a single point of contact into the credit union system. Policy proposals, new legislation and other national trends and initiatives are analyzed by Canadian Central and communicated to the credit union system.

3. National Services

Some examples of National Services provided by Canadian Central include:

- Trade-mark management
- Group purchasing/national discount programs
- Marketing services, including development of marketing and educational materials such as booklets, electronic booklets, leaflets, and other publications
- Research & Information services
- Payments services

Canadian Central is a member of the Interac Association on behalf of the credit union system.

In addition to its threefold mandate, Canadian Central provides managerial support for CUSOURCE Credit Union Knowledge Network.

National Partners In Financial Co-operation

The following is a list of the key Canadian co-operatives and credit union system affiliates that help local credit unions meet their members' needs.

Wealth Management Services

Credential®

Based in Vancouver, Credential Financial Inc. (Credential) is the wealth management distribution company for the Canadian credit union system, serving more than 1,300 advisors at over 225 partner credit unions.

Credential delivers investment and insurance products and services, expert advice, and innovative wealth management solutions to credit union partners, advisors, and members.

For more information, visit **credential.com**. Credential is the parent company for the following subsidiaries and divisions:

Credential Asset Management, a mutual fund dealer, provides credit unions with access to third party mutual funds, sales support, training, and back office administration.

Credential Securities®, a full-service investment dealer, enables credit unions to offer investment products and services, including stocks, bonds, and mutual funds.

Credential Direct®, an online brokerage, provides credit union members and independent investors access to self-managed investment services.

Credential Insurance Services, a managing general agency, enables credit unions to offer insurance-related solutions from top insurance companies.

Credential Financial Strategies facilitates employment of licensed financial planners on behalf of partner credit unions, enabling them to offer integrated investment and insurance solutions.

NEI Investments

NEI Investments is a mutual fund provider owned 50% by the credit union Centrals and 50% by Desjardins Group. NEI Investments makes excellent, independent portfolio managers accessible to Canadian retail investors through two award-winning fund families: Northwest Funds and Ethical Funds. With true active management and a relentless, disciplined focus on risk management, NEI strives to deliver strong returns and peace of mind to investors as they work toward their financial goals and a secure future.

NEI Investments is also home to Canada's leading ESG Services team who provide environmental, social and governance (ESG) analysis to portfolio managers of responsible investments, including Ethical Funds.

Northwest Funds

The Northwest Funds are managed to deliver better returns with less risk by taking an active management approach and focusing on downside protection. Since 1997, the Northwest Funds have been effectively managing risk to drive more consistent returns in all market conditions.

Ethical Funds

Founded by Canada's credit unions in 1992, the Ethical Funds are Canada's largest and most comprehensive family of sustainable investments with mutual funds in all asset categories plus the Ethical Select Portfolios – a fund of funds solution.

The Ethical Funds offer Canada's most proactive and comprehensive corporate engagement program – improving how companies do business.

For more information, visit [**neiinvestments.com**](https://www.neiinvestments.com).

Financial and Trust Solutions

Concentra Financial was formed with a national mandate to serve the Canadian credit union system. Today, with its wholly owned subsidiary Concentra Trust, Concentra is a fully functioning federally regulated financial institution within the Canadian cooperative system. Concentra operates with a broad set of federal retail powers similar to national banks providing wholesale financial and trust solutions across

provincial borders to Canada's credit unions. Its aim is to meet the growing and sophisticated needs of credit unions with business solutions that improve financial performance, support effective risk management, and meet member needs. Federal retail powers also differentiates Concentra with the ability to operate in capital and senior markets to strategically move assets and source funding to better serve credit unions. Concentra has two distinct strategic groups of business established to meet credit union needs – Financial Intermediation and Concentra Trust.

- **Financial Intermediation** – Known for responsiveness and flexibility in bringing solutions to bear on new emerging market opportunities, the financial intermediation business lines deliver a range of wholesale solutions that target capital and liquidity, risk management, and the lending/investing needs of credit union members.
- **Concentra Trust** – Wholesale and retail trust services are delivered through Concentra Trust, a wholly owned subsidiary of Concentra Financial. With the same powers as other national trustees, Concentra Trust offers a wide range of personal trust, corporate trust and registered plan solutions.

Founded through partnership and thriving on co-operation, Concentra Financial is committed to working with Canada's credit unions, Centrals and strategic partners to enhance the success of the credit union system and its members.

For more information, visit **concentrafinancial.ca**.

Insurance and Financial Services

CUMIS creates financial security for Canadians and promotes the growth and success of credit unions and caisses populaires in Canada.

As the leading provider of insurance-related products and services to the Canadian credit union system, CUMIS serves more than 300 credit unions, with a total of more than 5.3 million members. By partnering with CUMIS, credit unions can offer their members many types of insurance, including credit and mortgage protection, life, disability and critical illness, home, auto and travel insurance and employee benefits.

CUMIS also offers business, bonding/liability and property insurance to credit union operations. In the area of wealth management, CUMIS offers credit unions group retirement plans and member support services.

CUMIS' principal companies are CUMIS Life Insurance Company and CUMIS General Insurance Company. CUMIS also has a 50% interest in Credential Financial Inc. CUMIS is jointly owned by Co-operators Life Insurance Company and Central 1 Credit Union.

For more information, visit cumis.com.

The Co-operators is a leading Canadian-owned, multi-product insurance and financial services organization with more than \$38 billion in assets under administration. Within their three core areas of operation – Property and Casualty insurance, Life insurance, and institutional investments – the Co-operators employs more than 4,500 staff members. They are supported by almost 500 exclusive advisors with 688 retail outlets, five contact centres, and an extensive national broker network.

Through a partnership with Central 1 Credit Union, The Co-operators acquired The CUMIS Group Limited (CUMIS) in 2009, and therefore has a joint interest in CUMIS – the leading provider of insurance-related products and services to the Canadian credit union system.

For more information, visit cooperators.ca.

Other Canadian Co-operative Partners

Co-operatives and Mutuals Canada (CMC) is the national association representing co-operative and mutual businesses, sector federations and provincial or sector associations. CMC activities are targeted at helping co-operatives and mutuals form, develop and thrive in their communities. CMC also supports wide-ranging research in partnership with leading research institutions and government to inform policy decisions. Our members come from many sectors of the economy, including finance, insurance, agri-food and supply, wholesale and retail, housing, health and the service sector.

For more information, visit canada.coop

CUSOURCE Credit Union Knowledge Network (CUSOURCE Knowledge Network) is a national partner organization that provides learning and development solutions for the Canadian credit union system. Built by and serving Canadian credit unions, CUSOURCE Knowledge Network offers flexible learning opportunities with varying course delivery options such as instructor led (in class), online, and paper-based courses on a wide variety of professional business topics.

Through the partnership between the **Credit Union Institute of Canada (CUIC Inc.)**, and Dalhousie University in Halifax, NS, credit unions have access to professional designation programs that confirm that employees and directors are meeting standards of academic achievement.

For more information, visit **cusource.ca**.

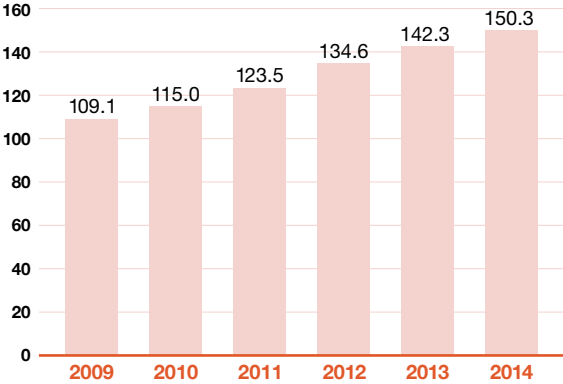
La confédération des caisses populaires et d'économie Desjardins du Québec is responsible for the orientation, planning and co-ordination of the Mouvement des caisses Desjardins. The credit union system maintains an ongoing relationship with the caisse populaire movement in Québec.

For more information, visit **desjardins.com**.

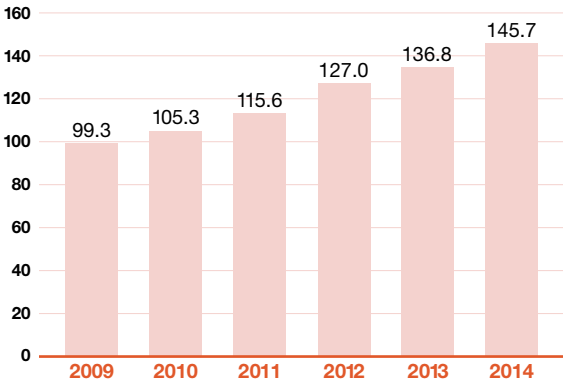
Growing Our Success

As at fourth quarter 2014. Includes Credit Union Central of Canada affiliated credit unions and caisses populaires only.

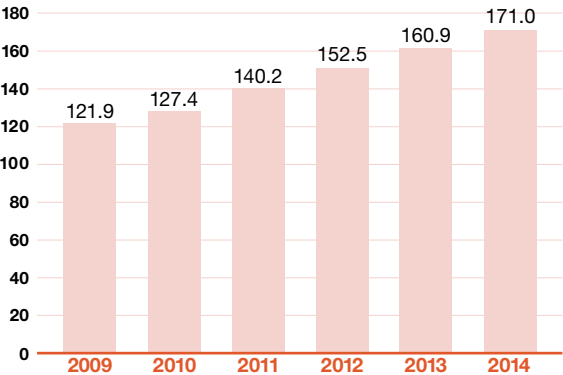
Savings (\$ billions)



Loans (\$ billions)



Assets (\$ billions)



Where to Find Us: By Phone, or Online

Credit Union Central of Canada

Toronto, ON (416) 232-1262 or 1 (800) 649-0222
Ottawa Office (613) 238-6747 www.cucentral.ca

Visit this website to find out more about the Canadian credit union system, and to find a credit union branch or ATM near you.

Central 1 Credit Union

British Columbia Region:

Vancouver, BC
(604) 734-2511
central1.com

Ontario Region:

Mississauga, ON
(905) 238-9400

Credit Union Central Alberta Limited

Calgary, AB (403) 258-5900
albertacentral.com, albertacreditunions.com

SaskCentral®

Regina, SK (306) 566-1200
saskcentral.com, saskcu.com

Credit Union Central of Manitoba

Winnipeg, MB (204) 985-4700
creditunion.mb.ca

Atlantic Central

Halifax Office

Halifax, NS (902) 453-0680
atlanticcentral.ca

Riverview Office:

Riverview, NB (506) 857-8184

Charlottetown Office:

Charlottetown, PE (902) 566-3350

L'Alliance des caisses populaires de l'Ontario limitée

North Bay, ON (705) 474-5634
caissealliance.com

® HANDS & GLOBE Design is a registered certification mark of the World Council of Credit Unions, used under license.
† Trade-mark of Interac Inc. Used under license. * Visa Int/Licensed User of the marks. ® CUMIS is a trademark of CUMIS Insurance Society, Inc. and is used under license. ® THE CO-OPERATORS is a registered trade-mark owned by The Co-operators Group Ltd. ® NEI Investments, Ethical Funds and Northwest Funds are registered trade-marks owned by Northwest & Ethical Investments L.P. ® Credential, Credential Securities, and Credential Direct are registered marks owned by Credential Financial Inc. and are used under license. ® ACCULINK, MEMBER CARD, CUSOURCE, CUDA and CUIC are registered trade-marks owned by Credit Union Central of Canada, used under license. ® CHOICE REWARDS is a registered trade-mark owned by The Toronto-Dominion Bank, used under license. ® MASTERCARD and CIRRUS are registered trade-marks owned by MasterCard International Incorporated and is used under license. ® THE EXCHANGE is a registered trade-mark licensed for use in Canada by Ficanex Services Limited Partnership. ® SASKCENTRAL is a registered trade-mark owned by Credit Union Central of Saskatchewan. ™ MEMBER ADVANTAGE is a trade-mark owned by Credit Union Central of Canada. ® DING FREE is a registered trade-mark owned by Central 1 Credit Union, used under license

