Social Responsibility and Canada’s Credit Unions
A different kind of financial institution, making a difference! Canadian credit unions are unique in the ways that they conduct business and serve their members. We open accounts, complete transactions, accept deposits, offer business services, and much more. But what we celebrate as the credit union difference extends far beyond our financial services. As member-owned co-operatives, local credit unions have a long, distinguished history of reflecting the strength of their co-operative values in forging stronger communities. Locally this spirit drives community economic development, dedicated volunteerism, community sponsorships, scholarships, bursaries and a wide range of charitable giving. In each community this commitment to sustaining strong communities is at the core of the credit union difference.

Social Responsibility is the principle of considering the interests and community welfare extending well beyond direct business practices. As financial co-operatives, owned and controlled by their member-customers, credit unions bring fresh approaches to social responsibility that are as individual and exceptional as the communities themselves.

- **$24.9 million** in donations and sponsorships
- **$1.3 million** in scholarships and bursaries
- **$4.5 million** in donations to charitable foundations
Our Strong Values

In 2009, Canada’s credit unions contributed nearly $37.5 million to their communities in the form of direct donations, financial services, sponsorships, scholarships and bursaries.

Care and caring are at the heart of the Canadian credit union movement. In today’s business world many organizations have added some form of community outreach to their core activities. Yet, for credit unions, social responsibility and accountability go to the very core of our daily operations. In a world of globalization and the quest for broader markets, credit unions are local and anchored in our communities. While the average Canadian corporate charitable giving level has consistently hovered near one per cent of profits, many Canadian credit unions set higher targets which they consistently meet or exceed.

From modest roots that run deep into Canadian communities, for more than 100 years credit union membership has meant local control for ordinary people building financial futures for their families and friends. Organized locally, according to a co-operative model, credit unions have consistently provided urgently needed savings and lending services, at fair rates.

Today’s credit unions are modern financial institutions playing a vibrant role in the Canadian economy. Using sound financial judgment, credit unions are cornerstones of community strength, growth and giving.

In 2001, Credit Union Central of Canada and Ipsos Reid conducted the first system-wide community involvement study of Canadian credit unions. The survey is now spearheaded by Credit Union Central of Manitoba and continues to be voluntary. It is conducted each year, between January and June, and reports on credit union involvement in the previous fiscal year. The survey conducted in 2009 received 269 responses from 419 invited credit unions. The results of this survey have always been shared with members as well as made public to help communicate the role that credit unions play in developing the communities that they serve.

Giving – Through donations, services, scholarships and volunteerism, credit unions contributed nearly $37.5 million to individuals and organizations in Canadian communities during 2009. That figure includes almost $24.9 million in monetary donations and sponsorships.

Community Economic Development – Credit unions enhance their communities by supporting a variety of local economic initiatives and offering reduced or waived service charges to community groups.

Social Responsibility – Canada’s credit unions consistently demonstrate their commitment to the co-operative spirit by practising socially responsible management. With over 1,700 locations and over five million members, there is scarcely a corner of the country that is untouched by this commitment to contribute to economic development, while improving the quality of life for members, employees, their families and their communities at large.
Social giving strengthens and binds credit unions to their roots – sustainable, vibrant communities. After all, sharing is one of the strengths at the heart of the credit union movement. In 2009, the credit unions surveyed reported donations and sponsorships of nearly $24.9 million in support of thousands of local services, health care, sports activities, community initiatives, social services, and cultural events. Almost $1.3 million was also given in the form of bursaries and scholarships.

The 2009 Credit Union Community Involvement Survey defines donations as “gifts” to a fund or organization, where nothing but goodwill is received in return. Sponsorships, on the other hand, usually involve a two-way arrangement in which the giver receives something in return – usually advertising, free publicity and increased public awareness.

Overall, reported annual donations and sponsorships from credit unions have remained well in excess of the target of one per cent of pre-tax profits set by the Imagine Canada A CARING COMPANY™ program, which sets commitment guidelines for corporate philanthropy.

Credit union leadership reflects the depth of commitment by members and employees to share the benefits of credit union membership with our communities. Among survey respondents, the average credit union contributed donations and sponsorships amounted to $82,672 in 2009.

**Giving Time**

In 2007, Statistics Canada surveyed over 21,000 Canadians aged 15 and over for The Canada Survey of Giving, Volunteering and Participating. While it found that Canadians donated a total of $10 billion and volunteered almost 2.1 billion hours in 2007 – the equivalent of close to 1.1 million full-time jobs –
the greatest proportion of this support came from a thin wedge of the population.

The survey found that 82 per cent of the value of all donations comes from only 25 per cent of donors. Further, just 10 per cent of volunteers account for 54 per cent of all hours volunteered.

As leaders in community volunteerism, credit union employees have long been counted in this group, reflecting a deep commitment to building strong communities. In 2009, 53 per cent of Canadian credit unions that responded to the Credit Union Community Involvement Survey stated that their employees participated in community activities as part of their paid work. In addition, 75 per cent of credit union employees participated in community activities and/or organizations representing the credit union during their unpaid time off in 2009.

Outside of work time, credit union employees are enthusiastic supporters of their local communities. Staff unpaid volunteerism is high, with 75 per cent of respondents saying that employees volunteer for community activities/organizations, representing the credit union without pay on their personal time. Volunteerism is so important that it has become an integral part of employee performance evaluations for 34 per cent of responding credit unions.

Canada’s 25,400 credit union employees bring significant value to their volunteer service with local organizations – often serving on boards or committees and helping to provide financial and management expertise for everything ranging from sports leagues and seniors’ clubs to local hospitals and charitable foundations.

### 2009 Credit Union Donations & Sponsorships*

* % of responses by category

- International Development: 12%
- Environmental Causes & Disaster Relief: 16%
- Economic Development & Housing: 18%
- Health/Long Term Care: 35%
- Educational Programs & Facilities: 38%
- Art, Culture & Sports: 40%

Note: Credit unions were asked to select all categories that apply. Therefore multiple selections were possible and as such responses do not add to 100%.
**Strong and Generous**

**Fundraising**
Credit unions not only give back to their communities with direct donations, they are connected and involved in fundraising for community causes. In 2009, 54 per cent of the credit unions participating in the *Community Involvement Survey* conducted fundraising activities for charitable organizations. These efforts generate donations by employees as well as credit union members and the public. Fundraising includes a wide variety of activities on behalf of local causes to broader national and international relief programs.

**Credit Union Foundations**
More than $4.5 million was contributed to the 29 credit union charitable foundations in 2009. In turn, these foundations disbursed more than $3 million to worthwhile causes. In total, these foundations were reported to control more than $59.8 million in assets.

**Imagine Canada**
Imagine Canada is a national charity that looks into and out for Canada’s charitable and non-profit sector with research and input into public policy. Imagine Canada’s CARING COMPANY™ members are leaders in corporate citizenship. Each member commits to Imagine Canada’s principles of good corporate citizenship, and demonstrates its commitment to corporate citizenship by:
- donating one per cent of pre-tax profits to community
- developing at least one community project
- publishing a brief report about its activities each year

Among Canadian credit unions and system affiliates, 18 have formalized their commitment to investing in community philanthropy by becoming CARING COMPANY™ members.
Donations-in-Kind
Of the credit unions participating in the Community Involvement Survey, 63 per cent made non-cash donations-in-kind in 2009. The value of these donations was almost $3.4 million, with an average of $20,039 per contributing credit union up from $3.1 million and an average of $16,778 in 2008.

Scholarships and Bursaries
To aid education throughout Canada, more than half of respondents (67 per cent) awarded scholarships and bursaries in 2009. According to the survey, the total amount distributed by credit unions for scholarships and bursaries was almost $1.3 million in 2009 – benefiting more than 1,400 students. The average amount of scholarships/bursaries given per credit union was $7,212, up from $6,060 in 2008.

Credit Union Scholarships & Bursaries 2009

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<th>Metric</th>
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<td>Total amount of scholarships/bursaries given</td>
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<td>Average amount of scholarships/bursaries given per credit union*</td>
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<td>Average number of scholarships/bursaries given per credit union*</td>
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Source: 2009 Credit Union Community Involvement Survey.
* Among credit unions giving scholarships and bursaries.

As defined in the Credit Union Community Involvement Survey, "scholarships" are financial aid given to students, recognizing academic excellence and other achievements such as community service. "Bursaries" are financial aid awarded to students based on a combination of financial need and a specified minimum grade point average.
Community Economic Development

Community development is a process involving local people striving towards priorities or goals established by themselves, for themselves, based on shared experiences and values. For credit unions and their communities, community economic development projects have a significant impact on both social and economic growth. The economic leadership that credit unions provide can assume many forms – from giving direct financial assistance to providing low-cost financial services, to volunteering the initiative and financial expertise needed to pull together community resources to achieve a worthwhile community objective.

Credit union respondents to the Credit Union Community Involvement Survey contributed more than $3.4 million in financial services to community organizations in 2009. Included in this figure are waived service charges, increased interest rates on deposits, and providing other financial services free of charge to community organizations. These contributions enable many nonprofit organizations to maintain operations that directly benefit the community and support economic development.

Waived or reduced service charges are the most popular form of financial service credit unions offer to community organizations. In 2009, this service was offered by 204 credit unions to 49,594 community organizations.

“Other” types of financial services to community organizations total $248,792 and include services such as:

- Auditing books
- Free cheques/personalized cheques
- Increased interest on deposits/preferred term rates
- Preferred borrowing rates
- Office services

Taking all forms of financial services into account, 51,336 community organizations were provided discounted services by local credit unions in 2009.
National Award Recognizes Local Contributions

Helping communities grow represents a major priority for credit unions across Canada. Since 1988, the National Credit Union Award for Community Economic Development has honoured the outstanding efforts of credit unions engaging in projects that emphasize community self-help and which deliver clear social and economic benefits.

Investing in Communities

Successful communities are built upon the co-operative activity and forward thinking of its citizens and its organizations. Credit unions are strong supporters of community development and play a key role in fostering community interests. Beaubear Credit Union of Miramichi, NB, was the 2010 recipient of the National Credit Union Award for Community Economic Development for their efforts in the development of a much needed public transit system.

Beaubear’s CEO chaired the advisory board that worked with local organizations to develop a business model for a transit system that could work in their community. Subsequently funds were secured from federal and provincial governments. Beaubear Credit Union committed to providing financial support for the transit system over the next 10 years in the form of advertising on two of the buses.

In August 2009 Miramichi City Transit officially launched and reports monthly ridership over 4,500. This project serves as a wonderful example of community economic development that provides inspiration to other small rural credit unions in Canada.

Building Strong Communities

Community economic development solutions championed by credit unions are as diverse as the communities they serve. Here are some past examples from the National Credit Union Award for Community Economic Development:

- Vancouver City Savings Credit Union (Vancity), BC, was the recipient of the award in 2009, for its Microfinance program. Since 1998, this credit union has funded microcredit programs in more than a dozen countries in the developing world, while also providing microloans to people in their local communities.
- Vancity implemented a comprehensive microfinance strategy to assist those living in poverty to gain economic stability.
- As co-winners of Credit Union Central of Canada’s 2008 National Credit Union Award for Community Economic Development, Vancity and Coast Capital Savings exemplify the co-operative spirit and commitment to community development. With its Facing Poverty: Affordable Housing and Home Ownership program, Vancity addresses the lack of affordable housing and the difficulty of owning a home in Metro Vancouver. Vancity has tackled the problem through a combination of education, products and services and advocacy.
- Coast Capital Savings of Surrey, BC, supports a program called Quality of Life CHALLENGE. This program brings diverse partners together to generate long-lasting solutions to the growing poverty issue in British Columbia’s Capital Region. Coast Capital Savings has committed over $500,000 and many employee hours to this program. As a result, the program has increased incomes, provided affordable housing and encouraged community engagement.
- Affinity Credit Union, SK (previously FirstSask Credit Union and the 2007 award recipient) introduced an innovative youth initiative called Individual Development Account (IDA) program. This program provides disadvantaged youth with tools and incentives to learn critical financial and life skills, while saving for future goals. It leveraged contributions to attract additional financial and human resources, while also secured policy changes that remove barriers preventing low income youth from saving for their future.

Winners of the National Credit Union Award for Community Economic Development show how credit unions participate in local economic development initiatives from conception to completion, through effective partnerships with community-based organizations. Entries honoured over the years included affordable housing and mortgage initiatives, small business microlending programs, financial assistance for less advantaged community members and supportive financing of nonprofit community organizations.
Social Responsibility

For credit unions, social responsibility means taking responsibility for the impact of business activities on customers, employees, shareholders, other community members and the environment. It is a core principle leading to voluntary steps to improve the quality of life for employees and their families as well as, for the local community and society at large. In recent years, many of Canada’s credit unions have led the way with responsible employment, governance, environmental and investment programs and policies. And throughout their history, credit unions have empowered Canada’s consumers with innovative products and services, which have often been imitated by other financial institutions.

Building Future Leaders

Growing the talents of future young leaders is one of the most important goals of the Canadian credit union system. Recognizing, retaining and responding to credit union youth will allow us to sustain our values in the next generation of strong, socially responsible leaders.

Created by Credit Union Central of Canada’s Board of Directors, the National Credit Union Young Leaders Award recognizes tomorrow’s leaders in Canada’s credit union system and encourages further leadership development.

Eligible candidates must be 35 years of age or younger, with two years employment in the Canadian credit union system and a minimum of two years in a leadership/management position. Demonstrated leadership competencies are required, including management of a major credit union initiative and participation in community initiatives.

One of the five finalists receives the National Credit Union Young Leaders Award which includes a $10,000 scholarship to cover tuition and travel costs to attend a leadership development program at a university in Canada.
The selection committee examines each nominee’s accomplishments, their written essay, their commitment to the co-operative spirit, and the nomination letter written by the CEO of a provincial Central, a credit union’s CEO, General Manager or the credit union’s Board Chair.

All finalists will become members of the National Young Leaders Committee, formed to contribute to the development of young leaders within the system. The committee is comprised of young leaders from across the country with a vision to make the credit union system the number one employer for young leaders in the financial services industry.

2010 National Young Leaders Award Winners
Erin D. Robinson, *Organization Development Consultant*, Vancity Credit Union, Vancouver, BC, received the 2010 *National Credit Union Young Leaders Award scholarship*. Four other outstanding finalists were also recognized:
- Jodi Chambers, *Director, Business Excellence*, Assiniboine Credit Union, Winnipeg, MB;
- Robert C. Christiansen, *Branch Manager*, Servus Credit Union, Lethbridge, AB;
- Ericka Hewitt, *Senior Manager, Corporate Planning*, Coastal Community Credit Union, Nanaimo, BC;
- Blake Reynolds, *IT Manager*, OMISTA Credit Union, Moncton, NB

Employers of Choice
As member-owners of credit unions, virtually all employees have a key stake in the organizations that employ them. This gives them a profound influence both on the policies that affect them and their enthusiasm for their work. As a result, credit unions tend to be employers of choice, with progressive, forward-looking employment policies – reflecting co-operative values and principles.

Training and Development Opportunities
CUSOURCE Credit Union Knowledge Network (CUSOURCE Knowledge Network) is the home of learning, knowledge sharing, career management and strategic people development for the Canadian credit union system. CUSOURCE Knowledge Network understands that employees need continuous learning and development opportunities in today’s competitive work environment.

As a national learning organization, CUSOURCE Knowledge Network offers credit union employees and directors a combination of online, instructor-led, and paper-based learning options, as well as career roadmaps that have been designed to develop the competencies required for personal and corporate success.

CUSOURCE Knowledge Network is also the hub for the Credit Union Institute of Canada (CUIC Inc.), which offers professional accreditation and designation programs in partnership with Dalhousie University.

Democratic Governance
Strong credit unions contribute to building strong communities. For credit unions, one of the key sources of strength lies in sound corporate governance policies and practices. Because credit unions are democratic institutions owned by the members they serve, they must be accountable, open and transparent.

Building these attributes and governance expertise is the goal of the national Credit Union Director Achievement (CUDA®) Program.

Further, since 2007, credit union directors have been able to earn the distinction of Accredited Canadian Credit Union Director (ACCUD) through the longstanding partnership between CUSOURCE Knowledge Network and Dalhousie University. This national Accreditation is a mark of directors’ commitment to the credit unions and communities they serve.
Progressive Employers

As employers, Canadian credit unions are recognized for progressive policies such as profit sharing, flexible benefit plans, flexible work schedules, supporting volunteer work, employee wellness plans and educational support.

Canada’s Best Employers

Every year, credit unions make it to the list of the 50 Best Employers in Canada – a survey in which employees decide which organizations make the list. In 2010, Envision Financial (BC) made the list for the eighth consecutive year, while Conexus Credit Union (SK), appears on the list for the fifth year in a row. Also on the list are Coast Capital Savings Credit Union (BC), The Co-operators (ON), and Co-operators Life Insurance Company (SK).

The 50 Best Employers survey, conducted by Hewitt Associates, measures employee engagement and shows that organizations with high employee engagement have a greater ability to attract and retain key talent.

Each year credit unions are also included in the list of top small and medium-sized employers in the country. In 2010, Spectra Credit Union (SK), Kawartha Credit Union Ltd. (ON), and Mennonite Savings and Credit Union (ON), have made the list of 50 Best Small and Medium Employers in Canada for companies with 50 to 399 employees.

The credit unions were selected in the annual survey by Queen’s Centre for Business Venturing at Queen’s School of Business and Hewitt Associates, in partnership with The Globe and Mail. Winners were chosen based on employee engagement, defined as the emotional and intellectual involvement or commitment of the workforce.

Canada’s Top 100 Employers Competition

Ontario’s Meridian Credit Union is one of the 2010 winners of the annual Canada’s Top 100 Employers competition to determine which employers lead their industries in offering exceptional workplaces for their employees. The list, compiled by Mediacorp Canada Inc., examines employers based on a detailed review of eight criteria including Work Atmosphere & Social;
Health, Financial & Family Benefits; Training & Skills Development; and Community Involvement. Employers are compared to other organizations in their field to determine which offers the most progressive and forward-thinking programs.

Management Excellence

Canada’s 50 Best Managed Companies is the country’s leading business awards program, recognizing excellence in Canadian-owned and managed companies with revenues over $10 million. In 2009, several credit unions again made the list of Canada’s 50 Best Managed Companies. The list includes Servus Credit Union (AB), Concentra Financial (SK), Coast Capital Savings Credit Union (BC), and First Calgary Savings & Credit Union Ltd. (AB).

The program evaluates management skills and practices and awards are granted on three levels: (1) Best Managed winners, with 50 new winners selected each year; (2) Repeat winners; (3) Platinum Club members — winners that have maintained their Best Managed status for a minimum of six consecutive years. Servus Credit Union, Concentra Financial, Coast Capital Savings Credit Union and First Calgary Savings & Credit Union were all members of the Platinum Club.

Socially Responsible Investing

Socially responsible investing integrates personal values, as well as environmental and social factors, with investment decisions. Underpinning this approach is the view that investors care where their money goes, and that they want to make a profit on their investments – but not at any cost.

Credit unions have been pioneers in socially responsible investing. In 1986, the Ethical Growth Fund® was launched by a credit union in British Columbia. At the time, it was the only socially responsible mutual fund in Canada. Available just to the local market, the fund attracted $10 million in its first year.
Ethical Funds®
Founded by the credit unions in 1992, Ethical Funds is Canada’s leader in socially responsible investing.

Companies with strong financial performance and good environmental, social and governance (ESG) practices have the greatest potential to outperform and mitigate risk in the long term. That’s why Ethical Funds’ work is about both financial performance and improving how companies do business.

Ethical Funds is 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.

Corporate Engagement
The Ethical Funds ESG Investing Program uses a multi-faceted evaluations process and corporate engagement to encourage companies to adopt positive and sustainable business practices that not only make them better corporate citizens but more attractive long term investments as well.

On behalf of Ethical Funds, The NEI ESG Services Team encourages companies to improve their ESG practices through dialogue, shareholder resolutions and proxy voting. Key to this corporate engagement approach is the dialogue. Through progressive dialogue, they seek to communicate concerns about ESG practices directly to corporate management in order to improve company policy, disclosure and performance in these areas. For more information visit www.ethicalfunds.com.

Ethical Funds is a division of Northwest & Ethical Investments L.P.

Sharing Innovative Ideas
To continue to meet community needs as local financial institutions, credit unions must constantly innovate to ensure excellence in financial services and in service delivery to members and stakeholders.

Credit unions keep the spirit of co-operation alive by practising the principle of “co-operation among co-operatives.” They share innovations and breakthroughs in service delivery to benefit credit union members throughout the country.

Credit Union Innovation Award
Established in 2003, the National Credit Union Innovation Award highlights the role of individual credit unions in creating groundbreaking solutions that serve as a model for others. It encourages fresh approaches that place credit unions at the forefront of service and organizational excellence.

Innovation Award Winners
The 2010 National Credit Union Innovation Award winner was FirstOntario Credit Union of Hamilton, ON, for the Community Assistance Program (CAP). This innovative program was launched in March 2009 as part of FirstOntario’s commitment to helping people in their communities who are impacted by layoffs and employment cutbacks.

With the Community Assistance Program, FirstOntario is not only helping members take care of their financial needs, but also giving them the tools they need to get back into the job market. Best of all, all of these services are free of charge. CAP provides FirstOntario’s members with a practical solution that brings together financial relief, and social assistance thereby giving them the resources to get back on their feet during one of Canada’s toughest economic downturns.

Since inception, there are more than 150 FirstOntario members taking advantage of the CAP. These members have over $270,000 in their chequing accounts, have consolidated and refinanced over $736,000 in loans and consolidated or refinanced a total of $4.37 million in mortgages. FirstOntario wants their members to know that while they may be out of work, they are not out of options.

Past Winners include:
(2009) Servus Credit Union* for Young & Free Alberta
(2008) Coast Capital Savings for Julie the Online Greeter®
(2007) Vancity for Carbon Neutral Program

* In November 2008, Common Wealth Credit Union merged with Community Credit Union and Servus Credit Union to form the new Servus Credit Union Ltd.
For information about local community involvement initiatives, contact your local credit union or caisse populaire.

**Credit Union Central of Canada**  
Toronto Office, ON (416) 232-1262; 1-800-649-0222  
Ottawa Office, ON (613) 238-6747  
[www.cucentral.ca](http://www.cucentral.ca)  
This site provides links to Centrals and other co-operative organizations, as well as a “locator” service to help you find your local credit union branch and Automated Teller Machines.

**Central 1 Credit Union**  
*Ontario Region:*  
Mississauga, ON (905) 238-9400  
[www.central1.com](http://www.central1.com)

**British Columbia Region:**  
Vancouver, BC (604) 734-2511  
[www.central1.com](http://www.central1.com)

**Credit Union Central Alberta Limited**  
Calgary, AB (403) 258-5900  
[www.albertacreditunions.com](http://www.albertacreditunions.com)

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Riverview, NB (506) 857-8184  
[www.creditunion.nb.ca](http://www.creditunion.nb.ca)

**Credit Union Central of Prince Edward Island**  
Charlottetown, PE (902) 566-3350  
[www.peicreditunions.com](http://www.peicreditunions.com)

**Credit Union Central of Nova Scotia**  
Halifax, NS (902) 453-0680  
[www.ns-credit-unions.com](http://www.ns-credit-unions.com)

**Credit Union Central of Newfoundland & Labrador**  
Gander, NL (709) 651-6603  
L’Alliance des caisses populaires de l’Ontario limitée  
North Bay, ON (705) 474-5634  
[www.caissealliance.com](http://www.caissealliance.com)

**Concentra Financial Services Association**  
Saskatoon, SK (306) 956-5100; 1-800-788-6311  
[www.concentrafinancial.ca](http://www.concentrafinancial.ca)

**The Co-operators Group Limited**  
Guelph, ON (519) 824-4400; 1-800-265-2612  
[www.cooperators.ca](http://www.cooperators.ca)

**The CUMIS Group Limited**  
Burlington, ON (905) 632-1221; 1-800-263-9120  
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**CUSOURCE Credit Union Knowledge Network**  
Toronto, ON (416) 232-1262; 1-888-367-1386  
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