

Manitoba's

CREDIT UNIONS



Good *for* Manitobans



www.creditunion.mb.ca



Credit unions are sophisticated, full-service financial institutions with a difference: they're owned by the people who use them. Our members are our shareholders. Along with their communities, members benefit from a vision that extends *beyond* the bottom line.

Choice in Service Delivery

Service — when, where and how members want it. The expanding branch network gives members the personal service they want. Internet and phone banking gives them quick access and control and the surcharge-free national credit union ATM network gives them home pricing no matter where they are.

Financial Products & Services Members Want

Because they're owners, members have a say in the products and services their credit unions offer. From chequing & savings to loans & mortgages to credit cards to myriad investment products and access to insurance & trust services, Manitoba credit unions have it all — and more.

Loans Stay in the Community

The vast majority of the funds credit union members deposit are recirculated in their communities in the form of loans to homeowners, businesses, farmers and other members. We're certainly not in the habit of financing ventures in other provinces or countries — not with so many worthy and viable enterprises in our own backyard.

#1 Lender to SMEs

Manitoba credit unions are the number one lender to small- and medium-sized business in Manitoba — and, when asked, SME owners are more satisfied with the service and responsiveness of credit unions versus their competitors.

Communities Benefit in Other Ways

Credit unions spend millions on new buildings and renovations each year, and contribute millions more to Manitoba communities in donations, sponsorships and scholarships, in addition to supporting international co-operative development and relief efforts.¹

Profit Sharing

Credit unions are solid and profitable enterprises. They have to be, because they operate in an extremely competitive, fast-paced, technology-driven and highly regulated industry. If a credit union's profits exceed what's needed to keep its assets safe and secure and its products and services state-of-the-art, the profits are returned to the its customers and shareholders — its members.

Member Direction

Credit union directors come from every walk of life. The 475 Manitoba men and women who serve on credit union boards are entrepreneurs, farmers, professionals, community workers, teachers, healthcare workers, childcare workers and tradespeople. Directors have led Manitoba credit unions through nearly seven decades and made them what they are today.

¹ To see our most recent numbers and learn more about credit unions, visit www.creditunion.mb.ca.

Being community-based doesn't limit the products and services credit unions offer — consumer and commercial loans and mortgages, investments, wealth management products, very competitive rates on loans and deposits and low service fees. And call us old fashioned, but we think personal service is important. That's why credit unions offer members excellent in-branch service and leading-edge electronic services, including full account access through all

Canadian credit union ATMs (200 in Manitoba) without paying third-party surcharges and — through Cirrus®, Interac® and Maestro® — thousands of ATMs worldwide.



100% guarantee

In addition to the security that comes from a strong equity position, all deposits and interest at Manitoba credit unions are guaranteed without limit by the Credit Union Deposit Guarantee Corporation. Never once — in all the years since the first credit union opened in St. Malo in 1937, through good times and bad — has a member of a credit union had to call upon the deposit guarantee.

As the ultimate guarantor of your deposits, CUDGC closely monitors critical practices and procedures throughout the Manitoba credit union system. For more information about CUDGC and its role in securing your money, visit their website at www.cudgc.com or call 1-800-697-4447

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continue to build branches to provide their members and prospective members with responsive and friendly personal service. While many of their competitors tend to close branches, there are now more credit union branches than any other financial institution in Manitoba, by far. Credit unions serve 117 communities at 180 branches throughout the province. In 65 Manitoba communities, a credit union is the only institution providing financial services to consumers, businesses and farmers.

*Altona • Amaranth • Angusville • Arborg • Ashern • Austin
Baldur • Beausejour • Belmont • Benito • Birds Hill
Binscarth • Birtle • Boissevain • Brandon • Bruxelles
Carberry • Carman • Cartwright • Cypress River • Dauphin
Deloraine • Dominion City • Emerson • Erickson • Eriksdale
Ethelbert • Flin Flon • Foxwarren • Fisher Branch • Gimli
Gilbert Plains • Gillam • Gladstone • Glenboro • Glenella
Grandview • Gretna • Grunthal • Hamiota • Hartney
Headingley • Holland • Inglis • Inwood • Kenton • Killarney
Lac du Bonnet • Landmark • La Riviere • La Salle
Lowe Farm • MacGregor • Manitou • Mariapolis • McAuley
Melita • Miami • Miniota • Minitonas • Minnedosa • Minto
Moosehorn • Morden • Morris • Neepawa • Newdale
Ninette • Niverville • Oak Bank • Oak Bluff • Oak Lake
Oak River • Oakburn • Oakville • Pilot Mound • Pinawa
Pine Falls • Pine River • Plum Coulee • Plumas
Portage la Prairie • Reston • Rivers • Riverton • Roblin
Rorketon • Rosenort • Rossburn • Russell • St. Lazare
Ste. Rose du Lac • Sandy Lake • Sanford • Selkirk • Shilo
Shoal Lake • Souris • Sprague • Starbuck • Steinbach
Stonewall • Strathclair • Swan Lake • Swan River • Teulon
The Pas • Thompson • Treherne • Virden • Vita • Waskada
Whitemouth • Winkler • Winnipeg • Winnipeg Beach
Winnipegosis*