



**Annual Report 2015**

*Together, we enrich lives.*



**Sunshine Coast**  
**CREDIT UNION**

## Notice of Annual General Meeting

The 75<sup>th</sup> Annual General Meeting of Sunshine Coast Credit Union will be held Wednesday, April 27<sup>th</sup>, 2016, 7:00 p.m. at Raven's Cry Theatre, 5555 Sunshine Coast Highway, Sechelt, BC

Sunshine Coast Credit Union's Rules may be found online at: [www.sunshineccu.com/Rules](http://www.sunshineccu.com/Rules)

## AGENDA

1. Call to Order
2. Introduction of Officers
3. Adoption of Agenda
4. Appointment of Recording Secretary
5. Adoption of Minutes of the 74<sup>th</sup> AGM, held April 29, 2015
6. Business Arising Out of the Minutes
7. Directors', CEO and Financial Report
8. Auditors' Report
9. Adoption of Reports
10. Report on Attendance
11. Directors' Election Results
12. New Business
13. Appointment of Auditors
14. Motion to Authorize the Directors to Set the Audit Fee
15. Good and Welfare
16. Adjournment

*Integrity*

# Report from the CEO & Chairperson, Board of Directors



Watch our video to see how it all began:  
[www.sunshineccu.com/OurStory](http://www.sunshineccu.com/OurStory)

Seventy-five years ago, a handful of Sunshine Coast locals came together to talk about forming a credit union. Isolated, and without much money to change hands, they felt the need to help one another. In 1941, Roberts Creek Credit Union was born.

Today Sunshine Coast Credit Union (SCCU) is a full-service financial institution delivering personal and commercial banking services to more than 16,000 members. In addition to in-person service in one of our three branches, we connect with members through a variety of convenient channels including phone, online banking, online chat, mobile banking & mobile advisors.

While our name may have changed, our values have not. We have remained steadfast for over seven decades with deep roots in our communities. Like our founders, we know we can achieve more together than each of us ever could individually. For this reason, we remain dedicated to seeking out and pursuing synergies that will ultimately create value for our member-owners. This can take many forms, such as collaborating with other credit unions or like-minded organizations, co-operating as a team, or joining forces with community stakeholders. Our past success and our 2015 results can be attributed in great part to this collaborative approach.

## 1941

A small group of neighbours came together to create the first financial institution on the lower Sunshine Coast, Roberts Creek Credit Union. They met in their homes before opening a Sechelt office.



Sechelt Office – 1960s

## 1968

The credit union's name changes to Sunshine Coast Credit Union to reflect its service to the entire coast.

## 1982

Sunshine Coast Credit Union merges with Port Mellon Industries Credit Union.

## 1990

A third branch emerged with the addition of Pender Harbour Credit Union.

## 2016

Celebrating 75 years of working together with you, to enrich lives in our local communities!



Sechelt Branch – 2016

## *Report* from the CEO & Chairperson, Board of Directors

### **Our Environment**

Rapid technological advancements and the ubiquitous nature of the Internet mean that both traditional and non-traditional institutions are offering financial services in our market. Combined with a persistent low interest rate environment, an evolution in consumer expectations, increased regulation, and a shifting economy, this means we are navigating a very challenging landscape. For this reason, we continue to look to the future, scanning our environment to identify our next opportunity and monitoring potential risks.

The credit union's Board-approved risk management framework identifies key risks such as credit, market, operational, regulatory, strategic, capital, liquidity and earnings. It formalizes the

credit union's risk appetite and capacity for each, and continually monitors the ongoing trends over time through risk tolerance reporting to ensure acceptable levels or to trigger pre-established mitigation strategies. The risk framework is a dynamic tool used for both monitoring, and identifying new risks to the credit union.

In addition to monitoring our environment, we continue to assess our performance and projections in relation to our credit union colleagues. Despite the challenges facing the financial services industry, Sunshine Coast Credit Union is performing better than the system average on many key metrics including loan and membership growth, financial margin, operating income, and operating efficiency.

*As we move forward, we will successfully navigate through challenges as well as seize opportunities by remaining nimble, leveraging our collective talent, and cultivating strategic collaborations.*

# *Collaboration*

## Our Performance

Robust financial performance is a key indicator of future success. Through the combined efforts and support of our members, employees, and directors, our results were once again strong, as shown in the accompanying chart. We were pleased to welcome over 1180 new members to the credit union, contributing to solid membership growth. Loan growth surpassed our expectations, a reflection of the active local real estate market and commercial lending opportunities. While deposit growth came in lower than the previous year, our results were just slightly less than budgeted. Well above the 8% regulatory requirement, our capital adequacy ratio continues to provide a solid foundation for the credit union. Asset growth also remained solid, contributing to a slight increase in net operating earnings/income, despite a continued low interest rate environment since 2011. Our 2015 results allowed us to share over \$98,000 with members, in the form of dividend payments.

*Through the combined efforts and support of our members, employees, and directors, our results were once again strong in 2015.*

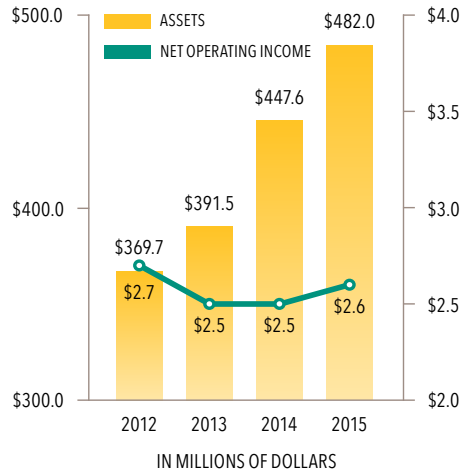
Performance Metrics	2015	2014
Membership Growth	2.32%	1.39%
Loan Growth	14.75%	6.82%
Deposit Growth	6.62%	17.82%
Capital Base	\$37 million	\$35 million
Capital Adequacy Ratio	17.47%	19.73%
Net Operating Earnings/Income	\$2.6 million	\$2.5 million
Assets	\$482.0 million	\$447.6 million
Dividends	\$98,078	\$114,265

For information related to the calculation of dividends, please refer to the Credit Union's Rules online at [www.sunshineccu.com/Rules](http://www.sunshineccu.com/Rules)

# Results

# Report from the CEO & Chairperson, Board of Directors

**The Impact of a Continued Low Interest Rate Environment**



The graph to the left illustrates the financial challenge associated with operating in a continued low interest rate environment. As the difference between deposit and lending rates continues to compress, we rely on substantially increasing our assets annually in order to achieve net operating income which is similar to prior years. Attaining this level of income is important to your credit union. Not only does it allow us to retain adequate capital to meet regulatory requirements, it also provides us with the ability to reinvest in the organization so that we continue to meet member expectations related to service, price, products, and accessibility.

*Achieving strong financial results ensures our long-term success, empowering us to deliver on our members' expectations related to service, price, products, and accessibility.*

### Our Member Experience

It is our goal and privilege to be your first choice financial institution. Unique to the co-operative model, you are more than a customer – you are an owner. Your voice matters and we're listening. We are continually seeking ways to engage with you more often so that you may conveniently provide us with feedback on everything from potential new services to your experience with us. Through this interaction, we will better understand your needs today, and plan to meet member expectations in the future.

We are committed to enhancing your options for transacting and interacting with us. For members who visit our branches, we're working hard to streamline our processes and move to an efficient digital environment. For those who prefer to visit us outside of the branch, we continue to invest in technology that lets you transact while on the go: technology such as our SCCU Mobile App and remote cheque deposit functionality through Deposit Anywhere™.

While technology like this makes simple transactions ultra-convenient, we also want to make sure you can conveniently connect with us personally for the right advice and expertise. Live Chat allows you to instantly message local SCCU advisors through our website, and our extended chat hours mean you can access our expertise even earlier in the day. Convenient in-person service through our mobile advisors (mortgage, commercial and wealth management), means that we'll come to you, when you can't come to us.

*Delivering a valuable member experience begins with trust. We strive to understand your needs first, and then deliver personalized solutions at your preferred time and place.*

In 2015 The Co-operators office relocated next door to our Gibsons Branch and began providing insurance services through Sunshine Coast Insurance Services Inc. We were pleased to announce this new collaboration, which allows us to provide members and clients with convenient access to a complementary suite of financial and insurance products and expertise.

Credit Union Service Organizations (CUSOs) are entities that enable multiple credit unions to come together to achieve goals difficult to accomplish on our own. Our wealth management and risk management CUSOs are excellent examples of sharing costs with others so that we can build the scale and scope necessary to create exceptional value for our members.

#### Members Matter

If you would like to share your opinion and comments related to new ideas, products and services, we encourage you to join our Members Matter Panel at [www.sunshineccu.com/Panel](http://www.sunshineccu.com/Panel).

## *Report* from the CEO & Chairperson, Board of Directors

### **Our People**

Our mantra, *together, we enrich lives*, is at the forefront of what we do and the decisions we make every day. With the intention of creating focus and alignment across our organization, our mantra has played a role in building a strong member-centric culture at Sunshine Coast Credit Union, one that relies on internal collaboration for success. A great example of this is our commitment to fostering a coaching culture that invests in people and supports each employee in achieving their professional and personal goals.

*We aim to attract and retain top talent by striving to be an employer of choice. It is through knowledgeable, engaged, passionate people that we will enrich our members' lives.*

In May 2015, SCCU was one of seven B.C. organizations to receive the inaugural CoachingWise designation from the Vancouver Charter Chapter of the International Coaching Federation (ICF). This designation recognizes organizations for their strategic commitment to build and integrate a coaching culture that attracts and retains top talent, ultimately creating added value in the quality of our advice and the service we provide to you.

### **Our Community**

For more than seven decades, we've been honoured to be included as a collaborator within our communities. Our employees, management, and directors share this passion and give back in a variety of ways, including providing expertise, participating on boards and committees, and volunteering their time. In 2015 we delivered pro bono strategic planning and governance training to three local organizations poised to do great things in our community. In collaboration with the Community Resource Centre, SCCU employees

# *Enrich*



volunteered their own time to deliver the free Money Skills program to our community with the aim of making financial literacy accessible to all. We were pleased to provide non-profit organizations with \$72,000 in funding last year, representing close to 3% of our net operating income.

With more than 16,000 members choosing SCCU as their trusted financial institution, the health of our local economy is an important consideration for us. This past spring SCCU hosted *The Business of Tourism*, complete with a panel of industry experts, which brought together local stakeholders to consider both the importance and the potential of tourism to the Sunshine Coast. Diversity is a critical factor for a healthy economy. In an effort to attract and retain a younger entrepreneurial demographic to the coast, SCCU has been working with local stakeholders to support strategies, programs and initiatives that resonate with this segment. These initiatives include a digital attraction campaign,

consideration of a mentorship program, access to flexible and patient capital, and supporting the development of new co-operatives.

*It is within a healthy community that we will all prosper. Our commitment to leaving things better than when we found them is realized through our connection with the communities we serve.*

#### **Our Thanks to You**

Inspired by our past and energized by the future, we look forward to a year of reflection and celebration in 2016 as we move into our 75<sup>th</sup> year serving the Sunshine Coast. We sincerely thank each and every one of our members for your support, advocacy and loyalty. We are the organization we are today because of you. We would also like to acknowledge

the people who choose to be part of the Sunshine Coast Credit Union team. It is your passion for creating a stellar member experience that drives our success, creating sustainability for our future. Finally, we would like to give thanks to the Board of Directors for representing membership and for your dedication and guidance as we continue our exciting journey forward.



**John Wiseman**  
Chairperson, Board of Directors

**Shelley McDade**  
CEO, Sunshine Coast Credit Union

*Synergy*

## Meet the *Leadership* team

As a locally-owned and operated financial institution, the credit union's head office resides on the Sunshine Coast. The senior team is always accessible to membership and decisions are made locally by people who call the Sunshine Coast their home.

The Board of Directors entrusts the leadership team to manage the daily operation of the credit union and deliver on the strategic direction of the organization. The senior leadership team consists of six professionals who are also leaders within our communities.

Read leadership biographies online at:  
[www.sunshineccu.com/Leadership](http://www.sunshineccu.com/Leadership)



**Shelley McDade, MBA**  
Chief Executive Officer



**Dawn Bezaire, CPA, CGA**  
Chief Financial Officer



**Rick Cooney, FCUIC, FICB**  
Chief Credit and Risk Officer



**Ed Pednaud**  
Chief Operations Officer



**September Dixon, CHRP, ACUIC**  
VP, Human Resources



**Jodi Fichtner, BBA**  
VP, Marketing

## Your *Board* of Directors

The Board of Directors consists of nine members who are accountable to the general membership and for directing the affairs of the credit union. The role of director is a rewarding but challenging one, with responsibilities ranging from strategic oversight to prudent financial management and governance. Directors are expected to possess specific core competencies including: capacity for succession, strategic thinking, problem solving and judgment, leadership, interpersonal skills, and financial literacy.

Read directors' biographies online at:  
[www.sunshineccu.com/Directors](http://www.sunshineccu.com/Directors)

\* Terms expire at the 2016 Annual  
 General Meeting



**John Wiseman**  
 Chairperson



**Richard Wilson\***, BBA, CPA, CA  
 1<sup>st</sup> Vice Chairperson



**Glen Bonderud**, BSc. Math/Physics  
 2<sup>nd</sup> Vice Chairperson



**Manjit Kang\***  
 Member at Large



**Tim Anderson**



**Chris Fawcus**



**Mark Giltrow\***, PhD



**Sue Anne Linde**, MBA

## Your *Board* of Directors

Sunshine Coast Credit Union's directors are elected for a three-year term. At the 2015 AGM, John Wiseman and Chris Fawcus renewed their terms and we welcomed Sue Anne Linde as director. In 2015, we bid farewell to directors Lori Pickering and Bob Miller, giving sincere thanks to each for their dedication and service over the years.

Representing our members, the Board is responsible for governing the affairs of the credit union and participating in a variety of committees, including Governance, Audit, Investment and Loan, Conduct Review, and Nominations. Diversity is essential to developing a high-functioning Board. The credit union seeks individuals who reflect the communities we serve to ensure diversity of thought, background, experience, gender and culture. Prospective candidates are assessed

against a list of desired skills and expertise, specifically chosen as areas the Board wishes to strengthen for the coming year. In 2016, this includes wealth management expertise.

The dynamic nature of the financial services industry requires continuing education by all directors. In addition to the anticipated completion of the Accredited Canadian Credit Union Directors (CUDA) designation this year, directors also benefited from professional development on a variety of relevant topics in 2015, including:

- Asset Liability Management
- Impact of the Canadian & World Economy
- Risk & Governance
- Peer & Self-Assessment
- Information Technology

- Wealth Management
- Defined Benefit Pension Plan
- System Relationships
- State of the Credit Union System
- Risk Management

In addition to completing educational requirements, directors may spend 10 to 15 hours per month preparing for and attending meetings. This is in addition to time required for development, community events and business planning sessions.

The table to the right illustrates each director's scope of participation in board meetings and committees, their related attendance, and compensation in 2015. Expenses include reimbursements for travel, food and lodging related to meetings, conferences, and education.

# *Locally-driven*

	<b>John Wiseman</b> Chair  SunCu Board Representative	<b>Richard Wilson</b> 1 <sup>st</sup> Vice Chair  Peer Group 6 Representative	<b>Glen Bonderud</b> 2 <sup>nd</sup> Vice Chair	<b>Manjit Kang</b> Member at Large	<b>Tim Anderson</b>	<b>Chris Fawcus</b>	<b>Mark Giltrow</b>	<b>Sue Anne Linde</b>	<b>Bob Miller</b>	<b>Lori Pickering</b>
<b>Director Since</b>	2010	2010	2011	2014	1994	2014	2012	2015	2003 (until May)	2013 (until April)
<b>Board Meeting</b>	7/7	6/7	7/7	7/7	6/7	5/7	6/7	5/5	2/2	2/2
<b>Governance – Exec Committee</b>	5/5 Chair	5/5	4/5	3/3	-	-	-	-	-	2/2
<b>Audit Committee</b>	-	5/5 Chair	-	5/5	2/3*	3/3	0/2*	-	2/2	-
<b>Investment &amp; Loan Committee</b>	-	-	6/6	-	10/10 Chair	3/3	9/10	-	-	-
<b>Conduct Review Committee</b>	1/1	-	2/2 Chair	-	-	1/1*	-	1/1	1/1	1/1
<b>Nominations Committee</b>	0/1	2/3	2/2	-	1/1	1/1	1/1	1/1	-	-
<b>Total Remuneration / Expenses</b>	\$7,650 / \$735.76	\$5,650 / \$855.74	\$5,850 / \$1,453.95	\$5,550 / \$705.36	\$5,000 / \$84.70	\$5,300 / \$143.00	\$5,600 / \$21.84	\$3,100 / \$496.98	\$2,050 / \$210.62	\$1,450 / \$344.96

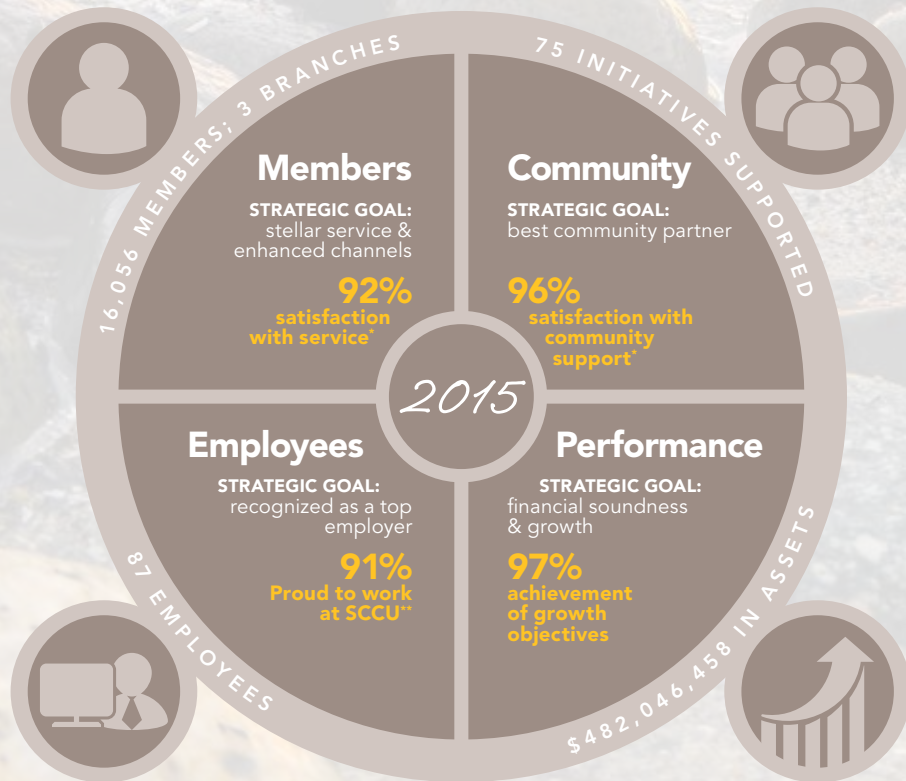
\*Alternate: Attendance is not required

## Strategy – A Balanced Approach

### Mission

We create value for members through:

- Strong financial performance
- Engaged, remarkable employees
- Collaborative and co-operative principles
- Unparalleled connection and support to community



\*Results from 2015 Member Survey

\*\*Results from September 2015 Employee Engagement Survey

# Performance and Compensation

As a locally-owned co-operative, Sunshine Coast Credit Union is committed to taking a balanced approach to business, with emphasis on four pillars: Members, Community, Employees and Performance. Each year, all employees commit to an individual balanced scorecard with objectives spanning these four pillars. These flow directly into team scorecards, which funnel into one overarching balanced scorecard for the entire organization. Regardless of position held at the credit union, this method provides each person with a direct line of sight to our strategic priorities and our balanced approach to business.

Talent management is essential to our success. Our compensation philosophy supports our strategy to attract, retain and engage highly qualified employees in a competitive industry and unique market. It includes a compensation package composed of a base salary targeted at the mid-market level, along with variable compensation and benefits. Variable compensation is paid to all eligible employees annually, contingent on achieving specific objectives within the balanced

scorecards. To ensure that compensation remains competitive to market, all positions are reviewed annually. The combined compensation of key management personnel totaled \$797,294\* in 2015.

A similar approach is taken to determine CEO compensation, but with some additional rigor. The Board of Directors is responsible for assessing the CEO's performance annually, based on his/her individual scorecard as well as the results of the entire organization. The Board is also responsible for setting and monitoring CEO compensation to ensure it is within mid-market range compared to credit unions of similar size and scope. To ensure context, and to ensure fair and equitable compensation relative to others in a position of similar scale and scope, a market assessment is conducted annually in addition to a customized in-depth analysis every two years.

\*includes salaries and other short-term employee benefits, total pension and other post-employment benefits.

## Vision

Together, we enrich lives and community on the Sunshine Coast.

## Values

- Integrity – We are authentic, fair, honest, accountable and respectful.
- Passion – We are dedicated to creating value for our stakeholders.
- Locally-driven – Our actions always reflect the community in which we live.

## Report of the Independent Auditor on the Summary Consolidated Financial Statements

### To the Members of Sunshine Coast Credit Union

The accompanying summary consolidated financial statements, which comprise the summary consolidated statement of financial position as at December 31, 2015 and the summary consolidated statements of earnings and comprehensive income, changes in members' equity, and cash flows for the year then ended, are derived from the audited consolidated financial statements of Sunshine Coast Credit Union as at December 31, 2015. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated February 24, 2016. Those consolidated financial statements, and the summary consolidated financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on those consolidated financial statements.

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of Sunshine Coast Credit Union.

### Management's responsibility for the summary consolidated financial statements

Management is responsible for the preparation of a summary of the audited consolidated financial statements in accordance with Article 128 of the Financial Institutions Act of B.C.

### Auditor's responsibility

Our responsibility is to express an opinion on the summary consolidated financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard (CAS) 810 *Engagements to Report on Summary Financial Statements*.

### Opinion

In our opinion, the summary consolidated financial statements derived from the audited consolidated financial statements of Sunshine Coast Credit Union for the year ended December 31, 2015 are a fair summary of those consolidated financial statements, in accordance with Article 128 of the Financial Institutions Act of B.C.

Vancouver, Canada      GRANT THORNTON LLP  
February 24, 2016      Chartered Professional Accountants



## Summary Consolidated Statement of Financial Position

December 31	2015	2014
<b>Assets</b>		
Cash and cash equivalents	\$ 6,841,984	\$ 22,404,728
Loans	430,449,271	375,130,311
Investments and other assets	38,906,469	43,997,532
Property, equipment and intangible assets	5,848,734	6,105,729
<b>Total assets</b>	<b>\$ 482,046,458</b>	<b>\$ 447,638,300</b>
<b>Liabilities and members' equity</b>		
Borrowings	\$ 4,250,000	\$ -
Deposits	442,105,830	414,674,069
Payables and accruals	1,029,236	553,707
Patronage and investment shares	3,228,596	3,485,758
Retained earnings	31,087,852	28,799,825
Accumulated other comprehensive income	344,944	124,941
<b>Total liabilities and members' equity</b>	<b>\$ 482,046,458</b>	<b>\$ 447,638,300</b>

Signed on behalf of the Board of Directors by:



John Wiseman, Chairperson


Richard Wilson, 1<sup>st</sup> Vice Chairperson

## Summary Consolidated Statement of Earnings and Comprehensive Income

Year ended December 31	2015	2014
Financial income	\$ 15,792,697	\$ 15,340,531
Financial expense	5,161,234	5,277,074
Financial margin	10,631,463	10,063,457
Provision on loans	409,144	202,019
Other income	2,884,814	2,950,559
Operating margin	13,107,133	12,811,997
Operating expenses	10,485,877	10,310,358
Earnings from operations	2,621,256	2,501,639
Distributions to members	5,712	7,415
Earnings before income taxes	2,615,544	2,494,224
Provision for income taxes	249,837	281,249
Net earnings for the year	2,365,707	2,212,975
Other comprehensive income	220,003	124,941
<b>Total comprehensive income for the year</b>	<b>\$ 2,585,710</b>	<b>\$ 2,337,916</b>

Members may obtain a free complete set of full financial statements at any branch of the credit union or through our website at [www.sunshineccu.com/Reports](http://www.sunshineccu.com/Reports)

### Summary Consolidated Statement of Changes in Members' Equity

Year ended December 31, 2015

	Patronage and Investment Shares	Retained Earnings	Accumulated Other Comprehensive Income	Total
Balance on December 31, 2014	\$ 3,485,758	\$ 28,799,825	\$ 124,941	\$ 32,410,524
Net earnings	-	2,365,707	-	2,365,707
Other changes	(257,162)	(77,680)	220,003	(114,839)
<b>Balance on December 31, 2015</b>	<b>\$ 3,228,596</b>	<b>\$ 31,087,852</b>	<b>\$ 344,944</b>	<b>\$ 34,661,392</b>

### Summary Consolidated Statement of Cash Flows

Year ended December 31

2015

2014

	2015	2014
Cash derived from (applied to)		
Operating	<b>\$ (24,833,492)</b>	\$ 40,826,269
Investing	<b>5,355,590</b>	(14,797,196)
Financing	<b>3,915,158</b>	(8,447,043)
Net (decrease) increase in cash resources	<b>(15,562,744)</b>	17,582,030
Cash resources, beginning of year	<b>22,404,728</b>	4,822,698
Cash resources, end of year	<b>\$ 6,841,984</b>	\$ 22,404,728

Members may obtain a free complete set of full financial statements at any branch of the credit union or through our website at [www.sunshineccu.com/Reports](http://www.sunshineccu.com/Reports)

## Community *support* in 2015

We were pleased to have been able to support many local organizations and initiatives this past year, including those listed here. We also offer all local CRA-registered charities access to Changel<sup>®</sup>, an innovative way to facilitate automatic, recurring donations for their organization.

All members are eligible to activate their *MEMBER CARD*<sup>®</sup> online to round up purchases and dedicate their change to their favorite local charities. Find out more at: [www.changeitcanada.com](http://www.changeitcanada.com).

United Way – Success By Six • Community Resource Centre – Money Skills Financial Literacy Program & Seniors Planning Table • Halfmoon Bay & Chatelech Community School Association – Vocational Introduction to Trades • PH Living Heritage Society – April Tools • SC Festival of the Written Arts & Spoken Word • SC Cycling – The Coaster Mountain Bike Race • PH Blues Festival • Deer Crossing The Art Farm Society – Synchronicity Festival • Gibsons & District Public Library – ID Theft Workshop • SC Community Services Society – Food Bank, Multi-Cultural Community Kitchen & Children's Festival • SD 46 – Student Bursaries • SC Yoga Society – SC Yoga Festival • The Ruby Slipper Fund • Sechelt Downtown Business Association – Canada Day – Holiday Events • SC Association for Community Living – SC Music Workshops • The Youth Excellence Society – YES Summer Camp • Good Samaritan Society – Christensen Village Imagination Network • PH Music Society – PH Jazz Festival • SC Driftwood Players Association • SC VegFest • Welcome Beach Community Association – Halfmoon Bay Country Fair • SC Sockeye Water Polo Club – Youth Water Polo Drop-in • SC Jazz & Entertainment Society – Gibsons Landing Jazz Festival • Transportation Choices SC – Bike to Work/School Week • SC Hospice Society – Hike for Hospice • Sechelt Hospital Foundation – Golf Tournament • Lead Local • Sechelt Volunteer Firefighter's Association – 2016 Calendar • Coast Longboarding – Attack of Danger Bay • PH Aquatic Society – Eat Well & Exercise • Vancouver Health Authority – SC Early Year's Fair • Committee – PH May Day • The Coast Recital Society – Concert Series • Gibsons & District Chamber of Commerce – Mini Makers & Sea to Sky Marine Trail • Banana Peppers – Women's Soccer • Dempster Foundation Canada – 6th Annual Golf Tournament • Sechelt Senior's Centre – Funtastics • Canadares – Golf Tournament • Sunshine Coast Botanical Garden Society – Harvest Festival & Winter Lights • Capilano University – ElderU Clifford Smith Lecture • Elves Club – Amazing Race • Roberts Creek Community Association – Creek Daze • SC Regional District – Summer Hockey School • SC Film Society • Davis Bay Sandcastle Competition • One Straw Society – Local Food Capacity Building • Old Sechelt Mine Wildfire – donation & art sculpture • Gibsons Sea Cavalcade • Pender Harbour Music Society – Annual Concert Series • Cops for Cancer – Ladies Red Serge Gala • Alcan String Quartet • Sechelt Arts Festival • Home & Garden Show • PowHERtalks – Sechelt • SC Open Tennis Tournament • Mary Lou Lymer – Fundraiser • PH Event Society – Mountain Grind • SC Spinner & Weavers Guild – International Fungi & Fibre Symposium • Coast Cultural Alliance – SC Arts Crawl • Arts Building Society – Little Hands Children's Art Program • Sunshine Coast Skating Club • Tetrahedron Outdoor Club – Best of Banff Mountain Film Festival • Gibsons Public Market • Habitat for Humanity – Starry Harvest Night Gala • Gibsons Landing Heritage Society – Christmas Concert • Gibsons Curling Club – Masters Curling Association Bonspiel • Suncoast Phoenix Community Choir • PH Chamber Music Festival • Gibsons Ladies Fishing Derby • Gibsons Lions Club – Golf Tournament • The Salvation Army – Kettle Campaign • Halfmoon Bay Strong Start • Pender Harbour Food Bank • Shroom – Sunshine Coast Mushroom Festival • Madeira Park Volunteer Fire Department • The Royal Canadian Legion • Dad and Me Dance • HMB Volunteer Fire Department • HMB Child Care Centre – Golf tournament • Self-Employed Women's Network – Socializer • The Business of Tourism – Community Presentation • Rotary Clubs – Hop Scotch, Whiskey Tasting, TV Auction, Golf Tournament, Calendar • Strategic Planning/ Governance Workshops: Gibsons Public Art Gallery, Sunshine Coast Community Foundation, Coast Canning Co-operative • Sunshine Coast Festival of the Performing Arts • Credit Union Foundation

Comm

## Sunshine Coast Credit Union

### Gibsons Branch

985 Gibsons Way  
Gibsons, B.C. V0N 1V8  
Fax 604.886.4831

### Pender Harbour Branch

P.O. Box 28  
12887 Madeira Park Road  
Madeira Park, B.C. V0N 2H0  
Fax 604.883.9475

### Sechelt Branch

P.O. Box 375  
5655 Teredo Street  
Sechelt, B.C. V0N 3A0  
Fax 604.885.3278

### Administration Office

985 Gibsons Way  
Gibsons, B.C. V0N 1V8  
Tel 604.886.2122  
Fax 604.886.0797  
Toll-free 1 866.886.2132

Call 604.740.2662 or 1 800.320.4588  
Chat [www.sunshineccu.com](http://www.sunshineccu.com)  
Email [inquiries@sunshineccu.net](mailto:inquiries@sunshineccu.net)

## SunCu Financial Services Inc.

*A subsidiary of Sunshine Coast Credit Union*

P.O. Box 490  
2<sup>nd</sup> Floor 5655 Teredo St.  
Sechelt, B.C. V0N 3A0  
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**CREDIT UNION**

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