

## NOTICE OF AGM

**THE 70<sup>TH</sup> ANNUAL GENERAL MEETING** of Sunshine Coast Credit Union will be held on **Wednesday, April 27, 2011** (7:30 p.m.) at the:

**Seniors Activity Centre**  
5604 Trail Avenue  
Sechelt, B.C.

## Call for Year 2011 Director Nominations

Nominations for candidates for Sunshine Coast Credit Union's 2011 Board of Directors will be accepted beginning Monday, January 10, 2011, at the Administration Office, Box 799, 985 Gibsons Way, Gibsons, B.C., V0N 1V0. Nominations will close at 5:00 pm, Monday, February 7, 2011.

The terms of three directors will expire at the 2011 Annual General Meeting. Sunshine Coast Credit Union's Rules require that certain criteria and procedures must be met during the nomination and election process. For details regarding election of directors, directors' responsibilities and the Credit Union's Rules regarding nominations, contact Shelley McDade, C.E.O., via the Administration Office or visit our website at [www.sunshineccu.com](http://www.sunshineccu.com). Click on "About Us," "Who We Are," and then "Board of Directors."

To be eligible to vote in an election you must be a member, other than a junior member, in good standing 90 days prior to the election.

## 2010 BOARD OF DIRECTORS

Bernard Bennett, Chairperson  
Tim Anderson, 1st Vice Chairperson\*  
Karen Archer, 2nd Vice Chairperson  
Harris Cole  
Elfie Hofmann  
Robert Miller\*  
Margaret Penney\*  
Richard Wilson  
John Wiseman

\* Terms expire at the 2011 Annual General Meeting.

**DEPOSITS ARE  
100% GUARANTEED**  
by the Credit Union Deposit  
Insurance Corporation  
of British Columbia.

For more information please refer to  
[www.cudicbc.ca](http://www.cudicbc.ca).

## Report from the Chief Executive Officer

**We look back on 2010 with gratitude** for our members' support and loyalty during the banking system technology change. The conversion was very successful due to the hard work of employees, member co-operation and community encouragement. This new software sets the stage for future product enhancements, improved conveniences for members and better efficiency for members and the Credit Union.

Along with the conversion success, it appears that members were choosing safe and sure investments and therefore we saw significant growth in deposits during the year. While the consumer mortgage market has been relatively slow we were able to support many small businesses with commercial loans and lines of credit. The combination of these two activities boosted earnings well beyond expectations – another real win for members, the Credit Union and our communities.

The Credit Union's better than expected financial success will be shared with members this year in the form of a 3% patronage dividend which will be paid to member accounts by the end of January, 2011. Patronage is a pivotal principle of a co-operatively owned and operated financial institution. Sunshine Coast Credit Union's patronage policies were developed many years ago and deserve a review that includes member feedback and assesses other successful patronage models. The aim will be to find a patronage model that maintains the current strength of Credit Union capital and shares profits in a way that has value and is meaningful to the majority of members. We look forward to sharing the results of this review in the second quarter of 2011.

The Credit Union had other successes in service to members and to the community. A mobile mortgage advisor, commercial services expertise and wealth management resources were all added to support our mission to provide members with excellent financial advice. Last year we provided \$63,320

over 62 community organizations to support quality of life for all residents of the Coast. Many of our employees support community non-profit activity through their volunteerism. It is especially rewarding to have this contribution acknowledged. Rick Cooney, our Chief Credit Officer was honored for his dedication to community with the Volunteer of the Year, a distinction awarded by the Community Futures organization.

As we look forward to 2011 Sunshine Coast Credit Union will celebrate its 70<sup>th</sup> anniversary of service to members on the Sunshine Coast. We are thrilled to share this milestone with our members and our communities. As we consider the future we see a world of increased complexity in financial services. To navigate this new landscape, members will need the very best in information and advice. This trend will drive your Credit Union to ensure we have the educated experts to help members achieve their objectives and enhance their financial well being.

In 2011 our strategic theme will be people, process and communication. Our employees are the cornerstone of our business. Their service to our members is the factor that makes us different – they are owners helping owners – not serving customers. Process enhancement is about ensuring that members can complete their business quickly and efficiently without too much red tape. Communicating with our members refers to providing members with the right information at the right time.

The future is bright for both the Sunshine Coast and the Credit Union and we thank all of our members, employees and community partners for their support and the role they play in our success.

Shelley McDade, C.E.O.



Shelley McDade



**Heads up! RRSP SEASON**  
is here again

stretch your savings in  
**our special term deposits**

Details coming soon.  
**RRSP loans @ prime available**  
Some conditions apply.

**Talk to us about your plan.**



## Sunshine Coast CREDIT UNION

### Gibsons

985 Gibsons Way  
Tel 604-886-8121

### Pender Harbour

12887 Madeira Park Road  
Tel 604-883-9531

### Sechelt

5655 Teredo Street  
Tel 604-885-3255

### BRANCH HOURS

#### Gibsons & Pender Harbour

Tues to Thurs: 9:30 am - 5:00 pm  
Fri: 9:30 am - 6:00 pm Sat: 9:30 am - 2:00 pm

#### Sechelt

Mon to Thurs: 9:30 am - 5:00 pm  
Fri: 9:30 am - 6:00 pm Sat: 9:30 am - 2:00 pm

ABM available at all branches 24 hours a day.

#### MemberLink® TELEBANKING

604-740-0999

#### WEBSITE / MemberDirect® ONLINE BANKING

www.sunshineccu.com

#### Administration

P.O. Box 799, 985 Gibsons Way  
Gibsons, B.C. V0N 1V0  
Tel 604-886-2122 Fax 604-886-0797  
administration@sunshineccu.net

#### OFFICE HOURS

Mon to Fri: 8:30 am - 5:00 pm



## SunCu Financial SERVICES INC.

A subsidiary of Sunshine Coast Credit Union

### Gibsons

#3-985 Gibsons Way  
Tel 604-886-8533

### Pender Harbour

12887 Madeira Park Road  
Tel 604-883-6820

### Sechelt

5655 Teredo Street  
Tel 604-885-3792

#### OFFICE HOURS

Monday to Friday: 8:30 am - 4:30 pm  
suncu@sunshineccu.net

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### Do You Earn Interest?

#### A MESSAGE FROM REVENUE CANADA

If you earn interest, the Income Tax Act requires that you provide your Social Insurance Number to your financial institution. If we do not have your Social Insurance Number please call your branch with the information.

### Fire Insurance Reminder

The management wishes to remind all members that under the terms and conditions of your mortgage and/or chattel lien (a common form of auto loan) you are required to maintain insurance to the full insurable value of your property and/or chattels with loss, if any, payable to Sunshine Coast Credit Union as our interest may appear. A copy of the policy suitably endorsed must be furnished to the Credit Union whenever a coverage is changed or renewed.



Kent Jesse

## Sunshine Coast Credit Union welcomes Kent Jesse as new Chief Operating Officer

Sunshine Coast Credit Union welcomes a new chief operating officer, Kent Jesse, to our team. Kent brings to the position over fifteen years credit union experience and is well known in the industry for delivering strategies to support exceptional member service.

We asked Kent what attracted him to the Sunshine Coast and the Credit Union:

"What an amazing place for me and my family to call home. Since moving here from Saskatchewan this past summer, we have enjoyed many Coast events and are in constant awe of our new natural surroundings. The people of the Sunshine Coast are so fortunate to live in a place that is so

incredibly beautiful while offering so much character and personality through its people.

I am proud that our organization reflects the traits of the coast's individual communities. Our team is made up of proud Sunshine Coasters who mirror the vibrant people that make the coast a special place. We are 'creekers' and we are from the harbour, we are artisans and we live afloat, we are neighbours, and we are also a team of highly skilled and knowledgeable financial professionals.

As the chief operating officer, my job is to continue assisting our team of Sunshine Coasters in delivering service that proves that shopping locally is better than nationally.



From left, Barrie Wilbee, chair of the board, Community Futures, Rick Cooney, and Sharon Anderchek, general manager, Community Futures.

## Community Futures Volunteer of the Year Award Goes to...

### Sunshine Coast Credit Union's Chief Credit Officer, Rick Cooney

Strong community supporter Rick Cooney is recognized for his contributions to Community Futures of the Sunshine Coast with the annual Volunteer of the Year award. A resident of the Coast for 17 years, Cooney has been part of Community Futures since 1998. He's held many positions on the board including director, member and chair of the loans committee and first vice-chair. Presently he is treasurer.

Cooney's day work dovetails nicely with his volunteer work for Community Futures. As chief credit officer for the Sunshine Coast Credit Union, he's been able to forge a great relationship with Community Futures, and partnerships for financing are not uncommon between the two organizations.

Cooney also volunteers for the Festival of the Written Arts. He took on the position of treasurer shortly after arriving on the Coast and continues in this capacity today. During Cooney's time with the Festival, it has

grown to be one of the biggest Canadian-only events of its kind. Both Sharon Anderchek, general manager of Community Futures, and Barrie Wilbee, chair of the board, are thrilled with the selection of Cooney. They look forward to many more years working with this hardworking volunteer.

\*source Coast Reporter Nov. 5/10

## CLARITY



Trust SunCu's wealth management specialists to bring clarity to your financial picture with expert advice and proven strategies.

**Understanding your options is our job.  
Making sure you do is our passion.**

Call us for a clearer view of your financial future.

**Tracy Cousins**, CFP, in Pender Harbour 604.883.6820  
**Grace Brind**, CFP, BA, in Gibsons 604.886.8533  
**Alex Albrecht**, BA, in Sechelt 604.885.3792



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