

Experience **The** Difference™

Community

www.communitycu.ca

VISION **MATTERS**

Proud Of Our Success

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Community

Local Products, **Better Value,** Outstanding Service



See us on **Facebook, Twitter, Instagram** or our website:
www.communitycreditunion.ns.ca

Part of a **National** Financial Network



Building Our Brand One Step At A Time

LOCAL MATTERS

This edition of our Member's newsletter, Vision Matters, which is also available in digital format, will introduce our overall brand strategy.

During the past several years, we have undertaken a very significant transition in our brand strategy, which has included our new logo, service proposition, brand awareness ads, our branch transformation, and our commitment to our community. These initiatives have better positioned Community as the true 'local' financial services provider including our unique differences in the market place.

Being local does matter more for our communities.

ExperienceTheDifference™
Community

ABOUT OUR NEW LOGO

We launched our new logo well over a year ago, to focus our brand strategy on the meaning behind our name 'Community' and to introduce our new tag line 'Experience The Difference'.

One of the founding principles of co-operatives is "the well-being of the community we work and live" and it is this principle that our brand strategy is fundamentally based upon. Our name 'Community' is synonymous with this principle and it is our guiding compass, our identifier, in addressing 'who we are' and 'what we do'.

Our new logo brings a significant emphasis to our name and includes a succinct description of our service proposition 'Experience The Difference'. Our Member First objective is to create a culture where the service experiences we deliver are unlike anywhere else.

Community's **Deposit Protection**

\$250,000

Bank's **Deposit Protection**

\$100,000

WE'VE GOT YOU **PROTECTED**

A "**Community**" Difference
You Can Bank On

Who Knew **COMMUNITY** Had This?!

*The **ONLY GUARANTEE**
in the banking business.*

*Don't ever get tired of settling
for less than you really deserve.
Many aren't aware of this,
but **Community** has a **High
Interest Savings Account**
with the **highest rate in
the market today.***

Local decisions matter!

Experience
TheDifference[™]

Community

www.communitycu.ca

**Local Products,
Better Value,
Outstanding Service**



Amherst Branch

33 Prince Arthur St., Toll Free: 866-318-7541

Truro Branch

347 Willow St., Toll Free: 866-893-7134



About Our Service Proposition

STRIVING TO PROVIDE THE "WOW"

"We provide the great banking you are seeking, but we offer something more. We offer the opportunity to be part of something bigger: the chance to be more than a customer, to help build your community, to see fairness, trust, honesty, equality and independence brought to life in real and meaning ways, from the way we do business to the way we treat you every day. It's local banking that goes further."

Our service value is founded on 'community, trust, honesty, equality and independence' - it is the way we provide value in your relationship with us - it's the responsiveness we provide - it's the local service we provide - and it is the local principles that we are founded on. Integral in our journey to create a culture of 'extraordinary service experiences', is the provision of new and innovative products, a guaranteed service offer, improved convenience and hours of business and a self-service platform, to provide you with the immediate responsiveness you desire and deserve.

It's our banking experience that will go further.

OUR "WOW" SERVICE PROPOSITION, MISSION, VISION AND VALUES... *THEY'RE UNLIKE ANYWHERE ELSE*

SERVICE PROPOSITION

We provide the great banking you are seeking, but we offer something more. We offer the opportunity to be part of something bigger: the chance to be more than a customer, to help build your community, to see fairness, trust, honesty, equality and independence brought to life in real and meaning ways, from the way we do business to the way we treat you every day. *It's local banking that goes further.*

MISSION STATEMENT

Passionate about the success of our Members, Employees and Community

VISION STATEMENT

Making the difference for our Members, Employees and Community

VALUES

- TEAMWORK** We support one another without exception and bias
- EXCELLENCE** We are responsible in meeting our service standards
- ATTITUDE** We respect everyone
- MEMBER** We exceed the expectations of our Members

Experience **The Difference**[™]
Community



Our Brand Awareness Strategy

LOCAL AND TRUSTED

- **A 1500% increase in Facebook Followers, now at 3,000 and counting.**
- **A 650% increase in our reach to the general public each month, now at 13,000 and counting.**

It has been well over a year since the inaugural launch of our brand awareness strategy, and these numbers are both staggering and impressive. With a focus on building our brand space throughout the Cumberland and Colchester counties, we have been extremely successful in enhancing this awareness. With the launch of our new social media presence, which included: Facebook, Twitter, Instagram and a new website, we created over fifty brand ads that focused on Community, as a local and trusted financial services company, that is focused on one of our founding principles, the well-being of our community.

Providing Great Banking the “Community” way



These fifty ads, delivered on our social media platform, and some of which are included throughout this publication, addressed Community as being a true local financial services organization, where profits are maintained and reinvested locally. We are a part of a significant national Credit Union System, that is the sixth largest financial institution nationally. ***Here is a summary of our brand ads during the past year:***

- **We invest all of our profits locally** not to corporate shareholders.
- **We have \$250,000 in deposit protection;** our competitors have \$100,000.
- **Over \$200,000 is committed annually to support our communities** representing over \$2 Million to date.
- **Our National Credit Union’s have committed over \$40 Million annually** to support communities throughout Canada, representing a staggering \$156 Billion to date.
- **Did You Know** – one in five Canadians are a Member of a Credit Union, representing over 5.5 Members.
- **Did You Know** – The National Credit Union System is the six largest financial services provider in Canada.

We offer the opportunity to be part of something bigger: The chance to be **more than a customer**, to **help build your community** to **see fairness, trust, equality**, and **independence** brought to life in real and meaningful ways, from the way we do business to the way we treat you every day.

“It’s banking that will go further.”

Our Brand Transformation

A UNIQUE, HIGH-BRED BUSINESS MODEL

- **Consumers expect a high level of responsiveness and convenience to their banking requests.**
- **Consumers want a high level of self-service capability, to meet their expectations on immediacy and convenience.**

In 2017, we began our branch transformation and digital initiatives, in order to appropriately address the continuous and significant shift in consumer preference within the banking environment. With the advancement of technology and coupled with consumer preferences of immediacy and on their terms, the financial services industry has been making significant strides in delivering services over the internet. We are no different - in the past five years we have seen our in-branch Member traffic reduce to a level where less than 40% of all transactions are performed within the Branch structure, meaning over 60% are transacted through the internet. This trend will continue as consumers continue to prefer technology rather than in-branch visits for such services as: deposits, transfer of funds, bill payments, purchases, and even doing their own loan, mortgage applications and new account applications. This dynamic has quickly changed the existing in-branch paradigm, and one we have been addressing.

In 2017, we completely renovated our website, which was imperative to create our own unique self-service platform. This undertaking was significant and took eight months to complete. With this now behind us, we have or are in the process of building our new self-services platform, and launching the following key services:

- **On-line self-service account opening ability;**
- **On-line self-service loan or mortgage application ability;**
- **On-line self-service appointment booking ability;**
- **On-line self-service financial health check template;**
- **On-line self-service cash flow and budget template;**
- **On-line self-service business plan template; and**
- **On-line banking services application templates.**

This self-service platform is integral to our future as, increasingly, more and more consumers are opting for enhanced convenience and immediacy in their banking requests. To this end, this new platform, coupled with a new in-branch approach, will result in a unique hybrid business model that addresses all Members needs much more effectively.

ExperienceTheDifference™

Community

Who Knew COMMUNITY Had This?!

The ONLY GUARANTEE in the banking business.

WE ARE YOUR SMALL BUSINESS BANK. Community GUARANTEE'S THE LOWEST ACCOUNT FEE'S in the market today.

Local decisions matter!



ExperienceTheDifference™

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Local Products, Better Value, Outstanding Service

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OUR WEBSITE YOUR CALCULATOR

When you need calculators to help you manage your Loan, Mortgage & Investments, come see what Community's Web Site www.communitycu.ca can do for you.

Check us out now!



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Wealth Management

Discover The Value Of A **Secure Future**
With Our **Financial Planning Services**

Through Credential Financial Inc.

IT'S **EASIER** THAN YOU THINK

A "**Community**" Difference
You Can Bank On

OUR COMMUNITY SUPPORT

- **Co-operative Principle - Ensuring the well-being of our community.**
- **Over \$200,000 in annual support to our communities.**

Support of our communities is in our DNA; it is one of our founding co-operative principals and it is what makes us unique and different from our competitors. As the largest corporate sponsor in our two counties, we are extremely proud of how our sponsorships help the well-being of our communities in a very significant way. Together, this is our continuous '**dividend**' to our community, and your support has made this possible.

We are extremely proud of our corporate sponsorships, which has provided support to so many throughout the Cumberland and Colchester counties. This commitment to our communities help them to prosper and grow, and to the benefit of everyone.

This is indeed phenomenal and has placed Community as the largest annual corporate sponsor in our communities. With our support to naming rights (Canadian Mental Health Association, Community Credit Union Business Innovation Centre, Community Credit Union Arena) and to numerous volunteer organizations. The following is a summary of some of our activities in 2017:

- **Truro United Way – Day of Caring** – We again participated in United Way's annual 'Day of Caring'. This is our 2nd of a three-year commitment, as the lead sponsor for this annual event in support of numerous not-for-profit organizations. The event included many volunteers, who spent a day providing various support activities to the not-for-profit sector.



United Way
Colchester County

**Day
of
Caring**

- **Wild Blueberry Harvest Festival** - Again this year, we are one of the lead sponsors (gold) for the Wild Blueberry Harvest Festival that took place throughout both of our counties from August 18 - September 2 - another way to demonstrate that being local does matter.
- **Senior Fraud Awareness** - We partnered with Fraudcents to deliver our first ever senior fraud awareness presentation to a senior group in Amherst (early in 2018, a follow-up session was held in Truro). This session, facilitated by Georgina Fitzpatrick, was well attended (sold out) and feedback was extremely positive



Fraud Awareness WORKSHOP FOR SENIORS

- **Response to OSFI Advisory** – During the year, we publicly responded to the Office of the Superintendent of Financial Institutions (OSFI) Advisory on the use of the terms Bank, Banker, Banking, which was been picked up by national media. Our response was uploaded to our social media sites and was featured in the Daily News. We continued to participate in the lobbying efforts with the Federal government through our local Member of Parliament and through the work of CCUA including the annual Hike the Hill initiative.
- **Our Response to Bank Fees** – During the year the Banks received yet another blow to their reputation with the CBC report of high investment fees. We provided our public response which was posted on our social media sites. As stated, this is our time and we will keep pushing forward our brand awareness activities and story.

SUPPORT & WELL BEING

- **Each One Teach One** – This year, we participated in the Each One Teach One financial literacy program, with three staff accredited to present to our community partners. We are proud of our commitment to this program and have already made several presentations to community groups on financial literacy.
- **Truro Vital Report** - We attended the first ever Vital Conference held in Truro, which was sponsored by the United Way. The purpose of this initiative was to create a report on the status of community social and economic data that was officially presented to the Community this past fall.
- **Christmas For Kids** – This year we again participated in the Christmas for Kids program in Amherst. The entire team at our Amherst branch, participated in managing two simultaneous craft sales, which raised over \$3,000 for such an extraordinary cause. With this money, the team purchased and delivered to the Lions Club of Amherst, more than 150 gifts for children in the area. This was a remarkable community-focused effort by our Amherst team and each one is to be commended for supporting the Christmas for Kids program again this year. Very, very impressive.
- **Truro United Way Apple Tree** – This year we participated in the Truro United Way Apple Tree and helped purchase school supplies for twenty kids. This is another important annual event for the United Way and we were proud to be one of numerous businesses, who participated in the event this year.
- **Bikes For Kids** – We participated in the Truro United Way's annual 'bike for kids' program by providing 10 bikes. This is another (of numerous community initiatives) of the Truro United Way, where bicycles are given to the less fortunate in the community and to the Boys & Girls Club. We were very proud to be able to help this initiative and the Colchester United Way are extremely appreciative of our continuous support.

Christmas For Kids



- **Living on the Edge** – During the year, we sponsored United Way's Living on the Edge session held in Truro. This was a simulated poverty living session, to bring about increased awareness of poverty within the local community. Poverty is a critical societal issue, and often misunderstood and in some cases neglected. By including community and business groups in the conversation, I believe we can eradicate this issue.

Bikes For Kids



- **Dianne Kelderman Women of Excellence** – We presented the inaugural Dianne Kelderman Women of Excellence Award, to Farida Gabbani, who is the Managing Director of the Marigold Centre in Truro. Farida, who was very humbled by this award and even shed a few tears, is an amazing person who has accomplished so much and has been a significant supporter of the community. She donated the \$1,000, that came with the Award, to support mental health with a series of musical events held at the Marigold.



WHY CHOOSE COMMUNITY? Because *Local Matters*.

We are not a bank, we are better.
Better services, better rates, better experience.

**We are a local, community-focused,
Member-Centric financial services provider.**
*Here for our members and **only** our members.*

**We are Member-Owned and Member Driven.
We are not stockholder controlled.**
\$150,000 annually to support local community organizations.

**Our profits are reinvested for the betterment
of our Members and community.**
*Our profits are **not** for the betterment of stockholders.*

**We always make our decisions locally, because local
does matter. We are not Head Office controlled.**
We answer to our members and they let us know how we are doing.

We understand the importance of your savings.
*Our deposit protection is **\$250,000** not \$100,000.*

**Our lending decisions are community based, and understood.
They are not corporate focused and out of touch.**
*We **value** our relationships with our members and their lending request.*

**Our lower rates & fees are community based.
They will **never** be stockholder driven.**
*A financial network that not only works **for** you, but **with** you.*

As a **Member of Community**, you will always receive
an honest, ethical and extraordinary service experience.

That is Community's commitment, and that's because...

...local matters!

**Experience
The Difference™**

**Better Benefits, Better Features,
Better Prices**



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ERASE BULLYING

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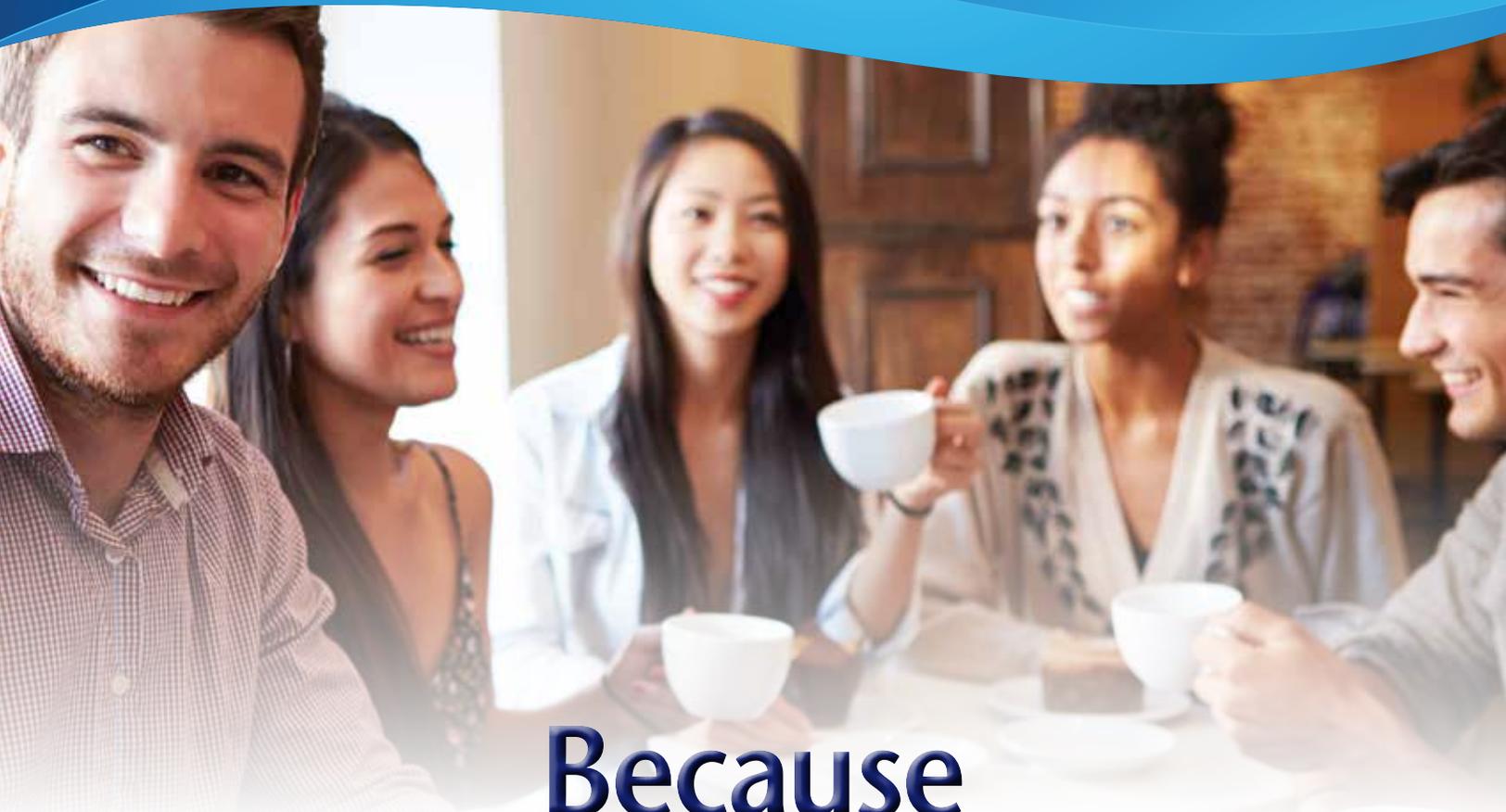
Truro Branch 347 Willow St., Toll Free: 866-893-7134



**BEING BULLIED?
THERE'S HELP.
1-800-668-6868**
Spread The Word.



Why Choose **COMMUNITY?**



Because
Local Matters!

**Better Benefits,
Better Features,
Better Prices**

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