



Our true purpose:

CAMBRIAN CREDIT UNION 2010 ANNUAL REPORT



## WE STRIVE TO BE THE COMMUNITY-FOCUSED, HASSLE-FREE, AND RELIABLE FINANCIAL INSTITUTION THAT YOU DESERVE.



We stay competitive to ensure that our members are getting our best.

At Cambrian we strive to give you the financial backing you need to pursue your dreams, both short-term and long-term, and give you peace of mind knowing that your finances are well taken care of with us.

We know that there are a lot of financial institutions out there for you to choose from, many of them making lofty promises, offering occasional “specials” with much fine print, or taking your loyalty for granted. We believe that we set ourselves apart based on our 52 years of experience in the Manitoba financial services industry, and the reliability, consistency, and quality of our products that comes with our track record of success.

We are so pleased to report that 2010 was another successful year. The financial results are outlined in the Board of Directors' Report to Members that follows, so be sure to read how your Credit Union grew this past year. Here, we'll share with you what makes Cambrian a place that our members recommend to friends and family, a workplace to which our staff enjoys coming, and an organization from which our communities benefit in many ways.

What could be  
better for helping you  
save money than  
banking for free?

## **GREAT PRICING**

Cambrian strives to offer our members the best total cost for your savings, investments, and lending products. We advertise our rates because we're proud to offer you some of the best pricing in the market-place, whether you're looking for a great savings rate or a low borrowing rate. We compare with our competitors to ensure that our members are getting our best. And we want to make sure that all our members get our best, every day. That's why we don't negotiate our savings or mortgage rates – so that we can give you the best rate we can, hassle-free. The rates that we post are the rates that we give.



Not only do we offer great rates, but we offer free banking through refunded service fees, a concept not available at most other financial institutions. We reward our members for their loyalty with us – so if you do your primary banking with Cambrian, chances are that you'll qualify for refunded service fees. What could be better for helping you save money than banking for free?

### **HASSLE-FREE AND CONSISTENT SERVICE**

Cambrian's network of eleven branches strives to make your service experience a hassle-free one. Our processes have been streamlined to make your banking work for you in whatever ways you prefer to use our services. If you want to make a quick trip to the branch, we'll help you get in and out as efficiently as we can. If you're looking for a bit more one-on-one time with our knowledgeable staff, we'll make sure you can get in to see someone whenever it works for you. If you prefer to bank online, our website and Cambrian Online were designed to give you a safe and efficient online banking system. In fact, in 2010 we updated our website to give it added functionality, practicality, and useful tools and information. We're always in the process of updating and improving technology to make our service even better.

### **RELIABLE QUALITY**

Cambrian has a full suite of financial products and services designed to suit your unique needs. We have lending and mortgage specialists, a full-time investment services team, and a knowledgeable front-line staff, all aiming

to give you the best quality of financial services in the market. Our goal is that no matter which branch you visit or which service you use, you will be met with the excellent products and services you've come to expect from Cambrian.



Our products have been carefully designed to work together to offer multiple financial solutions to individual life situations. Whether you're a prospective member, new member, or have been with us for years, we're confident that we can help you find the right combinations of products and services that are right for you today, and help you realize your financial dreams now and into the future.

We ensure that our products offer you value, and are competitive in the marketplace. Every service that we offer our members is carefully maintained and supported by teams of support and technical staff. We are supporters of continued training and education of staff, as their knowledge is translated into even better service to our members.

In 2010 we led multiple staff training sessions meant to develop leadership and technical skills, teach new processes, and maintain our overall excellent quality of service.

At Cambrian, you can expect reliable, high-quality financial tools, services, products, and expertise every day, through each of our touch-points with you.



## COMMITMENT TO THE COMMUNITY

We are a home-grown financial institution, with deep roots in the communities in which we live and work. We strongly believe that we can play a large part in making our communities better, stronger, and more vibrant.

Cambrian supports the endeavors of many other community groups and organizations, because we know that working together can multiply our efforts. We give corporately through donations and sponsorships. Donations give other organizations a step towards attaining

their financial goals and helping them provide the services on which many of us rely for healthcare, education, and social support. In 2010 Cambrian was proud to donate to, among many others, the Alzheimer Society, United Way Winnipeg, and Selkirk and District Community Foundation. We've included a full list of our donation recipients on the next page.

Sponsorships give financial backing to the efforts of other organizations and charities. When we help these groups provide us with arts and culture, community events, and fundraising initiatives, it in turn helps improve our quality of life. We can enjoy vibrant and dynamic communities and enjoy our spare time with family and friends. Cambrian is a proud sponsor of Manitoba sports teams such as the Manitoba Moose and Winnipeg Goldeyes, fine arts groups such as the Winnipeg Jazz Orchestra and Winnipeg Art Gallery, and local charities like Variety, the Children's Charity and the Canadian National Institute for the Blind. Take a look at the full listing on the following page to see all the groups we supported through sponsorship in 2010.

Our staff know that giving back is another important way to show that we care about the members we serve. We logged hundreds of volunteer hours from our staff last year, both through their personal volunteer hours, and Cambrian-organized volunteer efforts. In 2010 we had volunteers building houses for Habitat for Humanity, pulling planes for United Way, blowing up balloons for Folklorama, and grilling hot dogs for the Triple S Fair and Rodeo.



Sponsorships give financial backing to the efforts of other organizations and charities.

Our teams organized Christmas hampers for the Christmas Cheer Board, baked cookies for the Alzheimer Society's Coffee Break, rode stationary bikes for the Cerebral Palsy Association of Manitoba, and cut grass for Variety's Camp Brereton. We bought daffodils for the Canadian Cancer Society, held a Wii boxing tournament for United Way, handed out trophies to the Winnipeg Youth Soccer Association, and sold Gold Hearts for Variety, the Children's Charity. The effort put in by our staff in volunteering their time, talents, and treasures is commendable, and we are so proud to work with such a generous team of community-minded individuals.

## ADDED VALUE FOR YOU

When you put together all the ways in which Cambrian is working for you and your community, it means added value for you. It translates into money saved, money earned, time saved, and peace of mind. It represents better communities,

happier members, and you being one step closer to your dreams. We thank you for your patronage and the role you play in making Cambrian be all it can be. Without our loyal members, we could not do what we do, and for that, we are grateful to be able to serve you.



When we support arts and culture, community events and fundraising initiatives it improves our quality of life.

## 2010 DONATIONS

Alpha House

Alzheimer Society of Manitoba

Asper Business School Foundation

Assiniboine Park Conservancy Inc.

Canada's Royal Winnipeg Ballet

Central Park – Centreventure  
Development Corp.

Cerebral Palsy Association of Manitoba

Children's Hospital Foundation

Christmas L.I.T.E.

Co-op Development Foundation  
of Canada

Folklorama Scholarships

Friends of the Canadian Museum for  
Human Rights

Jocelyn House

Ka Ni Kanichihk

Kidney Foundation of Canada –  
Manitoba Branch

Lockport and St. Andrews school  
libraries

Manitoba Children's Museum

Manitoba Opera

Manitoba Theatre for Young People

Nova House – Selkirk

Open Access Resource Centre

Plug In Institute of Contemporary Art

Prairie Theatre Exchange

Royal Manitoba Theatre Centre

Selkirk and District Community  
Foundation

Seven Oaks ER Campaign

Siloam Mission

St. Amant Foundation

The Salvation Army

Trees Winnipeg

United Way Winnipeg

Variety, the Children's Charity

Westminster Housing Society

Winnipeg Art Gallery

Winnipeg Harvest

Winnipeg Jazz Orchestra

Winnipeg Music Festival

Winnipeg Police Services –  
Children's Victims Unit

Winnipeg Symphony Orchestra



## 2010 SPONSORSHIPS

All Charities Campaign

ALS Society of Manitoba – Walk for ALS

Cambrian's Learning for Life Scholarships

Canadian Hemophilia Society – Manitoba Chapter Gala Dinner

Children's Hospital Foundation – Dr. Goodbear Golf Classic

CNIB Eye on the Arts Auction

Commerce Students' Association Business Banquet

Creative Retirement of Manitoba

Cystic Fibrosis Canada – Ride for the Breath of Life

Economic Development Winnipeg Inc.

Folklorama

FortWhyte Alive

Habitat for Humanity

Manitoba Moose

Manitoba Riding for the Disabled Association Inc.

Canad Day Picnic in the Park

Portage Credit Union Curling

Rotary Charity Golf Classic

Strike! The Musical

Teen Challenge Golf Marathon

The Winnipeg Foundation

Triple S Fair and Rodeo

United Way of Winnipeg Golf Tournament

Variety, The Children's Charity Camp Brereton

Western Canadian Aviation Museum – Out of the Blue Gala

Winnipeg Baby and Kids Show

Winnipeg Blue Bombers

Winnipeg Chamber of Commerce Golf Classic

Winnipeg Goldeyes

Winnipeg Military Family Resource Centre

Winnipeg Youth Soccer Association