



# MEMBER SERVICES

Your handbook to products and services.



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# WELCOME

Each and every day Cambrian Credit Union helps its members succeed financially with market leading interest rates and professional, hassle-free service.

That's the way it's been since we first opened our doors in 1959 and we continue that tradition today by offering great value through programs such as our Cambrian Best Pricing policy and free banking through the Unfee.

We're proud to say that most people still come to us referred by friends or family, or attracted by our reputation as a reliable provider of a full range of affordable financial services. We offer fast and convenient online, telephone and ATM banking services in addition to our traditional services at our 11 branches in Winnipeg and Selkirk.

We also provide access to a full range of investment services including a full-service brokerage<sup>†</sup> as well as an online brokerage<sup>†</sup>. Through our Commercial Services department, Cambrian is also recognized as a leading provider of financial services to Manitoba's diversified business sector.

By helping our members build strong financial foundations, we expect to continue our growth in the years to come, getting stronger and building on our tradition of great rates and great service.

<sup>†</sup> See page 29.

## Cambrian Best Pricing Policy

Cambrian is committed to bringing the best value to you and making things as simple as possible. That is why we introduced our Cambrian Best Pricing policy.

### Best rates

Our Cambrian Best Pricing policy is our commitment to you that we will constantly deliver among the best interest rates on mortgages, savings and GICs in Manitoba.

### Hassle-free

And you get our great rates without having to negotiate for a better rate. The posted rate is what you get. Whether you are shopping for a mortgage\* or a GIC, the posted rate is our best rate. There is no haggling at Cambrian. Your rate does not depend on your negotiation skills, because we consistently deliver our best prices to all our members.

\* On approved credit.

## Free Banking with the Unfee

Cambrian Credit Union rewards our members.

If you have a recurring direct deposit to your Cambrian account such as a payroll or pension deposit, we will Unfee you by refunding the following service fees to your account every month:

- Monthly Total Service Package fee
- Credit union ATM fees
- Cheque clearing fees
- INTERAC Direct Payment fees
- Pre-authorized debit fees
- Over-the-counter withdrawal fees
- Online member to member transfer fees
- Bill payment fees through Cambrian Online, Touchtone, or over-the-counter
- Monthly overdraft protection fees

Check your monthly statement to see how much you have saved.

### Get \$1 back every month

Cambrian will offer you \$1 per month for signing up for online statements on Cambrian Online. It's secure, easy to access at any time and faster than Canada Post, and we'll guarantee to store seven full years of statements online starting from the time you sign up. We reserve the right to limit the number of online statement rebates paid per member.

## Deposit Protection

The Deposit Guarantee Corporation of Manitoba guarantees all deposits at Cambrian Credit Union. No matter what the amount or term, all of your money is safe – whether it's in a savings or chequing account, a GIC or RRSP.

## Cambrian Online

Use a computer with a secure Internet connection to do your banking anytime and anywhere. Sign in to Cambrian Online through our website at [www.cambrian.mb.ca](http://www.cambrian.mb.ca) to get secure access to your personal accounts.

- View account balances and transaction history
- View images of cleared cheques
- Transfer funds between accounts
- Pay bills, and set up bill payments to major utilities, companies, and government payments
- Order cheques online
- Cancel a lost or stolen Member Card
- View and print transaction history on deposit accounts, RRSPs, RRIFs, lines of credit, loans and mortgages
- Purchase RRSPs and GICs online
- Make member to member transfers
- Set up stop payments
- Set up post-dated bill payments and transfers
- Use Secure Messaging to contact us online
- Check current mortgage and deposit rates
- Check exchange rates on US funds
- View an audit trail of your transactions
- View and print Cambrian issued taxation documents
- View your Credential Securities Inc. portfolio in real time
- Receive discounted transaction fees
- Fight ATM fraud by signing up to receive email or text message notification when your ATM card is used
- Access our support line at (204) 925-2727. Outside of Winnipeg call 1-888-695-8900.

## Touchtone

Do your banking by phone.

In Winnipeg call (204) 231-3001

In Selkirk call (204) 482-4155

Elsewhere in North America call 1-877-590-5936

- English or French service
- Set up bill payments to major utilities and companies
- Transfer funds between your accounts
- Check your account balance
- Find out if a cheque has cleared
- Stop payment on a cheque
- Check current mortgage and deposit rates
- Find out our hours of business
- Check exchange rate on US funds
- Leave a message for a Member Services Representative
- Check your loan payment amount and due date

## Mobile Banking

Cambrian offers mobile banking for those who want access to their accounts via their cell phone. Check balances, pay bills or transfer funds simply and securely. To sign up for mobile banking, log into your Cambrian Online account, click on “My Options”, then “Mobile Banking” on the left-hand menu and follow the instructions for registration.

## Commercial Internet Banking

Manage your company’s everyday finances online – securely and conveniently.

[www.cambrian.mb.ca](http://www.cambrian.mb.ca)

(For more details on Commercial Services, see page 20)

## INTERAC Direct Payment

Pay for goods and services directly from your account. Use your Member Card and Personal Identification Number (PIN).

- Buyer Protection and Extended Warranty applies to INTERAC Direct Payment purchases on eligible accounts

## ATM

Chip secured debit cards with 24 hour access to your accounts anywhere there is an Automated Teller Machine (ATM) – in your neighbourhood, downtown or in a foreign country.

All you need is your Member Card and a Personal Identification Number (PIN).

- Deposit, transfer and withdraw funds
- Check your account balance
- INTERAC, PLUS and Cirrus service
- \$400 maximum cash withdrawal per day

## Direct Deposit

Payroll and government cheques deposited directly to your account.

- Reliable deposit dates
- Statement reports the name of the payor
- Each direct deposit to your account earns you ONE FREE credit union ATM withdrawal in the same month
- **A recurring direct deposit into your account qualifies you for free banking through the Unfee!**

# MEMBER ACCOUNTS

## Premium Savings Account

- High daily interest savings account
- Posted rate of interest is applicable to the entire balance
- Interest calculated on the daily closing balance and paid monthly on the last day of the month
- No cheque writing available
- Quarterly statement, monthly on active accounts
- First ATM transaction free each month
- Each direct deposit to this account earns you ONE FREE credit union ATM withdrawal in the same month
- Use credit union ATMs, INTERAC, Cirrus and PLUS Networks
- Cambrian Online and Touchtone banking included

## Standard Chequing Account

- Daily interest chequing account
- Interest calculated on daily closing balance and paid monthly on the last day of the month
- Interest rates structured according to balance of account at the following levels:
  - \$0 - \$2,999
  - \$3,000 - \$4,999
  - \$5,000 & over
- Rate of interest is applicable to entire balance at each level
- ATM access
- Per item fee for cheques, withdrawals, INTERAC Direct Payments, pre-authorized debits, bill payments, member to member transfers and ATM withdrawals
- Quarterly statements, monthly on active accounts
- Personalized cheques at reasonable cost
- Imaged cheque return available
- Unlimited transfers using Cambrian Online, Touchtone or credit union ATMs
- Use credit union ATMs, INTERAC, Cirrus and PLUS Networks
- Cambrian Online and Touchtone banking included
- Overdraft protection available upon approval

## Connect Account

### Great value money management account for members aged 22 years and younger

- All Connect accounts automatically qualify for the Unfee where all package account and standard service fees are refunded on the first day of the following month
- \$4.00 monthly service fee, refunded via Unfee
- Daily interest chequing paid monthly
- Interest paid according to the balance in your account paid monthly on the last day of the month
  - \$0 - \$2,999
  - \$3,000 - \$4,999
  - \$5,000 & over
- Transaction fees above and beyond monthly limits (over-the-counter withdrawals, cheques, pre-authorized debits; credit union ATM withdrawals or INTERAC Direct Payments; and Touchtone and online bill payments or online member to member transfers) qualify for the Unfee and are refunded on the first day of the following month
- Buyer Protection and Extended Warranty included on INTERAC Direct Payments and cheque purchases
- Cambrian Online and Touchtone banking included
- Quarterly statements, monthly on active accounts
- Personalized cheques at reasonable cost
- Cambrian Credit Union provides the \$5 membership share
- GICs available with a minimum deposit of \$100
- Regular savings accounts also available for youth

## US Dollar Account

- Interest paid on balance of \$501 or more
- Interest calculated daily and paid monthly on the last day of the month
- Personalized cheques available at reasonable cost
- Quarterly statements, monthly on active accounts
- US cheque cashing service at no charge
- Service fees for cheques and withdrawals are waived if the minimum monthly balance is greater than \$1,000
- Transfer online between US accounts and Canadian accounts

## Golden Account Features

Cambrian's Golden Accounts are simple, and designed to save you money. All Golden members (age 59 or older) automatically benefit from the features included with the Cambrian

Golden Account, and those with a qualifying Direct Deposit will bank for free through the Unfee.

Savings and deposits are fully guaranteed by the Deposit Guarantee Corporation of Manitoba.

GOLDEN ACCOUNT FEATURE	INCLUDED WITH ACCOUNT	REFUNDABLE WITH DIRECT DEPOSIT
<b>All Golden Accounts</b>		
Online statement bonus	\$1.00 paid monthly to account	–
Safety deposit box rental	\$10 discount annually	No
Buyer Protection and Extended Warranty on INTERAC Direct Payment purchases and cheque purchases	Included	–
Quarterly statement, monthly on active accounts	Included	–
<b>Golden Chequing Accounts</b>		
Over the counter withdrawals, cheques or pre-authorized debits	Per transaction fees apply	Yes
Credit Union ATM withdrawals, INTERAC Direct Payments	Per transaction fees apply	Yes
Over the counter bill payments	Unlimited	–
Touchtone, Online bill payments	Unlimited	–
INTERAC ATM withdrawals	3 free per month	No
Cirrus ATM withdrawals	3 free per month	No
Money orders and US drafts	Per transaction fees apply	No
Certified cheques	Unlimited	–
Stop payments	Unlimited	–
Overdraft protection	Included upon approval	–
Personalized cheques	1 free order per year	No
Cancelled cheque image return	Included	–
<b>Golden Platinum Investment and Premium Savings Accounts</b>		
Platinum Investment/Premium Savings over the counter withdrawals, cheques, or pre-authorized debits	1 free per month	Yes

## Total Service Packages

Members can choose the convenience of a monthly fee for the daily interest chequing account package that best suits the type of banking they do regularly.

Regular pricing applies to over-the-limit transactions and services. Fees subject to change.

**Savings and deposits are fully guaranteed by the Deposit Guarantee Corporation of Manitoba.**

SERVICES	CAMBRIAN PACKAGE 1	CAMBRIAN PACKAGE 2	CAMBRIAN PACKAGE 3
Monthly fee	\$7.00	\$10.00	\$16.50
Online statement bonus	\$1.00 paid to account monthly	\$1.00 paid to account monthly	\$1.00 paid to account monthly
Over-the-counter withdrawals, cheques or pre-authorized debits	2 per month	10 per month	Unlimited
Over-the-counter bill payments	Per transaction fee	Per transaction fee	Per transaction fee
ATM deposits	Unlimited	Unlimited	Unlimited
Credit union ATM withdrawals or INTERAC Direct Payments	30 per month	40 per month	Unlimited
Electronic transfers between accounts using Touchtone, online, credit union ATMs	Unlimited	Unlimited	Unlimited
INTERAC ATM withdrawals	2 per month	2 per month	3 per month
Cirrus ATM withdrawals	Per transaction fee	Per transaction fee	3 per month
Touchtone	Service included	Service included	Service included
Cambrian Online	Service included	Service included	Service included
Touchtone, online bill payments or online member to member transfers	6 per month	10 per month	Unlimited
Regular travellers cheques	Included	Included	Included
Money orders & US drafts	Per transaction fee	Per transaction fee	Per transaction fee
Certified cheques	Per transaction fee	Per transaction fee	Unlimited
Safety deposit box (Annual)	Option available	\$5.00 discount	\$10.00 discount
Stop payments	Per transaction fee	Per transaction fee	Included
Overdraft protection	Available on approval	Included on approval	Included on approval
Personalized cheques	Fee varies with cheque type	First order of cheques included	1 order annually included
Quarterly statement, monthly on active accounts	Included	Included	Included
Cancelled cheque image return	Option available	Option available	Service included
Buyer Protection and Extended Warranty on INTERAC Direct Payments and cheque purchases	Included	Included	Included

**A recurring direct deposit into your package account qualifies you for free banking with the Unfee!** (See page 4)

# LOANS

## Personal Loans

- Flexible rates and terms
- Fast turnaround time – usually 24 hours
- Weekly, bi-weekly or monthly payment options
- Terms generally up to five years
- New vehicles up to eight years
- Life and Disability Insurance available for qualifying members
- Entries displayed on monthly descriptive statement
- Automatic payments from your account at no charge
- Pre-pay or repay in full without penalty

## Accessline of Credit

- Pre-approved credit limit from \$5,000 to \$100,000 for qualifying members
- Funds can be accessed by writing a cheque, Cambrian Online, Touchtone or through Manitoba credit union ATMs
- Interest is calculated on the closing daily balance and charged to the account at month end
- Interest rates subject to change
- Order of 100 duplicate cheques at cost
- Low monthly repayment schedule
- Monthly statement
- Life and Disability Insurance available for qualifying members

## Overdraft Protection

- Emergency short term funds
- Fast approvals

## RRSP Line of Credit

- The use of this line of credit is for the purpose of purchasing investments for RRSPs
- Pre-approved credit limit from \$2000 to \$20,000 for qualifying members
- Funds can be accessed by transfers only for the sole purpose of purchasing investments for an RRSP at Cambrian Credit Union
- Life and Disability Insurance available for qualifying members

## Mortgages

- Your choice of payment options
- Variable rate open mortgage available on conventional mortgages
- 20% principal pay down option annually (non-cumulative) without interest penalty on fixed rate closed mortgages
- Mortgage may be prepaid in full subject to payment of the greater of 90 day interest penalty or interest rate differential payment
- Fast approvals for most applications
- Cambrian Best Pricing interest rates
- Low cost Home Insurance available
- Life and Disability, Loss of Employment and Critical Illness Insurance available for qualifying members
- 90 day interest rate reservation period
- Pre-approved Mortgage Plan (PAM) available
- Mortgage Portability Option
- Automatic payments from your account
- Cottage, condo, manufactured home and builders' mortgages available
- 48-hour mortgage refinance

## Commercial Loans

- Business term and operating loans

# CAMBRIAN MASTERCARDS

## Low Fee MasterCard

- Low annual fee
- Credit Card Registry, Extended Warranty, Purchase Protection and Trip Cancellation Insurance
- Travel Accident Insurance, Master RoadAssist and Emergency Card Replacement
- CHOICE Rewards
- Chip Secured

## No Fee MasterCard

- No annual fee
- Travel Accident Insurance
- CHOICE Rewards option
- Master RoadAssist
- Emergency Card Replacement
- Chip Secured

## Gold MasterCard

- Blue Cross Out-of-Province or Country Medical Insurance option
- Accidental Death Insurance
- Trip Cancellation Insurance
- Purchase Protection and Extended Warranty Insurance
- MasterTrip Travel Protection
- MasterRental Collision Insurance
- MasterLegal Out-of-Country Legal Assistance
- Master RoadAssist
- CHOICE Rewards option
- Chip Secured

## Platinum Class MasterCard

- Platinum Class Travel Rewards
- Blue Cross Travel Health Plan Out-of-Province or Country Medical Insurance option
- Trip Cancellation Insurance
- Accidental Death Insurance
- Purchase Protection and Extended Warranty
- MasterTrip Travel Protection
- MasterRental-collision damage waiver
- MasterLegal Out-of-Country Legal Assistance
- Chip Secured

## Student MasterCard

- Purchase Protection
- Extended Warranty
- Travel Accident Insurance
- CHOICE Rewards option
- Master RoadAssist
- Emergency Card Replacement
- Chip Secured

## Business MasterCard

- Unlimited cardholders per account
- Credit limits established by account and by individual card
- Duplicate statements
- Travel Accident Insurance
- Master RoadAssist
- Emergency Card Replacement
- Chip Secured

# COMMERCIAL SERVICES

## Business Chequing Accounts

- Non-interest chequing
- Low fee night depository bags available
- Imaged cheque return
- Quarterly statements, monthly on active accounts
- Higher minimum balances may reduce monthly service fee
- Duplicate deposit books provide receipt and permanent record at no cost
- Customized cheques, logos, self-inking stamps available

## Business Savings Accounts

- Daily interest savings with cheque writing option
- Interest is paid monthly on the last day of the month
- Quarterly statements, monthly on active accounts

## Commercial Internet Banking

- Assign multiple users a personal password to various levels of account access
- Keep a complete audit trail of all your banking activity
- Set up accounts in 'families'
- Set alerts for account activities
- Set up automatic fund transfers and account sweeps
- View, create and post transactions
- Purchase GICs online
- Sort historical transactions
- View imaged cheques and search for specific transactions
- Bill payments
- Stop payments
- Transfer between US and Canadian accounts

## Group RRSP

- Available for businesses of any size

## US Dollar Commercial Accounts

- Non-interest chequing
- Transaction service charges apply

## Loans and Lines of Credit

- Term loans
- Operating Lines of Credit
- Commercial Mortgage
- Letter of Credit

## Business MasterCard

- Unlimited cardholders per account
- Credit limits established by account and by individual card
- Duplicate statements
- Travel Accident Insurance
- Master RoadAssist
- Emergency card replacement

# SAVING AND INVESTMENT PLANNING

## GICs

A Guaranteed Investment Certificate (GIC) is an investment that offers a guaranteed rate of return over a fixed period of time.

### Non-Redeemable GIC

- Minimum deposit \$1,000
- Terms of 1 to 5 years
- Non-redeemable prior to maturity
- Highest fixed term rates available
- Interest may be paid monthly, quarterly, semi-annually or annually
- Maturity notices issued prior to maturity
- RRSP and TFSA eligible

### Rate Climber GIC

- Pre-set guaranteed rate of return at an accelerated rate each year
- Both the original deposit and interest return are 100% guaranteed
- RRSP and TFSA eligible
- Redeemable on anniversary date without penalty

**All deposits in GICs, RRSPs, RRIFs and TFSAs at Cambrian are 100% guaranteed by the Deposit Guarantee Corporation of Manitoba.**

## RRSPs

A Registered Retirement Savings Plan (RRSP) is a government-approved plan through which you save money for your retirement years. Your contributions, within government-set limits, are tax deductible and the income earned is tax sheltered.

### Fixed Rate RRSP

- Terms of 1 to 5 years
- Minimum deposit of \$500
- Interest compounded annually
- Non-redeemable prior to maturity

### Variable Rate RRSP

- Interest calculated on daily closing balance
- Interest paid monthly on the last day of the month
- May make partial withdrawals, subject to withholding tax

## TFSAs

The Tax-Free Savings Account (TFSA) is a flexible savings vehicle that allows individuals to save tax-free. TFSAs are available in a wide variety of products from high interest savings accounts, through to GICs and market-based investments. Cambrian's TFSAs earn the same great rates tax-free and are fully guaranteed by the Deposit Guarantee Corporation of Manitoba.

- Available to all Canadian citizens, 18 years or older
- Annual contribution limit of \$5,000 (indexed for inflation in future years)
- All investment income is earned tax-free
- No restriction on timing or amount of withdrawals (provided the TFSA is not in a locked-in term)
- Withdrawals are not taxed or penalized and can be re-contributed in future years
- Unused contribution room can be carried forward to future years
- Contributions to a TFSA are not tax-deductible

## RRIFs

A Registered Retirement Income Fund is a retirement option into which you may transfer your RRSPs to shelter your retirement savings from tax and to provide you with a source of income during retirement years. RRSPs are required to be transferred to RRIFs once the holder turns 71.

- Minimum deposit of \$5,000
- No fees\*
- Monthly, quarterly, semi-annual, or annual payment options may be selected

### Fixed Rate RRIF

- Terms of 1 to 5 years
- Interest compounded annually
- Non-redeemable prior to maturity
- Lump sum withdrawals of up to 10% of the balance allowed once per year in addition to regular payments (subject to applicable withholding tax)

### Variable Rate RRIF

- Interest paid monthly
- Redeemable at any time subject to applicable withholding tax
- Interest is calculated on the closing daily balance

\* Some exceptions may apply when transferring to another financial institution.

## Mutual Funds†

### Credential Asset Management

Cambrian Credit Union has a full-time team of investment specialists dedicated to providing in-depth guidance and personalized advice tailored to your specific needs. Through our partnership with Credential Asset Management, Cambrian offers a wide selection of investment products and retirement savings solutions to meet almost any investors' needs.

Our team of investment specialists can draw on expert research to make informed recommendations that are tailored to your unique situation.

Our Credential Platinum List Funds provides you access to a team of investment analysts' best choices for top performing mutual funds in each fund category. Our specialists gain access to this research in an effort to help you simplify the investment decision making process.

[www.credentialdirect.com](http://www.credentialdirect.com)

† See page 29.

## Full-Service Investing†

### Credential Securities Inc.

Cambrian Credit Union offers full-service investment solutions and brokerage services through our partnership with Credential Securities Inc. This full-service brokerage offers a complete range of market-based investment products and services.

In building the right portfolio, Cambrian's knowledgeable and experienced Investment Advisors can choose from a full range of investment products, such as cash and margin accounts, self-directed RRSPs, Locked-in RRSPs, RRIFs, LRIFs, LIFs, informal trusts, and corporate accounts.

Also available is a fee-based investment account where one fee covers all trading costs, expert advice, and ongoing account management. Unlike traditional brokerage accounts, the fee is simply based on asset value of a portfolio, not the trading activity.

Each of these accounts can hold a variety of investment instruments, including:

- Equities listed on Canadian and U.S. exchanges, trust units (income, real estate, and business trusts), exchange traded funds
- Fixed income securities such as bonds issued by governments, government agencies, high-quality corporations, and mortgage-backed securities, money market instruments
- All available mutual funds from more than 100 fund families

Credential Securities Inc. is located at 225 Broadway with free member parking available. Telephone 1-204-925-7510.

† See page 29.

### Credential Direct†

For those investors interested in managing their own investments, Cambrian provides access to one of Canada's highest-rated online discount brokerages, Credential Direct. Investing through Credential Direct offers you around-the-clock online access, low trade charges, easy to use online tools and up-to-date research reviews.

Access is simple and can be found on Cambrian's website. Located at the top right-of-centre on every page, click on the arrow beside the "Go" button for the drop-down with the Credential Direct link.

† See page 29.

## Insurance Services

- Homeowner's Insurance
- Call our contact centre for a no obligation quote at 1-800-810-2847
- Member Term Life
- Accessline Life and Disability Insurance
- Group Mortgage Protection – Life, Disability, Critical Illness, Loss of Employment
- Credit Disability Insurance (CDI)
- Credit Life Insurance (CLI)
- Online InsureLink (get quotes and purchase term life online) **www.insurelink.com**
- Tele-Life Call Centre at 1-866-833-8353
- Travel Insurance
- Buyer Protection and Extended Warranty on INTERAC Direct Payments and cheque purchases

The Insurance is underwritten by Co-operators General Insurance Company, CUMIS Life Insurance, and CUMIS General Insurance Company and is made available through Credit Union Insurance Services, brought to you by CUMIS.

## Other Services

- Money orders
- Canadian, US, and foreign drafts
- Travellers cheques
- Safety deposit boxes
- Wire transfers
- Automatic transfers
- Cambrian Direct pre-authorized payment
- Night depository
- Multi-branch service
- Organization, estate and trust accounts

† Mutual funds are offered through Credential Asset Management Inc. and mutual funds and other securities are offered through Credential Securities Inc. and Credential Direct®, a division of Credential Securities Inc., which operates as a separate business unit. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments and the use of an asset allocation service. Please read the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. Unless otherwise stated, cash balances, mutual funds and other securities are not covered by Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Mutual funds and other securities are not guaranteed, their values change frequently and past performance may not be repeated. Credential Securities Inc. is a Member-CIPF. ®Credential, Credential Securities and Credential Direct are registered marks owned by Credential Financial Inc. and are used under licence.

## BRANCH LOCATIONS

### Bison\*

60 Bison Drive  
Winnipeg, MB R3T 4Z7  
Tel: (204) 925-2660  
Fax: (204) 269-2368

### Ellice\*

1-1085 Ellice Avenue  
Winnipeg, MB R3G 0E2  
Tel: (204) 925-2650  
Fax: (204) 775-4419

### Henderson\*

1366 Henderson Highway  
Winnipeg, R2G 1M8  
Tel: (204) 925-2630  
Fax: (204) 334-7913

### Marion Street

255 Marion Street  
Winnipeg, R2H 0T8  
Tel: (204) 925-2620  
Fax: (204) 233-9599

### McPhillips\*

2136 McPhillips Street  
Winnipeg, R2V 3C8  
Tel: (204) 925-2640  
Fax: (204) 694-7238

### Pembina

735 Pembina Highway  
Winnipeg, R3M 2L8  
Tel: (204) 925-2670  
Fax: (204) 478-1430

### Touchtone

Winnipeg: (204) 231-3001  
Selkirk: 1 (204) 482-4155  
Toll Free: 1 (877) 590-5936

### Cambrian Online

[www.cambrian.mb.ca](http://www.cambrian.mb.ca)  
E-mail: [ccuinfo@cambrian.mb.ca](mailto:ccuinfo@cambrian.mb.ca)  
Toll Free: 1 (888) 695-8900

### Regent\*

100-855 Regent Avenue  
Winnipeg, R2C 0R1  
Tel: (204) 925-2755  
Fax: (204) 669-6762

### St. James\*

#1-3421 Portage Avenue  
Winnipeg, R3K 2C9  
Tel: (204) 925-2748  
Fax: (204) 889-9946

### St. Vital\*

1602 St. Mary's Road  
Winnipeg, R2M 3W5  
Tel: (204) 925-2680  
Fax: (204) 254-6536

### Selkirk\*

282 Main Street  
Selkirk, R1A 2P3  
Tel: 1 (204) 482-1810  
Fax: 1 (204) 482-1818  
Toll Free: 1 (888) 843-5252

### Southdale Square\*

190-115 Vermillion Road  
Winnipeg, R2J 4A9  
Tel: (204) 925-2690  
Fax: (204) 257-2390

\* Full Service Saturdays

