



2024 ANNUAL REPORT

VALLEY CREDIT UNION LTD.



**Keeping our roots strong.
We're members too!**

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Kentville Home Show



Michelln Charity Ball Tournament



Berwick Gala Days



The Flower Cart Group



Dragonfly Haven Therapeutic Farm



Canning Fire Department



14-Wing Welcome



Middleton AV Elementary School

2024 ANNUAL GENERAL MEETING (AGM) THE AGENDA

1. Call to order
2. Motion to approve agenda
3. Introduction to the Board of Directors
4. Retiring Director
5. Report on registration
6. Adoption of minutes
7. Business arising from minutes
8. Message from the Chair of the Board of Directors
9. Message from the President and CEO
10. Credit Committee report
 11. CSER Committee report
 12. Audit Committee report
 13. Review of Financial Statements
 14. Appointment of Auditors
15. Nomination Committee report
16. New business

MEETING MINUTES

Valley Credit Union Ltd.
Waterville Fire Hall, Waterville, NS
April 25, 2024

Call to Order: The Annual General Meeting of the membership of Valley Credit Union Limited, was held at the Waterville Fire Hall in Waterville, NS on Thursday, April 25, 2024. The meeting was called to order by the Chair of the Board, Andrea Martin, at 6:05p.m.

The National Anthem was played. A moment of silence was observed to remember deceased Credit Union members and friends.

The Chair, Andrea Martin, welcomed everyone to the meeting.

Motion to Approve the Agenda: Moved by Wayne Fowler, seconded by Nancy Roscoe-Huntley, THAT the Agenda for Valley Credit Union's Annual General Meeting held on April 25, 2024, be approved. **Motion Carried.**

Introduction of the Board of Directors: The Chair of the Board, Andrea Martin, introduced the Board of Directors to the membership.

Regrets from Directors Reginald Rose, Michael Bishop, and James Bell. Andrea Martin, Chair of the Board announced that Director Carol Tobin has resigned. Andrea thanked her for her years of dedication and commitment to the Board.

Report on Registration: There were 65 members registered and 6 guests reported. Twenty-five members are required to establish a quorum, therefore Andrea Martin, Chair of the Board, declared a quorum present.

The Chair, Andrea Martin, introduced three special guests: Curtis Gagne from MNP, Joe Wilkinson from CUDIC and Kim Williams from CUMIS.

Adoption of Minutes - April 27, 2023: Moved by Adam Lutz, seconded by Jessica Shaw, THAT the minutes of the 2023 Annual General Meeting held on April 27, 2023, be accepted as included in the AGM meeting package. **Motion Carried.**

Business Arising from the Minutes: NIL

Chair, Andrea Martin, turned the meeting over to the Vice-Chair, Rick Graham. Rick Graham introduced Andrea Martin, Chair of the Board.

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Message from the Chair of the Board of Directors: Andrea Martin, Chair of the Board, gave her report to the membership which was included in the Annual Report for 2023.

The Chair welcomed everyone to the AGM. The Chair highlighted the major activities the Board performed during the 2023 year.

- Acknowledged the hard work and dedication of VCU staff which helped grow total assets at \$100 million over the course of 4 years – 7% of which was accomplished in 2023.
- Acknowledged VCU staff commitment and dedication to surrounding communities which resulted in large donations made to The Flower Cart, VON, and others.
- The public information session in Bridgetown held in November was well received in the community and resulted in increased membership.
- Acknowledged the commitment and dedication of the Board of Directors. Board, Executive, and Committee meetings were held regularly, and Directors attended conferences throughout the year while maintaining their training.

The Chair thanked the staff for their continued dedication and the membership for their continued support, all of which helps make Valley Credit Union a success.

Moved by Delilah Shearer, seconded by Adam Lutz, THAT the Chair's report be approved as presented for Valley Credit Union's Annual General Meeting. **Motion Carried.**

The Vice-Chair, Rick Graham, turned the meeting back over to the Chair, Andrea Martin.

Message from the President & CEO: Andrea Martin introduced Leigh Doucette, President & CEO.

Leigh Doucette, President & CEO reported on some of the highlights of 2023. His full report is in the Annual Report for 2023.

- The CEO acknowledged VCU has a full complement of staff and HR department's continued efforts to stabilize the workforce. Special thanks to Nicole Trentelman, VP Human Resources and Delilah Shearer, Human Resources Administrator, for their efforts in hiring qualified and skilled individuals.
- Acknowledged VCU staff for their continued engagement in community events, sponsorships, and partnerships. Special thanks to Lora Zeldin, Marketing Specialist, for her efforts in increasing VCU's visibility in local communities.
- Messaging relayed at the Bridgetown community public forum in November is that VCU will be staying permanently in the community. The Bridgetown and Middleton branches are now open 5 days a week.
- Work on the strategic plan is continuing until the end of 2025. The plan is about developing and improving VCU to increase quality of service to our members.

...continued

The CEO thanked the Board and staff for their dedication and devotion to the membership. He thanked the members for being loyal and patient during these challenging times.

Moved by Martin Gillis, seconded by Wayne Fowler, THAT the President & CEO report be approved, as presented, for Valley Credit Union's Annual General Meeting. **Motion Carried.**

Credit Committee Report: Rick Graham gave the Credit Committee report as included in the AGM package. **Highlights:**

- Increased loan activity in 2023 that was impacted unfavorably by repayments of loan syndications. Loan loss provisions were 0.07% of the total portfolio. Delinquency levels at 0.24% on average for the year and ended at 0.31% at fiscal year-end.
- Rick Graham, Vice Chair of the Board and Chair of the Credit Committee, congratulated the Board and staff for their lending and loan management successes in 2023. Continued investment in staff skill development for Risk Management is planned through 2024.

Moved by Adam Lutz, seconded by Clea Ward, THAT the Credit Committee report be approved, as presented, for Valley Credit Union's Annual General Meeting. **Motion Carried.**

CSER Committee Report: Wayne Fowler gave the CSER Committee report as included in the AGM package. **Highlights:**

- Wayne acknowledged the dedication and efforts CSER put into local communities in 2023. CSER Committee contributed a total of \$24,000 in 2023 to various local organizations. Special thanks to the Board, Committee members, and staff for their collaboration, support, and dedication.

Moved by Carla McDow, seconded by Adam Lutz, THAT the CSER Committee report be approved, as presented, for Valley Credit Union's Annual General Meeting. **Motion Carried.**

Audit Committee Report: Martin Gillis gave the Audit Committee report as included in the AGM package. **Highlights:**

- PricewaterhouseCoopers ("PwC") resigned in October 2023 and the Audit Committee considered the proposal from MNP LLP ("MNP"). The Board accepted the Committee's recommendation of MNP's proposal.
- Martin thanked the Board, the Committee, Ian Wilkie VP Finance and his staff for their support over the year.

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Moved by Martin Gillis, seconded by Nancy Roscoe-Huntley, THAT the Audit Committee report be approved, as presented, for Valley Credit Union's Annual General Meeting. **Motion Carried.**

Review of Financial Statements: Ian Wilkie, Vice President Finance, gave a brief overview of the Consolidated Financial statements for Valley Credit Union for the year ended December 31, 2023.

Moved by Wayne Fowler, seconded by Nancy Roscoe-Huntley, to approve the Audited Consolidated Financial Statements for the year ended December 31, 2023, as included in the AGM package, and as presented. **Motion Carried.**

Appointment of Auditors: Martin Gillis, Chair of the Audit Committee, recommended MNP to be the Auditors for the year 2024.

Moved by Martin Gillis, seconded by Wayne Fowler, that the firm MNP LLP be appointed as the auditing firm for Valley Credit Union, for the year 2024. **Motion Carried.**

Nomination Committee: Nancy Roscoe-Huntley, Chair of the Nomination Committee, gave the report. **Highlights:**

- Acknowledged and thanked the Board, committee, and staff for their support. Special thanks to Lora Zeldin, Marketing Specialist, for effort and support in creating new Board Nominee brochure.

Three Directors' terms were up for renewal: Wayne Fowler, James Bell and Michael Bishop. All are reoffering. There is one new nomination: Vernon Gaudet.

The Bylaws state the Board can consist of up to 12 members and the nominations bring the Board to 10, so there is no need for a vote and all nominees are in by acclamation.

Moved by Adam Lutz, seconded by Nicole Trentelman, to accept the Nomination Committee report, as presented, for Valley Credit Union's Annual General Meeting. **Motion Carried.**

New Business: NIL

Adjournment: Moved by Adam Lutz, seconded by Jenna States, that the April 25, 2024, Annual General Meeting be adjourned at 6:40pm. **Motion Carried.**

EMPLOYEE SERVICE AWARDS CELEBRATING 5-YEARS

We proudly recognize our incredible team members whose dedication and collaboration drive our success and make Valley Credit Union such a wonderful place to work.



- Carrie Sarty
- Julie Nasrallah
- Nicole Richards
- Nicole Trentelman



Valley Credit Union - 2024 recipient of the 1st Annual MP Community Leadership Award, recognizing volunteer work in the West Nova community. Photo taken in October 2024, presented by Chris d'Entremont at Digby Pines Golf Resort & Spa.



Valley Credit Union, Middleton Branch was awarded the 2024 CU Financial Management Cup, Divisional Champion. Photo Samantha Parker, Member Experience Coordinator.

VALLEY CREDIT UNION BOARD OF DIRECTORS

Our Board of Directors, composed of elected local leaders, collaborates with Valley Credit Union's management team to drive profitability while ensuring our banking services better serve members and strengthen our communities.



ANDREA MARTIN,
BOARD CHAIR
10/10



RICHARD F. GRAHAM
VICE CHAIR
9/10



REGINALD ROSE
SECRETARY
10/10



MARTIN GILLIS
FORMER CHAIR
7/10



BRIAN STURNEY
10/10



WAYNE FOWLER
9/10



MIKE BISHOP
7/10



JAMES BELL
5/10



VERNON GAUDET
6/6



NANCY ROSCOE-HUNTLEY
10/10

ANDREA MARTIN CHAIR'S REPORT



As we reflect on another year of progress and success at Valley Credit Union, I am pleased to report that our continued presence and positive impact within the communities we serve remains strong. Thanks to the trust and support of our members, we have been able to maintain our presence in the regions where we operate, ensuring that we remain a vital resource for our neighbors, families, and local businesses. Our commitment to providing quality financial services continues to be at the heart of our mission, and we are proud of the role we play in supporting the financial well-being of our members.

The year 2024 was particularly significant as we worked toward a major milestone: preparing for our system conversion, which took place in February 2025. This was no small feat and required a great deal of planning, coordination, and dedication. I want to take this opportunity to recognize the commitment and hard work in ensuring that this complex process was carried out as smoothly as possible. The tireless efforts behind the scenes have made all the difference, and we could not have come this far without that hard work.

To all the employees at Valley Credit Union, thank you for your dedication and resilience throughout this time of transition. Your professionalism and ability to adapt to the evolving needs of our credit union and members have been remarkable. To our CEO Leigh Doucette and our management team, your strategic vision and meticulous planning have been invaluable in keeping us on track and ensuring that we continue to move forward with confidence and purpose.

Looking ahead, we are excited about the opportunities the new system will bring. We believe it will enhance our ability to serve you more efficiently and provide new solutions to meet your financial needs. At the same time, we are mindful of the potential economic challenges that may arise in the coming months. Like many organizations, we are closely monitoring economic trends and their potential impact on our members. In these uncertain times, our commitment to supporting you remains steadfast. We will continue to provide the resources, guidance, and financial solutions you need to navigate any challenges that lie ahead.

As always, your Board of Directors is elected by you to represent the interests of our membership. We remain committed to ensuring your voice is heard and that the direction we take as a credit union aligns with the best interests of our members and community. I would like to extend my sincere gratitude to all of our Directors for the time, dedication, and effort they have invested in preparing for and attending meetings throughout the year. Your thoughtful contributions, strategic insights, and commitment to the success of Valley Credit Union are invaluable.

Thank you once again to our incredible staff, management, and, of course, our valued members for your continued support. We look forward to an exciting year ahead, filled with new opportunities and successes.

Andrea Martin, Board Chair



LEIGH DOUCETTE PRESIDENT & CEO REPORT

2024 was a very strong year for Valley Credit Union. We enjoyed impressive growth on both the credit and deposit side of our book, growing \$37MM and \$38MM respectively, which were both record numbers for us. We also had a very successful year in wealth referrals (with our CU Financial Management partners) and with Mastercard® referrals (with our Collabria partners), again both at or near record levels. We want to thank our new and existing members for allowing us to show them that we're better than a bank.

In February 2025, Valley Credit Union underwent a Banking System conversion, which has also refreshed our website and our mobile banking app. The past year has seen a huge amount of preparation work to get ready for our launch date, from training to communication, to data verification, and so much more. It's been a massive undertaking, and I want to thank our staff and leaders for their dedication and focus, and our members for their patience, while we move through the post conversion phase. This is an exciting time of change as we move from a decades-old legacy system to a system that allows us to modernize, where we will see the evolution of new services and solutions to serve all our members better, for years to come.

In February 2024, we expanded services in our Western branches. Middleton and Bridgetown are now open on a full-time basis, to show Valley Credit Unions' continued loyalty to the Annapolis Valley. The Banks continue to abandon rural communities, and they aren't coming back. But Valley Credit Union is still here. We're here to show you that we don't need them.

One thing that we're very excited about that followed our expansion of hours in the West is the membership growth we experienced over the last year. We had net growth of almost **300 members** in 2024. This is a huge success for us and is our best result in recent memory.

In the Eastern end of our market, we underwent significant renovations in our Hantsport branch in the Summer of 2024 and we're proud of the new and refreshed look. Thanks to our staff and members for their patience during the renovation period.

On the topic of our Eastern branches, we continue to look for ways to better serve those markets, and our next step will be a dedicated lender covering Canning & Hantsport, expected this year.

Last year at this time I was very proud to tell you all that we're back in our communities in a big way. This certainly hasn't changed. We continue to be almost everywhere in the Valley – attending, supporting, and sponsoring events and entities that need us. These span the entire calendar year, and I can tell you there is a distinct pride in what we do to help our communities.

In 2024, we saw a significant 33% increase in Mobile Wallet usage, alongside steady growth in e-transfers and tap, demonstrating our members' continued embrace of digital banking solutions.

Larger partnerships and sponsorships include the Credit Union Centre in Kingston, the Credit Union Rec Complex in Kentville, the Valley Regional Hospital Foundation, the Victoria Order of Nurses, the Hantsport Community Center, the Flower Cart, the Valley Exhibition, Coldest Night of the Year, and Landmark East School. But that list certainly isn't exhaustive, and we sponsored, attended, supported, or a combination of those, approximately 150 events and entities in 2024.

Thanks to the CSER Committee, the Kindness Crew, and all staff. Without you, we couldn't have done any of this. Please refer to our CSER and Community Support reports for more information.

Thanks again to all of you, members, staff, leaders, and the board for their support.

Leigh P. Doucette, President and CEO



Valley Credit Union proudly supports the Valley Regional Hospital Foundation's Comfort Care program. Here, our staff and the VRHF team are sorting and packing Comfort Care Bags for patients who unexpectedly need to stay overnight at the hospital. Each year, we help provide 1,000 toiletry bags for the foundation.

2024 HIGHLIGHTS

MEMBER DIRECT USAGE

INTERAC Flash®.....	1,145,142
INTERAC e-Transfer®.....	421,535
Mobile Wallet.....	153,940

APPROVED CREDIT

Personal Loans.....	\$12,382,421
Commercial Loans / LOC.....	\$109,128,347
Personal LOC.....	\$17,358,823
Residential Mortgages.....	\$136,427,364
Commercial Mortgages.....	\$3,530,993

ASSETS UNDER MANAGEMENT

2024.....	\$340,993,026
2023.....	\$301,337,806
2022.....	\$280,109,831
2021.....	\$260,410,443
2020.....	\$232,571,751
2019.....	\$199,525,526
2018.....	\$176,898,469
2017.....	\$171,591,058
2016.....	\$154,151,945
2015.....	\$152,503,506

 **300 NEW MEMBERS**



RICHARD F. GRAHAM CREDIT COMMITTEE REPORT

As a standing Committee of your Board of Directors, the Credit Committee's mandate is as stipulated in the Credit Union Act; that being to "ensure the compilation, clarity and accuracy of the data required by the Act, while recommending policies and procedures for approving and granting credit at the Valley Credit Union.

For fiscal 2024, your Credit Committee, consisted of Rick Graham (Chair), Brian Sturney, Reg Rose, Vernon Gaudet and Jim Bell. Our staff support came from Trevor Leonard and Dwight Doherty and now-retired Glenn Jordan. We met six times and reviewed loan activity, comparing to budgets and targets; while ensuring the ratio of personal, mortgage and business lending in the credit portfolio is maintained within the concentration ranges as approved by your Board.

In addition, our regular reviews included examination of delinquency causes and remedial actions undertaken so to:

- Identify trends that may be reflective of the economic uncertainties, and
- Ensure members are assisted in managing their obligations,
- While concurrently ensuring that our efforts are demonstrated to be timely and diligent, so to protect your Credit Union's assets.

We are pleased to report the following for fiscal 2024:

- We experienced significantly increased loan activity and growth during the year;
- With material growth, we were impacted somewhat by interest rate volatility,
- Loan loss provisions amounted to 0.11% of the total portfolio and 237% of the approved budget for the year;
- Delinquency levels remained at 0.81% on average for the year and 1.1% as at fiscal year end;
- Our liquidity position remains strong and as such, we have ample capacity to continue with our growth strategy and meet our members' needs.

In all and as evidenced by the above, our lending portfolio remains of very good quality. All staff are to be congratulated on our lending and loan management successes in 2024; through continuous focus on our members and appropriate levels of Risk Management, with continued investment in staff skill development through 2025.

**On behalf of the Credit Committee -
Rick**

2024 was a very strong year for Valley Credit Union. We enjoyed impressive growth on both the credit and deposit side, growing \$37MM and \$38MM respectively, which were both record numbers for us.

NANCY ROSCOE-HUNTLEY AUDIT COMMITTEE REPORT



The 2024 Audit Committee consisted of Martin Gillis, Wayne Fowler, Mike Bishop and the Chair, Nancy Roscoe-Huntley. We were supported in our duties by Ian Wilkie. The Committee met 3 times in 2024 and also in March 2025 with MNP to review the 2024 audit. All meetings were held virtually.

The Committee has the responsibility to review the financial position of the Credit Union. The Committee met twice with MNP to review the audit plan and to receive the results of the yearly audit including any recommendations which the auditor may make.

The Committee also reviews the results of internal audits, both operational and Anti-Money Laundering and any recommendations made to address deficiencies. The Committee also reviews any CUDIC audits and addresses any issues arising from these audits.

We have adopted a mandate which covers all the duties specified to be performed by the Audit Committee in the Credit Union Act, 1994. I would like to thank Ian Wilkie and his staff for their support over the past year.

The Audit Committee is pleased to report to the members of Valley Credit Union that your Credit Union continues to meet the requirements within the policies established by the Board of Directors and is well positioned for 2025.

Nancy Roscoe-Huntley, Chair, Audit Committee



Pandora - our youngest homeowner! As part of the 2024 Kentville Home Show, Valley Credit Union ran a colouring contest leading up to the event. Artists from across the Valley entered for a chance to win a Dream Playhouse.

We surprised the winner with their new playhouse, a cute piggy bank, and what we hope will be amazing memories and play dates!

The Committee has the responsibility to review the financial position of the Credit Union and is pleased to report that Valley Credit Union continues to meet the requirements within the policies established by the Board of Directors.



WAYNE FOWLER CSER COMMITTEE REPORT

The Corporate Social and Environmental Responsibility (“CSER”) Committee is pleased to present its report for the year 2024. Throughout the year, the Committee maintained its unwavering commitment to supporting community development, education, sports, and health and wellness initiatives.

The CSER Committee successfully fulfilled its annual mandate, ensuring continued engagement and support for Valley Credit Union members and the communities it serves. The Committee thanks its members for their dedication, adaptability, and efforts to make a meaningful impact, ensuring that Valley Credit Union’s mission remains focused on the long-term well-being of the communities we serve.

Committee Composition: The CSER Committee consists of representatives from both the Valley Credit Union Board of Directors and Valley Credit Union staff, providing a diverse range of perspectives, expertise, and insights. This collaborative approach enables the Committee to effectively address the unique needs of the communities within our service area.

Conclusion: The CSER Committee is proud to have made a meaningful contribution to the growth and well-being of our communities in 2024. Through our financial support of various organizations, we have reaffirmed our commitment to enhancing education, sports, and health and wellness across our service area.

We extend our sincere appreciation to the Valley Credit Union Board of Directors, the CSER Committee members, and the organizations we supported for their continued collaboration and dedication. As we look to the future, we remain focused on fostering stronger, healthier, and more resilient communities.

Wayne Fowler - Chair, CSER Committee



Coldbrook and District School recipient of \$500 towards classroom sound/hearing systems to support learning for all students. Photo taken November 2024; Principal Cherrie Goss, Reg Rose, CSER Committee member, Valley Credit Union.

2024 AREAS OF FOCUS:

-  **EDUCATION:** Sponsoring events and activities that support youth and life-long education.
-  **SPORTS:** Supporting community strength and healthy living through sports initiatives.
-  **HEALTH AND WELLNESS:** Backing organizations and events that enhance community health and well-being.



CSER Committee Contributions 2024

OUR LOCAL IMPACT
\$24K
 32 LOCAL ORGANIZATIONS

The CSER Committee allocated a total of \$24,000 in financial contributions to a variety of community organizations and initiatives. Below is a breakdown of the recipients and the funds allocated:

Kingston Credit Union Centre.....	\$1,989.00
Big Brothers & Big Sisters, Annapolis Valley Chapter.....	\$1,000.00
Somerset & District, Indigenous Mural.....	\$1,000.00
Annapolis East Archery Club.....	\$500.00
Billtown Baptist Church, Youth Music Program.....	\$700.00
Music In Communities.....	\$1,000.00
Kingston Farmers Market.....	\$1,000.00
Annapolis Valley Pride Society.....	\$500.00
Kings County 4-H Council.....	\$1,000.00
Lockhart Curling Team.....	\$500.00
Valley Minor Football Association.....	\$1,000.00
Hantsport Music Festival - 5 Recipients.....	\$1,250.00
Include Me Annapolis Valley.....	\$800.00
Berwick Scouts.....	\$700.00
Valley Jets U13 AAA.....	\$500.00
Apple Tree Foundation.....	\$1,000.00
Coldbrook District School Board.....	\$500.00
Kings Theatre Society.....	\$500.00
Western Valley Minor Hockey.....	\$800.00
Annapolis Valley Frugal Moms.....	\$1,000.00
Acadia Minor Hockey.....	\$800.00
Stockings Were Hung.....	\$1,000.00
Valley After The Bell Society.....	\$811.00
902 Squashed.....	\$600.00
Bridgetown Area Food Bank.....	\$400.00
12 Baskets Food Bank.....	\$400.00
Upper Room Food Bank.....	\$400.00
Berwick Food Bank Association.....	\$400.00
Fundy Interchurch Food Bank.....	\$400.00
Canning Area Food Bank.....	\$400.00
Hantsport Food Bank.....	\$400.00
Open Arms Resource Centre.....	\$750.00



“We raise awareness of our CSER accomplishments through reporting, communications, and celebrating our partnerships. Valley Credit Union staff are involved in presentations and sharing deepening the relationships.”



COMMUNITY EVENTS
\$147K+
AND DONATIONS

COMMUNITY IMPACT REPORT

Our summer #Loyal2Local campaign saw 490 digital spins and put over \$4,100 back into the community by supporting local businesses.

Staff supported local youth groups and high schools through financial wellness and literacy workshops, as well as engaging, interactive talks.

In total, over \$147,000 was invested back into the community through event sponsorships and donations. Valley Credit Union staff also volunteered at numerous community events, parades, and local fundraisers, and hosted a Member Appreciation Hockey Game Night to celebrate National Credit Union Day – putting community first!

Kindness Crew Representatives from all branches met a total of five times throughout the year. Together, they coordinated in-branch fundraisers and reviewed donation and funding requests. **A HUGE thank you to all for helping ensure our giving efforts made the greatest impact!**



Coming soon

We're thrilled to unveil our refreshed logo and updated branding – **a reflection of our deep commitment to our communities, especially in times of uncertainty when supporting local is crucial.** As we continue our journey of growth and innovation, our new logo also embodies the personal, warm, and welcoming banking services we're proud to offer! Thank you to the Credit Union Marketing Team and Logo Committee for the work they accomplished in 2024.



Watch our logo journey story



New logo + same community-minded banking.



Banking that goes further.



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Website
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7 Branches from Hantsport to Bridgetown
Find a Branch / ATM



**CREDIT
UNION**

VALLEY