



BUILDING A
BRIGHTER
FUTURE
TOGETHER

MISSION

We are a member owned community focused organization dedicated to providing personalized competitive financial services to benefit our members and communities.

VISION

To provide full services; pursue community growth; and assist youth, members, and others in achieving goals and dreams through innovation, flexibility and leadership.

VALUES

At Sunrise Credit Union, we believe that we can best serve our members, our employees, our partners and our community by practicing these values:

IN·TEG·RI·TY. Be honest. HON·ES·TY. Be fair and truthful.
CO·OP·ER·A·TIVE PHI·LOS·O·PHY. Assist one another in working towards common goals. RE·SPECT. Appreciate the abilities, qualities and achievements of others. FAIR·NESS. Maintain freedom from bias. EM·PA·THY. Understand the feelings of others. TRUST. Believe in the reliability, truth, ability and strength of others. LOY·AL·TY. Feel allegiance to those we're working with. COUR·AGE. Face difficult situations without fear. OP·TI·MISM. Maintain confidence about the successful outcome of the future.

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ANNUAL MEETING AGENDA

Monday, April 25, 2016

1. Call to order
2. Appointment of Recording Secretary
3. Welcome and Introductions
4. Report on Due Calling of Meeting
5. Report on Quorum
6. Adoption of Agenda
7. Minutes of Last Annual General Meeting
8. Moment of Silence
9. Board of Directors' Report
10. President & CEO's Report and Financial Statements
11. Report on Nominations
12. Appointment of Auditors
13. Presentation of Service Awards
14. Door Prizes
15. Adjournment

REPORT ON NOMINATIONS



The Board of Directors for Sunrise Credit Union Limited is a group of men and women serving as elected representatives accountable to the membership. Following one of the seven International Co-operative Principles of Democratic Member Control, Board members serve the Credit Union membership for three year terms on a rotating basis. As part of the Governance Committee, the Nominating Committee consists of Karen Combs, Evan Casselman, chaired by Terry Wakely.

This year the four directors with terms expiring were Lee Adams, Jean Bazin, Lon Cullen and Jan McClelland. All directors have volunteered to stand for re-election. Following due process for nominations there were no additional candidates nominated, therefore it is my pleasure to announce Lee Adams, Jean Bazin, Lon Cullen and Jan McClelland re-elected to the Board of Directors of Sunrise Credit Union Limited.

A handwritten signature in black ink that reads "T.M. Wakely". The signature is written in a cursive style.

Terry Wakely
Chair, Nominating Committee

BOARD OF DIRECTORS

The Board of Directors at Sunrise Credit Union are elected by the members in a democratic one-member, one-vote system for a term that normally runs three years, up to a maximum of four consecutive terms.

In addition to attending regular board meetings, each Director serves on a committee that assists the Board in its governance.



Don Zeghers, Chair
*Ex-Officio of the
Governance Committee*



Jan McClelland, Vice Chair
*Member of the Audit
& Risk Committee*



Fred Greig, Director
*Member of the Audit
& Risk Committee*



Glenn Young, Director
*Chair of the Audit
& Risk Committee*



Darryl Logeot, Director
*Vice Chair of the Audit
& Risk Committee*



Lee Adams, Director
*Member of the Audit
& Risk Committee*

BOARD OF DIRECTORS



Evan Casselman, Corporate Secretary
Member of the
Governance Committee



Jean Bazin, Director
Member of the
Governance Committee



Karen Combs, Director
Member of the
Governance Committee



Rob Ramage, Director
Member of the Audit
& Risk Committee



Lon Cullen, Director
Chair of the
Governance Committee



Terry Wakely, Director
Vice Chair of the
Governance Committee

DIRECTORS' AND OFFICERS' DISCLOSURE

Payments made for honoraria and per diems amounted to \$58,523 (2014 - \$83,070), reimbursement of expenses amounted to \$45,468 (2014 - \$71,947) and meeting, training and conferences costs amounted to \$42,405 (2014 - \$31,313) for the year ended December 31, 2015. Total loans and authorized lines of credits to directors amounted to \$2,359,984 (2014 - \$2,324,752), total deposits from directors amounted to \$3,561,785 (2014 - \$1,716,189).

BOARD OF DIRECTORS REPORT



On behalf of the Board of Directors of Sunrise Credit Union, it is my pleasure to present our 8th annual report for the year 2015. Our twelve board members work together to ensure that we adhere to our roots as set out in our mission, vision, and values statements.

This year we had very positive results as we continued to follow a business plan of managed growth and strengthened equity as we build a financial institution that is on solid ground going forward. The future is bringing new international regulatory frameworks to ensure Canada's financial systems are secure and we are on the path to meet all of those targets.

Sunrise continues its tradition of "Member First" in our dealings with all who enter our branches, visit our website or use our brand new Sunrise Lite Mobile App. The App lets you do even more with your money - from remote deposits, viewing accounts to e-Transfers - activities considered essential by many in this ever more mobile world.

This fall we had hundreds come out for the Grand Opening of our new branch and administration building located at 2305 Victoria Ave, Brandon. The Brandon Branch continues to grow and is now a strong addition to Sunrise.

Since forming, Sunrise has contributed over \$1 million towards student scholarships, community events, service organizations, etc. within the communities served by its fourteen branches. Since initiating Preferred Shares which are available to all our members, we have paid dividends of over \$711,000 at very competitive rates of 4-5%.

In order to excel at our jobs, all of our board members continue to attend training sessions and Credit Union system meetings. We also hold multiple strategic planning sessions to help us look forward and plan for Sunrise Credit Union's robust future.

On behalf of the Board of Directors I would like to whole heartedly thank the Executive and the entire Staff of Sunrise for the hard work and enthusiasm they continue to show as we continue to grow Sunrise. I believe our Staff is looked upon as a model for credit unions in Manitoba. I would also like to thank our members who continue to have faith in Sunrise and make it their Financial Institution of choice.

Respectfully Submitted

A handwritten signature in black ink, appearing to read "Don Zeghers", written in a cursive style.

Don Zeghers
Board of Directors Chair

PRESIDENT & CEO REPORT



Sunrise Credit Union continued to build on the previous year's positive trends for the 2015 fiscal year. Completing the seventh full year of operations, Sunrise members have contributed to the vibrant growth and resulting strong financial position of their home grown financial institution of choice.

Sunrise continues to have a high profile in the communities in which we operate. Contributing to the future of our youth, \$23,000 in high school scholarships were provided to deserving students in 2015. Sunrise staff provided 6,850 hours of volunteer time and donated \$215,000 in and for our communities.

We conducted a member survey in 2015. We had approximately 1000 responses to our survey which is considered to be an excellent response rate. Results showed 98.1% of respondents would recommend Sunrise to their friends, demonstrating service excellence by Sunrise Credit Union staff. Thanks to all the participants of the survey and we will work hard to maintain and improve this standard of satisfaction.

New products were developed with the introduction of our mobile applications for Apple and Android devices. This enabled Sunrise to offer "Deposit Anywhere" for cheques by using smart phones. E-Transfers are now possible along with bill payments and other electronic services. Sunrise members have embraced e-statements with over 11,000 members now utilizing this service.

In September, we celebrated the opening of our new location in Brandon. This consolidated our office space in Brandon with the Branch on the main floor and corporate office on the 2nd floor. This move has improved efficiencies in Brandon.

Financial Highlights were as follows:

Deposit Growth of	\$47.5 million or 6.4%
Loan Growth of	\$28.6 million or 4.0%
Net Income of	\$3.7 million
Member Equity totals	\$59.7 million or 6.95% of assets
Total Assets of	\$858 million

These financial highlights continue to add to the strong financial position of Sunrise.

Looking forward to 2016 we are working towards having mobile payments available for Android users on their smart devices. We are starting a paperless project we anticipate will take 3 years to complete. Once completed, we will enjoy greater operating efficiencies which will strengthen our credit union.

Thank you to the Board of Directors for their leadership, thank you to the employees for their dedication and thank you to the membership for their continued loyalty.

Respectfully Submitted

A handwritten signature in black ink, appearing to read "H.J. Bowler". The signature is fluid and cursive.

H.J. Bowler

EXECUTIVES

The Executive Team cultivates Sunrise Credit Union's strong cooperative culture and ensures the Board of Directors receive information and expert advice to make sound decisions to benefit our members and communities.



Tim Klassen,
Executive VP and ACEO



Harry Bowler,
President and CEO



Tayona Johnas,
*VP Strategic Development and
Wealth Management*



Tony Keown,
VP Finance



James Knockaert,
VP Lending



Ted Billeck,
*VP Deposit and
Member Services*



Kaydee Deremiens,
VP Human Resources

DEPARTMENTAL MANAGERS

The Management Team is comprised of subject matter experts who support the Executives in achieving Sunrise Credit Union's overall business plan while providing technical advice and consultation to the Branch Managers.



David Kaminsky,
Business Development Manager



Terri Roulette McCartney,
Marketing Manager



Keith Demings,
IT Manager

“The people at Sunrise have all been excellent to work with and talk to. They have done a great job and the service I have received has always been excellent. After all the years I have been there, I have no intention of leaving there and I strongly recommend it to other people.”

- Douglas, Sunrise Credit Union Member

“When I moved to Saskatchewan, I was concerned that banking at Sunrise would be difficult. However, they were very accommodating. They have seen my husband and I through student loans, vehicles, mortgage and investments with extremely competitive rates. With new technology, banking with Sunrise has never been easier. I am proud to be a Sunrise Credit Union Member!”

- Amanda, Sunrise Credit Union Member

BRANCH MANAGERS

“We have always had excellent service. The staff is very friendly and helpful whenever we have needed advice or help in any way. Thank-you”

- Doreen, Sunrise Credit Union Member



Jim Dickinson
Boissevain



Mike Brolund
Brandon



Bill Coder
Cypress River



Diane Hart
Deloraine



Ruby Bertholet
Hartney



Shelley Johnston
Holland



Deb Durham
Baldur

BRANCH MANAGERS



Tammy Vanbeselaere
Melita



Jennifer Chant
Reston



Iris Popplestone
Sandy Lake



Jackie Conrad
Treherne



Gene Pielechaty
Virden



Tanis Bennie
Waskada

“I have always had friendly, courteous, and professional service dealing with the Sunrise Credit Union! I would highly recommend the Sunrise Credit Union to anyone looking for a financial institution to meet all their banking and financial needs!”

- Herbie, Sunrise Credit Union Member

WORKING TO BE AN EMPLOYER OF CHOICE

With approximately 170 employees, Sunrise Credit Union is committed to offering fair and meaningful employment in a safe and respectful workplace. Sunrise is one of Manitoba's fastest growing credit unions and prides itself in providing staff with opportunities for personal growth and autonomy.

We offer an environment where learning is valued and careers are built. We support our employees with progressive human resource practices and give them the training and tools they need to serve our members today and in the future. The result is proud, motivated and diverse employees who are inspired to make a difference in their members' lives and the communities in which they work and live.

Corporate Office

Belinda Griffith 5 year*
 Brenda Shaw
 Caleigh McCreery 5 year*
 Curtis Kelso 5 year*
 David Kaminsky 15 year*
 Dee Bilyk
 Donald Lesage 35 year*
 Harry Bowler
 James Knockaert 35 year*
 Janice Coulter
 Janice Demers
 Kaydee Deremiens
 Keith Demings
 Krista Sierens 5 year*
 Kristyn Kolosky
 Lisa Maloney
 Lori Taylor 15 year*
 Lynn Nunn
 Nicole Desrochers
 Shelley Paull
 Shelley Phillips
 Tayona Johnas
 Ted Billeck
 Terri Roulette McCartney
 Tim Klassen 25 year*
 Tom Agustin
 Tony Keown
 Yvette Claeys

Baldur Branch

Brenda Johnson 20 year*
 Debra Durham
 Linda Furness
 Shirley Levreault
 Stacey Bruneau
 Tamara Martens - Summer Student
 Terryl Gillis
 Tracey Hiscock

Boissevain & Minto Branch

Cathy Workman 5 year*
 Christine Wear - Summer Student
 Don McNamee
 Elmer McCallum 10 year*
 Hailey Deyaegher
 Heather Wood
 Jeremy Doerksen
 Jim Dickinson
 Joan Robertson 25 year*
 Leanne Pringle
 Marlee Buhler
 Melissa Fehr
 Michelle Harper
 Tiffany Ramsden
 Vicky Wanner 15 year*

Brandon Branch

Angela Campbell
 Angela Ferguson
 Devin Moore
 Jackie Reynolds
 Josiah Smith - Summer Student
 Josie Dreilich
 Katie Wendz
 Kim Kunka
 Kori Gordon
 Melorie Broten
 Michelle Stelter 5 year*
 Mike Brolund 5 year*
 Pam Zalusky
 Randy Kuz 20 year*
 Robin Lenton
 Robyn Angus
 Samantha Halyk

Cypress River Branch

Bill Coder
 Debra Young
 Erynn Lawrence
 Cassandra Wytinck 5 year*
 Lindsay Hague
 Tammy Gillis Waldon
 Troy McGill

*service award



WORKING TO BE AN EMPLOYER OF CHOICE



Deloraine Branch

Brenda Wiebe
Diane Hart
Kelly Gilliard
Lorrie Weidenhamer
Patti Janssens
Stacey Wilkinson

Hartney Branch

Heather Macaulay - Summer Student
Jeanette Hay
Kim Dooley 15 year*
Laurie Bodin
Laurie Gilliard
Peggy Moir 15 year*
Ruby Bertholet

Holland Branch

Charlene Graham
Kayla Johnson
Shelley Johnston 20 year*
Tara Hilhorst

Melita Branch

Allison Armstrong
Carolyn Arndt
Cassandra Patterson 5 year*
Danielle Davies
Danielle Gerrard
Danielle Wood
Denise Teetaert 5 year*
Kristen Pearson
Mandy Chartrand
Marcie Greenley
Nellie Minshull
Norma Tilbury 25 year*
Suellen Cocquyt
Tammy Vanbeselaere
Tara Bell

Reston Branch

Anita Reyes
Candy Wanless
Cathy Williamson
Donita Roblin 5 year*
Janis Lobreau 15 year*
Jennifer Chant
Lorna Milliken
Patsy Lockhart
Sherri Bartel
Shirley Jago
Teresa Vandenberghe

Sandy Lake Branch

Darlene Nechwediuk
Iris Popplestone
Karen Boles
Paulina McLaughlin 5 year*
Shelley Zawislak

Treherne Branch

Brady Bouchard - Summer Student
Cindy Dalrymple 25 year*
Coral Jones
Corinne North
Elvina Graham
Gemma Neumann
Jackie Conrad
Leanne Lovie
Rosanne Boulet
Shirley Isford 40 year*
Teresa Thiessen

Virden Branch

Alexa Woolridge - Summer Student
Amanda Bisson
Britany Kaskiw
Cheryl Ripmeester
Deanne Stevenson
Gene Pielechaty

Waskada Branch

Janet George
Jodi Krieser
Karen Brown
Kendall Grant
Kerry McLeod
Krista Orr
Kristen Erick
Lindsay Boulton 10 year*
Lisa Irwin
Lottie Bridgeman 5 year*
Marcie Cruickshank
Morgan McBurney 5 year*
NancyDee Thomson 5 year*
Nicole Hunter
Rhonda Heide
Stephanie Brown
Steve May
Tess Cook
Tim Penner
Tricia Palmer
Tyler Pateman
Tyler Reiner - Summer Student
Yvonne Baron

Waskada Branch

Amanda Janz
Brittany Hainsworth 5 year*
Holly Loewen-Morgan
Kandise Bertholet
Leanne Hannah-Kehler
Rikki Ouimet
Tanis Bennie

*service award

MEMBER SURVEY

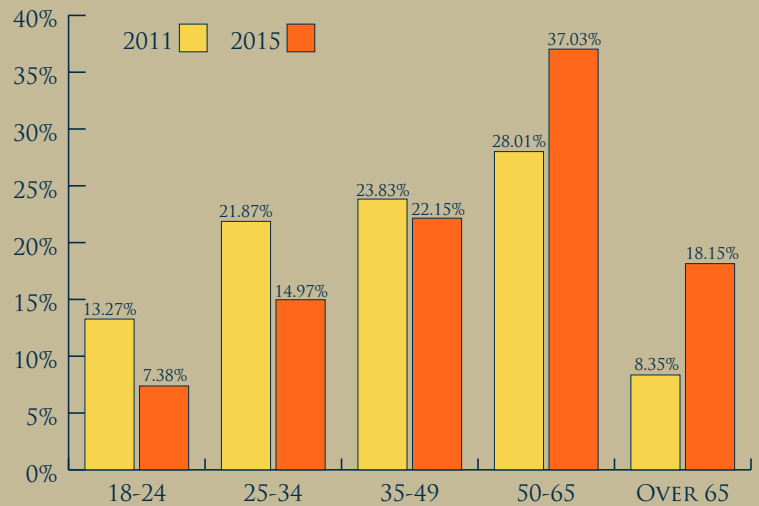
In 2015, Sunrise Credit Union asked the membership to complete a survey to find out how well expectations were being met. The response rate in 2015 more than doubled from the last member survey completed in 2011.

Below is a snapshot of how Sunrise Credit Union was ranked in certain areas:

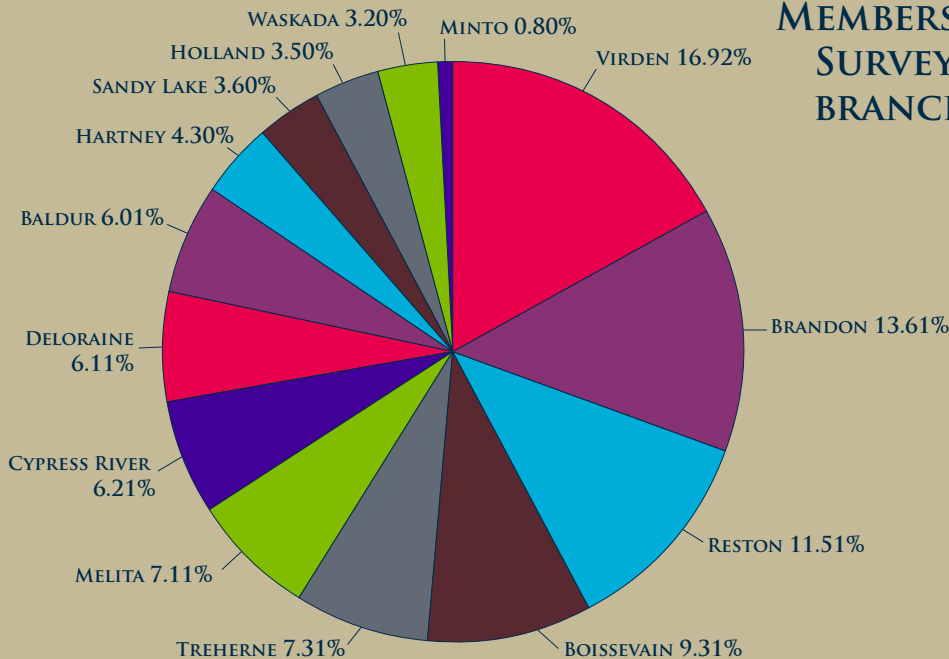
Rate how we're doing in these areas:	Very Good/Good	Neutral	Poor/Very Poor
Branch Locations	92.49%	3.60%	0.50%
Branch Hours	89.79%	4.60%	2.00%
Professional	89.49%	5.41%	1.20%
Friendly	88.89%	5.91%	1.20%
Quality of personal service	88.49%	5.61%	1.20%
Handle my accounts confidently	88.19%	5.91%	1.60%
Prompt Service	87.59%	6.11%	2.20%
Branch Days of Service	87.19%	6.11%	2.40%
Credit Union ATMs	78.48%	14.21%	1.90%
Greet me by name	75.18%	15.52%	5.00%
Website	75.08%	17.42%	1.60%
Online Banking (MemberDirect)	74.58%	17.72%	1.50%
E-Statement availability	71.07%	21.62%	1.00%
Delivery of financial services in person	70.67%	22.62%	1.00%
Competitive Service Charges	69.57%	20.42%	5.20%
Lending Decisions Prompt	67.57%	24.22%	2.70%
Competitive Deposit Rates	66.17%	25.43%	3.20%
Delivery of financial services electronically	66.07%	26.23%	1.20%
Competitive Loan Rates	62.47%	28.73%	3.00%
Knowledgeable about lending products	62.36%	30.53%	1.20%
Mailing of account statement	54.76%	36.24%	3.70%
Investment Products to meet my needs	52.75%	39.24%	2.40%
Knowledgeable about investment products	51.39%	36.54%	1.40%

MEMBER SURVEY

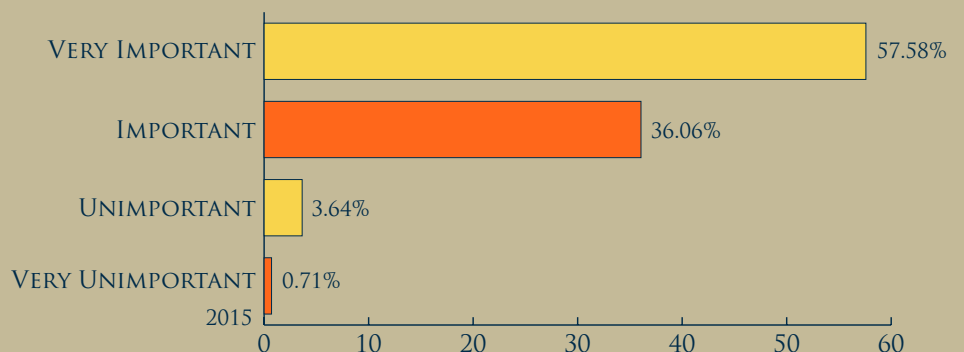
MEMBERS WHO COMPLETED THE SURVEY BELONGED TO THE FOLLOWING AGE CLUSTERS:



MEMBERS WHO COMPLETED THE SURVEY USED THE FOLLOWING BRANCHES MOST FREQUENTLY:



THIS IS HOW MEMBERS RATED THE IMPORTANCE OF OUR INVOLVEMENT IN THE COMMUNITY:



SUNRISE IN OUR COMMUNITIES

By the numbers...

173,877 ATM Transactions

611,885 Member cheques written

261,255 Total number of visits to website

391 Followers on Facebook

72,000 People saw Sunrise Credit Union Facebook posts

1,200 Followers on Twitter

250 Photos submitted in the annual Our Manitoba Photo Contest

98.1% Member survey respondents would recommend Sunrise Credit Union to their Friends



Grand Opening of New Brandon Branch and Corporate Office

The new Brandon location at 2305 Victoria Avenue has allowed employees in two Brandon locations to now all be under one roof. With the much needed additional space, members have much better access to services and enhanced services, including larger spaces for completing transactions, increased privacy, increased security, ATMs, safety deposit boxes and multi-directional access into ample parking spaces.



The official Grand Opening of the new Brandon Branch and Corporate Office took place on Thursday, September 17th, when Sunrise welcomed over 200 people. Staff at the new location gave thanks to the many well-wishing businesses that sent van loads of congratulatory flowers. Following the open house, Sunrise Credit Union President & CEO, Harry Bowler formally greeted guests, thanking them and all the people involved in making the building and grand opening a success. Marilyn Brennan, Senior VP, Governance & Strategy, Credit Union Central of Manitoba and Mayor Rick Chrest, City of Brandon also addressed the crowd with the official ribbon cutting taking place at 6:50pm.

SUNRISE IN OUR COMMUNITIES

400 Community organizations received Sunrise Credit Union donations

\$215,000 Donated to community organizations
(**\$49,000** of that came from independent branch fundraisers!)

\$23,000 Sunrise Scholarships were granted to students pursuing post-secondary education

6,850 Staff volunteer hours in support of the community

170 People worked at Sunrise Credit Union in 2015

In **50%** of our communities, Sunrise Credit Union is the sole financial institution providing financial services and making community contributions to help local businesses and families prosper.

4,100 surcharge-free ATMs across Canada are available to Sunrise Credit Union members through the ding-free network

Credit Unions serving Southwestern Manitoba

As a way to promote the credit union system on a collaborative basis, Sunrise leads various regional marketing initiatives with all or any of the following Credit Unions: Amaranth, Austin, Beautiful Plains, Catalyst, Crocus, Erickson, Minnedosa, Portage, Strathclair, Vanguard, Westoba.

The following are some of the events and organizations Sunrise supported with other Credit Unions in 2015: Manitoba Ag Ex, Manitoba Ag Days, Royal Manitoba Winter Fair, Manitoba Women's Institute, Manitoba High School Rodeo Association, Manitoba Summer Fair, Broomball Championships, the Westman & Area Traditional Christmas Dinner and Samaritan House Ministries.



Children's Hospital Foundation

In 2015, Sunrise Credit Union helped the Children's Hospital and Brandon Regional Health Centre raise money through the annual Caring For Kids Radiothon.



SUNRISE IN OUR COMMUNITIES

Co-operative Development Foundation

On June 15th, 2015, the 13th Annual Co-operative Development Foundation (CDF) Golf Tournament was held at the Shilo Golf and Country Club in Southern Manitoba. The CDF helps people around the world create their own community-owned path to prosperity. With Sunrise taking the lead in 2015, Vanguard and Westoba Credit Unions assisted in the promotion and management of the event.

With the support of sponsors and over 100 golfers, \$14,000 was raised. These funds were used by CDF to undertake cooperative development projects in Canada and around the world. Wherever possible, CDF uses donations to leverage matching funds from other programs facilitated by the federal Department of Foreign Affairs, Trade, and Development.



2015 Credit Unions of Manitoba High School Scholar Athlete Awards

Sunrise Credit Union President and CEO, Harry Bowler, along with Scott Kwansnitza, Superintendent of Lord Selkirk School Division and President of the Manitoba High School Athletic Association, presented the 2015 Credit Unions of Manitoba High School Scholar Athlete Awards.

From left: Scott Kwansnitza, Superintendent, Lord Selkirk School Division, MHSAA President; Riley Dirks, Oak Park High School; Seth Friesen, Vincent Massey High School (Brandon); Tara Frisch, Nellie McClung Collegiate (Manitou); Caitlin Wilkinson, Ste. Rose School; Harry Bowler, CEO, Sunrise Credit Union



**SUNRISE JOY RIDERS
RAISED
\$1,777**

and pedaled for 82 kms in support of families living with Cerebral Palsy. Sunrise Joy Riders were Amanda Bisson, Janet George, Shelley Phillips, Jackie Reynolds and Patsy Lockhart.

BALDUR BRANCH

- Participated in the Alzheimer Forget Me Not Campaign
- Provided information to members on World Elder Abuse Awareness Day
- Engaged in the Get Pink'd Campaign, raising funds for the Canadian Breast Cancer Foundation
- Fundraised for the Lung Association's Breath of Spring Campaign
- Staff volunteered at the Baldur Solstice Days' pancake breakfast and the children's activities
- Presented two scholarships to high school students pursuing post-secondary education
- Served hot dogs and refreshments on Credit Union Day
- Paid for the Bouncy Houses at Solstice Days
- Provided prizes for the Senior Student of the Month at the local high school
- Sponsored the Baldur Regals for the Western Provincial Ball Tournament
- Staff volunteered at the Western Provincial Ball Tournament
- Hosted an annual barbeque fundraiser and raffle, in June, for the Children's Wish Foundation
- Donated and presented an award plaque to the Mariapolis/Baldur 4H Outstanding Achievement
- Sponsored the Tudor Bowl at the Tiger Hills Festival of the Arts
- Created a Christmas Mitten Tree in December with donations going to the United Way
- Hosted two days of Member Appreciation during Christmas where staff made dainties and served coffee
- Donated prizes and cash to various other activities in community: curling bonspiels, Argyle Museum, Baldur Drop in Centre, Mariapolis Community Fundraising Auction





BOISSEVAIN & MINTO BRANCH



- Participated in the World Elder Abuse Awareness Day by providing important information along with serving cookies and refreshments
- Presented two scholarships to high school students pursuing post-secondary education
- Served snacks and refreshments on Credit Union Day
- Hosted Member Appreciation Days in December
- Sponsored various sports organizations throughout the season through monetary and prize donations
- Donated to the Boissevain Golf Course Expansion Project
- Sponsored the Annual Farm Focus event in March, which included having a booth at the trade show
- Sponsored Tiny Turtle Playroom Fundraiser
- Sponsored Mind Your Own Business Fair in April, which included having a booth at the trade show
- Provided assistance to the Boissevain 4H Club
- Celebrated Canada Day by decorating and entering a float in the parade
- Co-sponsored Meal In The Field with CJRB
- Donated a new sign to the Boissevain Curling Club in support of its 125th Celebration
- Sponsored the Chamber of Commerce Santa Day
- Fundraised for The Canadian Breast Cancer Foundation through the Get Pink'd Campaign
- Along with Boundary Co-op, raised funds for the Boissevain-Morton Foundation by hosting a meal at the Farmer's Market
- Raised funds for the Alzheimer Society through the Coffee Break Campaign
- Provided many other cash and prize donations to local organizations' events

BRANDON BRANCH

- Raised funds for the Canadian Cancer Society through the annual Relay For Life
- Raised public awareness to help victims of family violence by participating in the Walk A Mile In Her Shoes Campaign
- Presented three scholarships to high school students pursuing post-secondary education in the Brandon School Division.
- Raised funds for the Canadian Breast Cancer Foundation during the Get Pink'd Campaign
- Involved in various walks throughout the year: MS Walk, Parkinson's Walk, and the Halloween Hike in support of the Healthy Living Centre
- Wrapped gifts in the Brandon Shoppers Mall during the Christmas Season to help raise donations for the Canadian National Institute for the Blind
- Contributed food and presents for the Adopt a Family Campaign during the holiday season
- Volunteered within the Hockey Brandon organization
- Participated in Jean's Day the last Friday of every month in exchange for a toonie. Proceeds go to the charitable organization picked for that month
- Hosted a fundraising barbeque to raise funds for The Heart and Stroke Foundation
- Volunteered as judges on a panel for the annual Assiniboine Community College Business Plan Competition
- Sponsored The Construction Association of Rural Manitoba as well as the Brandon Area Realtors Golf Tournaments to help raise funds for charity
- Fundraised for the Children's Hospital Foundation
- Hosted a Chamber after 5 event, supporting local businesses
- Supported the United Way by purchasing tickets to their annual fundraising luncheon
- Sponsored the Brandon Chamber of Commerce Kick-off Luncheon
- Sponsored high school students to attend the Manitoba Conservation Districts Association Annual Conference
- Served breakfast and cleaned up at the Royal Manitoba Winter Fair's Sunrise Breakfast
- Sponsored and volunteered at the Food for Thought Golf Tournament
- Staff volunteered at the Tory Campbell Memorial Golf Tournament
- Staff volunteered at the Brandon Minor Baseball Canada Day Classic Baseball Tournament
- Staff volunteered at the YMCA Spring Run
- Raised funds for the Cerebral Palsy Association by participating in the annual Stationary Bike Ride



CYPRESS RIVER BRANCH



- Held a very successful Get Pink'd Campaign for the Canadian Breast Cancer Foundation by selling handmade baking and crafts and by also collecting cash donations
- Raised funds for the Lung Association by selling tulips during the Breath of Spring Campaign
- In the field, during harvest, staff delivered pizza and sub sandwiches to a local family farm
- Raised funds for cancer research during the annual Movember Campaign by challenging each other in the branch to a Get Moving Event
- Volunteered at the Tiger Hills Arts Association, working the Gift Boutique and executive position
- Supported the local Bingo Club in various volunteer and executive positions
- Donated funds to the Glenboro School for new theater curtains
- Sponsored the Build-A-Barn Golf Tournament
- Donated funds to local Senior's Lodge
- Sponsored a hockey jersey for the local Pee Wee team
- Donated funds to Cypress River and Area Foundation
- Staff baked and sold cookies to raise money for the Alzheimer's Society
- Awarded a scholarship to a high school student pursuing a trade
- Served pork on a bun lunch to members on Credit Union Day
- Donated gift baskets and prizes to many local events to help raise funds
- Cash donations to local organizations hosting an event in the community or doing upgrades to their community facility
- Donated coffee, cups and serviettes to several local events and organizations in the community

DELORAINE BRANCH

- Donated funds to Deloraine Minor Hockey for the purchase of team jerseys
- Collected and donated funds to the Deloraine & Area Christmas Cheer Board
- Presented two scholarships to local high school students pursuing post-secondary education
- Donated to the Deloraine Elementary School for the Farm Safety Day Program
- Volunteered at the Deloraine Fair
- Entered a float in the Deloraine Parade
- Sponsored an award at the Deloraine High School Awards
- Made and sold over 1000 Lukken cookies through the Get Pink'd Campaign and donated profits to the Canadian Breast Cancer Foundation
- Raised funds through a coffee party and donated to the Alzheimer's Association
- Served snacks and refreshments on Credit Union Day and Member Appreciation Day in December
- Fundraised for the Lung Association through the Breath of Spring Tulip Campaign
- Fundraised for the Children's Hospital Foundation by selling Teddy Bears
- Sponsored an award at the Deloraine Border Festival
- Provided many other cash and prize donations to assist local organizations





HARTNEY BRANCH



- Sold and served cookies and cupcakes to raise funds for the Canadian Breast Cancer Foundation's Get Pink'd Campaign
- Presented a Sunrise scholarship to a graduating high school student who is pursuing post-secondary education
- Hosted a community barbeque to wish the former Branch Manager, Joanne Clawson, a fond farewell on her retirement while also raising funds for the Hartney Fairgrounds
- Decorated and entered a float for the Hartney Hopper Days Parade
- Served snacks and refreshments for Credit Union Day
- Staff donated funds to the local Christmas Cheer Board
- Donated funds from branch staff Jean's Day Fund to Hartney Fairgrounds, Hartney Golf Course, and Fern Valley Recreation
- Provided numerous other cash and prize donations to local organizations and events

HOLLAND BRANCH

- Sold tickets for the Mother's Day Meal Raffle and prepared a delicious pulled pork meal for the winner
- Hosted and prepared supper and dessert for the Home Routes Tour on behalf of the Tiger Hills Arts Association
- Presented a scholarship to a Treherne Collegiate high school student pursuing post-secondary education
- Presented the Volunteer Award to a Holland Elementary School Grade 8 student for their involvement in the community
- Sponsored and served lunch at the Holland Elementary School
- Staff volunteered to run the para mutual betting stations at the Holland Harness Races
- Staff volunteered their time to assist in the Girls Hockey Provincials Tournament
- Delivered a half day presentation in partnership with MILES on Safe Banking Practices for seniors
- Served snacks and refreshments from the branch and sponsored coffee at local organizations on Credit Union Day
- Presented the Holland Agricultural Society a cheque for their electrical upgrade from staff fundraising efforts
- Participated in the Annual Santa Claus Parade, handing out goodies
- Fundraised for the Alzheimer's Society through their Coffee Break Campaign
- Provided many other cash and prize donations to assist local organizations



MELITA BRANCH



- Surprised members by placing random \$50 bills in the ATM
- Sponsored Battle of the Blades
- Staff planted a flower bed in Central Park
- Sponsored Melita Banana Days
- Donated to Southwest Cougars
- Sponsored the Melita/Waskada Devils
- Donated Winnipeg Jets tickets for the Lions Benefit Social
- Hosted a Member Appreciation barbecue featuring a free draw, and our famous cupcakes from Cupcakes by Danielle
- Sponsored the Anglican Church Birthday Calendars
- Had Santa at the branch for our Santa Parade and gave out candy
- Staff volunteered at the local Pool and Personal Care Home barbecues
- Staff made desserts for Personal Care Home barbecue
- Donated a bistro set, a fire pit and pool toys for the Melita Pool to be raffled off
- Presented financial literacy education at the local school
- From our Jean's Day Fund we donated to the Taylor Renwick Fund
- Presented two scholarships to high school students pursuing post-secondary education in Melita and Pierson
- Sold raffle tickets for Community Events
- Donated a gift basket to be raffled at Ladies Night with proceeds going to the Early Learning Centre

RESTON BRANCH

- Raised funds for the Cerebral Palsy Association by participating in their annual Stationary Bike Race
- Supported local Tilston, Reston & Pipestone 4H Clubs
- Presented a scholarship to a high school student pursuing post-secondary education
- Served snacks and refreshments on Credit Union Day in conjunction with hosting a Farm Succession Seminar featuring presenters from MNP
- Hosted Four Person Best Ball Golf Tournament with proceeds donated back to Reston and Area Early Learning Centre
- Hosted the 1st Annual Stick It to Cancer Hockey Game with proceeds donated to the Canadian Breast Cancer Foundation. Festivities also included a noon parade and community supper
- Held a Cider & Shortbread Member Appreciation Day to thank our membership
- Sponsored cookies and coffee for Elder Abuse Awareness Day partnering with Senior's Helping Hand
- Participated in the Children's Hospital Foundation Radio-a-thon by collecting donations and selling Dr. Good Bears
- Sponsored the Reston Park's Family Fun Day
- Sponsored the Petting Zoo for the Stick Horse Rodeo in Cromer
- Supported the Pie Auction for Willowview Personal Care Home
- Donated to Reston Minor Ball in recognition of the retirement of a local business person and former Credit Union employee
- Fundraised through a number of meat draws for: Senior's Helping Hand, Reston Archery Club, Reston Fitness Centre, Reston Memorial Theatre, Reston Sparks, Brownies and Guides, Reston Nursery School, RM of Pipestone Dance Club, Pipestone Drop In Centre, and the Reston 4H Record Makers
- Fundraised for The Canadian Breast Cancer Foundation through the Get Pink'd Campaign
- Fundraised for The Canadian Cancer Society through the Daffodil Campaign
- Fundraised for Reston Minor Hockey through the Dessert for a Year Raffle
- Provided many other cash and prize donations to local organizations





SANDY LAKE BRANCH



- Staff helped raise funds for the Pier Project by volunteering at a number of community events, such as: The Sandy Lake Merchants Annual Fish Derby, the Town Wide Garage Sales, Barbeque Supper during Co-op Days
- Sold merchandise, served cupcakes and coffee, fundraising for the Canadian Breast Cancer Foundation through the Get Pink'd Campaign
- Displayed and sold teddy bears to raise funds for the Children's Hospital Foundation's Caring for Kids Campaign
- All staff volunteered at the Friday night barbeque to kick off Western Days Weekend
- Staff decorated the Sunrise Float and participated in the parade
- Volunteered to work the lunch booth at Western Days, helped with the Kiddies Corner for the afternoon and the Meat Draw in the evening
- Baked and served goodies and coffee for Credit Union Day
- Provided refreshments and supplies for an Interdenominational Hymn Sing held each month throughout the summer and at Christmas time
- Donated to Sandy Lake Merchants Association Incorporated Annual Fish Derby
- Sponsored Ukrainian Cultural Heritage Museum for the town Christmas Wreath display
- Funded Keeseekoowenin Game & Fish Annual Fish Derby
- Supported the Sandy Lake Recreation Association
- Sponsored Sandy Lake Western Days Celebrations
- Donated to Keese Treaty Days Celebrations
- Sponsored Royal Canadian Legion Poppy Drive
- Donated to Little Saskatchewan River Game & Fish
- Sponsored Keesee Thunder Sports Club
- Donated to Sandy Lake Endowment Fund
- Provided raffle prizes or cash donations to many other local organizations

TREHERNE BRANCH

- Helped at the Treherne Community Auction working as cashiers
- Assisted at the Kinsmen Anniversary Tournament Supper and Dance working the bar, the door and clean up
- Volunteered at the Tiger Hills Arts Association working at their Christmas Boutique and Ladies Night
- Staff volunteered at the Tiger Hills Community Resource Center in an executive capacity
- Assisted at the Treherne Ag Fair judging exhibitions and working the food booth
- Volunteered with Treherne 4H Exchange group making meals
- Volunteered at Tiger Hills Festival of the Arts working the door at various events
- Volunteered at Bethel Cemetery on the Executive and Cleaning Committee
- Helped out with the Citizens on Patrol
- Volunteered with the Treherne United Church Executive Committee
- Helped at Holland Skating Club, decorated for ice show and worked bingo
- Volunteered at Holland Child Care Center on the Executive Committee and helped with fundraising events
- Volunteered at Treherne and Holland Donors Choice, canvassing and collecting donations
- Helped the Holland Recreation working the kitchen for provincial tournament
- Lent a hand at the St-Alphonse Fall Dinner, with food preparation, set up, clean up, and washing dishes
- Volunteered with Notre-Dame Seniors Club as executive
- Presented scholarship funds to a graduating high school students at Treherne Collegiate pursuing post-secondary education
- Presented the Grade 9 Progress Award and cash prize to a deserving student at Treherne Collegiate
- Organized and managed the 7th Annual Sunrise Golf Classic with proceeds benefitting the Medical Clinic Expansion at the Tiger Hills Health Center
- To commemorate Credit Union Day, we served refreshments at the branch. Sunrise also supplied hot dogs and drinks for the students and staff of Treherne Collegiate and Treherne Elementary School. A donation was given to the Treherne Grads for cooking the hot dogs
- Fundraised for the Lung Association through the Breath of Spring Tulip Campaign and the Canadian Breast Cancer Foundation through the Get Pink'd Campaign
- The branch provided many other cash and prize donations to many local organizations which were fundraising for many worthwhile causes





VIRDEN BRANCH



- Donated an inaugural season Virden Oil Capitals jersey to the Virden Oil Capitals to assist in establishing the Cole Hamblin Memorial Scholarship
- Contributed funds from the branch staff Jean's Day Fund to Goulter School, Mary Montgomery, Virden Junior High, and Virden Collegiate
- Provided funds to Oak Lake Community School
- Presented two scholarships to high school students from Virden Collegiate and Elkhorn School to pursue post-secondary education
- Donated funds to the Virden & District Swimming Pool through the management and organization of the Fourth Annual Wil Weir Memorial Golf Tournament
- Volunteered and assisted to fund lunch in partnership with BDO at the Canadian Food Grains Harvest at Kola, Manitoba
- Staff volunteered to run the gates for three days at the Virden Indoor Rodeo held in August
- Staff volunteered with Valleyview Co-op for the Heart and Stroke Foundation by raising funds and riding The Big Bike
- Partnered with Valleyview Co-op to pay for the cost of the meal at the Virden 4H Fatstock Show and staff volunteered to serve supper
- Sponsored the Most Community-Minded Player at the year-end award night for the Virden Oil Capitals
- Sponsored the Sunrise Credit Union Intermission Shoot-Out for the Virden Oil Capitals during the regular season
- Sponsored the scorecards for the Virden Wellview Golf Course
- Sponsored the Virden Phoenix Players – Aud Theatre
- The branch matched funds raised through the staff Jean's Day Fund for the Virden Christmas Cheer and also provided a drop-off location for food hamper donations
- Served snacks and refreshments on Credit Union Day and hosted a Member Appreciation Day in December
- Staff attended and participated in a number of golf fundraising functions hosted by local organizations
- Provided many other cash and prize donations to assist local organizations
- Fundraised for the Lung Association through the Breath of Spring Tulip Campaign

WASKADA BRANCH

- Fundraised by selling tulips for the Lung Association's Breath of Spring Campaign
- Sold Daffodils for Daffodil Days in support of the Canadian Cancer Society
- Staff volunteered at meat draws throughout the year
- Raised funds for the Canadian Breast Cancer Foundation through the Get Pink'd Campaign
- Raised funds for the Alzheimer's Society by hosting a Coffee Break in the branch
- Served hot lunch at the Waskada School two times per month
- Donated weekly to Jean's Day and donated proceeds to local charitable organizations
- Hosted town wide barbeque and donated the money to the school for their Beautification Project
- Hosted two days of Member Appreciation during Christmas week where we served dainties and coffee
- Staff volunteered with the Borderfest Ball Tournament
- Handed out treats after the Terry Fox Run
- Presented a scholarship to a high school student pursuing post-secondary education



WEALTH MANAGEMENT

Sunrise Credit Union is privileged to have earned the trust of our members having served our members' families for generations past through our legacy credit unions. Sunrise staff continues to strengthen relationships built on trust and confidence by seeking to provide innovative products that meet our members' individual and corporate requirements.

On a daily basis, our staff identify and address member needs, providing helpful financial products and services. As each product or service is added, another piece of that member's financial puzzle gets put into place. Opening a daily interest savings account, getting a residential mortgage and putting life and disability insurance on a vehicle loan are all examples of basic financial planning. Those decisions result in both the creation and managing of your financial resources often referred to as wealth management.

Simply defined, "wealth management" is an integrated and coordinated approach to managing all of our members' financial needs whether those needs are great or small, immediate or future.

By actively listening to members and asking questions to help discern exactly what products and services are needed to help achieve financial goals, we are able to contribute to the wealth management plan of every Sunrise Credit Union member.

At times, personal circumstances require a more thorough analysis beyond the services, products and advice available within our branches. For those members seeking advice for more advanced strategic, succession or transition planning and investments, Sunrise has aligned with a team of industry professionals, each of which brings a unique set of skills to the table. Partnering with our wealth management team has been a huge success, providing Sunrise members access to financial planning, insurance and wealth management services. Together, we build on a foundation of trust with the goal of serving our members for generations to come.

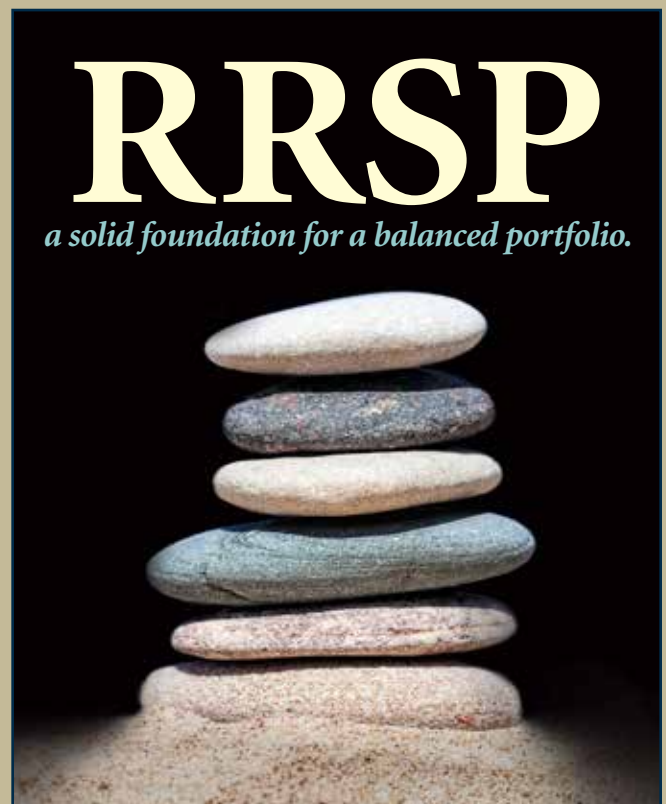
Wealth Management Partners:

Brugger Wealth Management 204-571-5300
Kevin Brugger
Ramona Wagner
Kirk Brugger

Gray Wealth Management 204-571-3456
Sheldon Gray

Pillar Wealth Management 204-727-7746
Dave Unger

Sunrise Wealth Management
Shelley Dickson 204-571-3700
Todd Reimer 204-726-3950



SUNRISE CREDIT UNION LIMITED

SUMMARY CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED DECEMBER 31, 2015

INDEPENDENT AUDITORS' REPORT

To the Members of Sunrise Credit Union Limited:

The accompanying summary consolidated financial statements of Sunrise Credit Union Limited and its subsidiaries, which comprise the summary consolidated statement of financial position as at December 31, 2015, and the summary consolidated income statement, changes in members' equity and cash flows for the year then ended are derived from the audited consolidated financial statements of Sunrise Credit Union Limited for the year ended December 31, 2015. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated March 2, 2016.

Management's Responsibility for the Summary Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these summary consolidated financial statements in accordance with International Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these summary consolidated financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard (CAS) 810, "*Engagements to Report on Summary Financial Statements.*"

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, these summary consolidated financial statements, derived from the audited consolidated financial statements of Sunrise Credit Union Limited for the year ended December 31, 2015 are a fair summary of those consolidated financial statements.

MNP LLP

Chartered Professional Accountants

Brandon, Manitoba
March 2, 2016

SUNRISE CREDIT UNION LIMITED

SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION

FOR THE YEAR ENDED DECEMBER 31, 2015

	2015	2014
ASSETS		
Cash and cash equivalents	37,784,227	32,751,929
Accounts receivable	82,459	55,483
Investments and accrued interest	64,321,246	63,249,757
Members' loans receivable and accrued interest	734,651,744	706,090,642
Income taxes recoverable	42,488	198,614
Prepaid expenses	964,571	1,411,003
Property and equipment	13,433,959	11,303,845
Intangible assets	6,409,080	6,695,725
Deferred tax	113,000	90,000
	857,802,774	821,846,998
LIABILITIES		
Member deposits and accrued interest	790,134,912	742,585,234
Accounts payable	8,001,822	6,839,569
Term loan payable	-	17,000,000
	798,136,734	766,424,803
MEMBERS' EQUITY		
Member shares	13,431,660	12,729,029
Retained earnings	44,511,030	40,969,816
Contributed surplus	1,723,350	1,723,350
	59,666,040	55,422,195
	857,802,774	821,846,998

APPROVED ON BEHALF OF THE BOARD



 Director



 Director

A full set of audited financial statements is available from the Credit Union

SUNRISE CREDIT UNION LIMITED

SUMMARY CONSOLIDATED INCOME STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015

	<u>2015</u>	<u>2014</u>
FINANCIAL INCOME		
Member loans	29,053,767	28,616,074
Investments	1,564,066	1,565,968
	<u>30,617,833</u>	<u>30,182,042</u>
INTEREST EXPENSES		
Deposits	10,689,751	10,649,523
Interest on borrowed money	10,739	1,225
	<u>10,700,490</u>	<u>10,650,748</u>
GROSS FINANCIAL MARGIN	<u>19,917,343</u>	<u>19,531,294</u>
OPERATING EXPENSES		
Administration	4,368,669	4,441,620
Amortization	1,264,445	1,232,352
Member security	684,488	730,690
Occupancy	1,719,062	1,412,106
Organizational	507,274	543,662
Personnel	12,348,928	12,013,663
	<u>20,892,866</u>	<u>20,374,093</u>
NET OPERATING EXPENSES	<u>(975,523)</u>	<u>(842,799)</u>
OTHER INCOME	<u>6,283,677</u>	<u>5,455,009</u>
Income before provision for (recovery of) impaired loans, property held for resale, interest rate swaps and income taxes	<u>5,308,154</u>	<u>4,612,210</u>
Provision for (recovery of)		
Impaired loans	660,296	536,316
Property held for resale	41,652	(9,127)
Income before interest rate swaps and income taxes	<u>4,606,206</u>	<u>4,085,021</u>
Fair value adjustment on interest rate swap	-	(384,195)
Income before income taxes	<u>4,606,206</u>	<u>3,700,826</u>
Income taxes (recovery)		
Current	861,034	770,634
Future	(23,000)	(63,000)
	<u>838,034</u>	<u>707,634</u>
NET INCOME	<u>3,768,172</u>	<u>2,993,192</u>

A full set of audited financial statements is available from the Credit Union

SUNRISE CREDIT UNION LIMITED

SUMMARY STATEMENT OF CHANGES IN MEMBERS' EQUITY

FOR THE YEAR ENDED DECEMBER 31, 2015

	Member shares	Retained earnings	Contributed surplus	Total equity
Balance December 31, 2013	10,958,544	38,186,169	-	49,144,713
Net income	-	2,993,192	-	2,993,192
Acquired through business combinations	36,589	-	1,723,350	1,759,939
Issuance of member shares	2,196,729	-	-	2,196,729
Redemption of member shares	(462,833)	-	-	(462,833)
Dividend on preference shares, net of tax recovery	-	(209,545)	-	(209,545)
Balance December 31, 2014	12,729,029	40,969,816	1,723,350	55,422,195
Net income	-	3,768,172	-	3,768,172
Issuance of member shares	1,063,863	-	-	1,063,863
Redemption of member shares	(361,232)	-	-	(361,232)
Dividend on preference shares, net of tax recovery	-	(226,958)	-	(226,958)
Balance December 31, 2015	13,431,660	44,511,030	1,723,350	59,666,040

A full set of audited financial statements is available from the Credit Union

SUNRISE CREDIT UNION LIMITED

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2015

	<u>2015</u>	<u>2014</u>
CASH PROVIDED BY (USED FOR) THE FOLLOWING ACTIVITIES		
OPERATING ACTIVITIES		
Interest received from members' loans	28,955,533	28,472,653
Interest and dividends received from investments	1,540,474	1,660,893
Other income received	6,256,701	5,348,628
Cash paid to suppliers and employees	(18,019,736)	(18,795,973)
Interest paid on deposits	(10,239,316)	(11,153,805)
Interest paid on borrowed money	(10,739)	(1,225)
Income taxes paid	(972,109)	(963,656)
	<u>7,510,808</u>	<u>4,567,515</u>
FINANCING ACTIVITIES		
Net change in member deposits	47,099,243	7,432,159
Proceeds from issuance of member shares	1,063,863	2,233,308
Redemption of member shares	(361,232)	(462,833)
Advance (payment) of term loan payable	(17,000,000)	17,000,000
	<u>30,801,874</u>	<u>26,202,634</u>
INVESTING ACTIVITIES		
Net change in members' loans receivable	(29,123,162)	(26,826,221)
Purchases of investments and accrued interest	(1,047,897)	(5,028,956)
Purchases of property and equipment	(3,114,208)	(778,878)
Proceeds from disposal of property and equipment	4,883	-
Proceeds from business disposal	-	(1,000,000)
Cash received from business combinations	-	2,506,763
	<u>(33,280,384)</u>	<u>(31,127,292)</u>
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	5,032,298	(357,143)
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	32,751,929	33,109,072
CASH AND CASH EQUIVALENTS, END OF YEAR	<u>37,784,227</u>	<u>32,751,929</u>

A full set of audited financial statements is available from the Credit Union

SEVEN INTERNATIONAL CO-OPERATIVE PRINCIPLES

Sunrise Credit Union is guided by the principles of the international cooperative movement which values honesty, openness, social responsibility and caring for others. As a member of Sunrise Credit Union, you are part of a network of credit unions and other cooperatives across the world and can take pride in the principles by which co-operatives put their values into practice.

1st Principle: Voluntary and Open Membership

Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2nd Principle: Democratic Member Control

Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives, members have equal voting rights (one member, one vote) and co-operatives at other levels are organized in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operatives. At least part of that capital is usually the common property of the co-operatives. They usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operatives; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative's autonomy.

5th Principle: Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

6th Principle: Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

7th Principle: Concern for Community

While focusing on member needs, co-operatives work for the sustainable development of their communities through policies accepted by their members.

BALDUR (ATM)
204.535.5000

BOISSEVAIN (ATM)
204.534.2421

BRANDON (ATM)
204.727.5000

CYPRESS RIVER (ATM)
204.743.2181

DELORAINÉ (ATM)
204.747.2336

HARTNEY (ATM)
204.858.2171

HOLLAND (ATM)
204.526.6470

MELITA (ATM)
204.522.3272

MINTO
204.776.2330

RESTON (ATM)
204.877.3991

SANDY LAKE (ATM)
204.585.2609

TREHERNE (ATM)
204.723.3250

VIRDEN (ATM)
204.748.2907

WASKADA (ATM)
204.673.2774

CORPORATE OFFICE
204.726.2030

