



2016
ANNUAL REPORT



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 24, 2017

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

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Report on Nominations

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.

While election to the board of directors is a democratic process, qualifying members must have the necessary skills and attributes to optimize our performance as an organization. In addition, the board must meet the Director Qualifications specified in the Credit Union's by-laws and the Credit Union and Caisse Populaires Act.

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

This year the four directors with terms expiring were Karen Combs, Rob Ramage, Daryll Logeot and Fred Greig. All directors with the exception of Rob Ramage have volunteered to stand for re-election. Following due process for nominations the nominating committee is pleased to welcome Penny Johnson to the board and to announce Karen Combs, Daryll Logeot and Fred Greig re-elected to the Board of Directors of Sunrise Credit Union Limited.



A handwritten signature in black ink that reads "T.M. Wakely".

Terry Wakely
Chair, Nominating Committee

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Board of Directors

Sunrise Credit Union Board of Directors provides the organization with vision, strategic direction, policies and goals to govern and guide the way our Credit Union is administered. They work closely with the senior executive team to strengthen the performance of Sunrise Credit Union for the benefit of members, employees and the communities we serve.



Don Zeghers, Board Chair
Ex-Officio, Governance Committee
Board Member Attendance: 14/16



Jan McClelland, Board Vice Chair
Member, Audit & Risk Committee
Board Member Attendance: 15/16



Glenn Young, Director
Chair, Audit & Risk Committee
Board Member Attendance: 15/16



Fred Greig, Director
Vice Chair, Audit & Risk Committee
Board Member Attendance: 13/16



Daryll Logeot, Director
Member, Governance Committee
Board Member Attendance: 14/16



Lee Adams, Director
Member, Audit & Risk Committee
Board Member Attendance: 14/16

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Board of Directors

DIRECTORS' AND OFFICERS' DISCLOSURE

Payments made for honoraria and per diems paid to Directors amounted to \$81,917 (2015 - \$58,523) reimbursement of expense amounted to \$32,358 (2015 - \$45,468) and meeting, training and conference costs amounted to \$39,679 (2015 - \$42,405) for the year ended. Total loans to Directors and staff as at year end amounted to 2.50% (2015 - 2.72%) of total assets of the Credit Union.



Evan Casselman, *Corporate Secretary*
Vice Chair, Governance Committee
Board Member Attendance: 14/16



Rob Ramage, *Director*
Member, Governance Committee
Board Member Attendance: 8/16



Jean Bazin, *Director*
Member, Audit & Risk Committee
Board Member Attendance: 15/16



Lon Cullen, *Director*
Chair, Governance Committee
Board Member Attendance: 16/16



Karen Combs, *Director*
Member, Governance Committee
Board Member Attendance: 15/16



Terry Wakely, *Director*
Member, Governance Committee
Board Member Attendance: 16/16

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Board of Directors Report



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

Don Zeghers
Board of Directors Chair

On behalf of the Board of Directors of Sunrise Credit Union, it is my pleasure to present our 9th annual report for the fiscal year 2016. Our twelve board members work well together to ensure that we adhere to our roots as set out in our mission statement which affirms: “We are a member owned, community focused organization dedicated to providing personalized, competitive financial services to benefit our members and communities.”

2016 was another good, solid year as we continued to follow a business plan of managed growth and strengthened equity as we build a solid financial institution that will endure and continue to impact the wellbeing of our communities and members.

Sunrise continues to strive to be all inclusive and “Member First” is our motto in our dealings with all who enter our branches, visit our website or use our new Sunrise Lite Mobile App.

Sunrise continues to contribute towards student scholarships, community events, service organizations, etc. within the communities served by its fourteen branches. The staff in all the branches should be congratulated on their community involvement and fundraising efforts throughout the year. The cookbook initiative alone contributed many thousands of dollars to a wide variety of highly deserving community organizations.

I would like to congratulate and express our gratitude to our retiring CEO Harry Bowler for seeing Sunrise off to a tremendous start in his 9 years as our CEO and many years before that with Tiger Hills Credit Union. I would like to also welcome Tim Klassen to his new position as CEO as of January 1st, 2017. Tim has shown his strengths and dedication to Sunrise with his many years first as GM of Cypress River Credit Union and lately in his position as ACEO of Sunrise. I feel I can speak for the board and say we are looking forward to working with Tim to continue to craft Sunrise into an organization that flourishes alongside its members and staff.

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 Sunrise is looked upon as an exemplary model by the credit union system 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.

In addition, I would like to send out a very warm Sunrise welcome to Grandview Credit Union members, board, and staff who have overwhelmingly voted in favour of joining our Sunrise family. The merger will be completed in early 2017. As the founding five credit unions have shown, we can Build a Brighter Future Together.

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President & CEO Report

Sunrise Credit Union continued to follow previous year's strategy of controlled sustainable growth. We took a disciplined approach to governing growth in order to keep our credit union in a strong financial position. This approach will enable the credit union to prosper in the future.

Financial Highlights For The Year Are:

Deposit Growth of	\$24.5 million or 3.11%
Loan Growth of	\$25.8 million or 3.51%
Net Income of	\$4.2 million
Member Equity totals	\$63.8 million or 7.12% of assets
Total Assets of	\$896 million

These results were achieved in an unsteady economy with tight financial margins. Interest rates have remained at historical lows and are forecast to remain low for the foreseeable future. Margins will remain under pressure for financial institutions and regulatory bodies will continue to emphasize the need for capital. Sunrise is well positioned to meet capital requirements going forward. Having this capital in place will enable Sunrise to take part in opportunities that may develop in the future.

Grandview Credit Union will be joining Sunrise in 2017. This will add to the strength of Sunrise and provide expanded services to Grandview. This will push our assets to the \$1 Billion range in 2017, representing a milestone for Sunrise.

This will be my last report on Sunrise operations as we are implementing our succession plan. Welcome to Tim Klassen, our new President & CEO. I have been blessed with a great team at Sunrise which has helped our whole organization to succeed. I have thoroughly enjoyed my years with Sunrise starting with the formation and continuing up to now. I believe the future is bright for all involved with Sunrise. The credit union is well positioned for the future.

Thank you to the Board of Directors for their leadership. Thank you to the staff who work tirelessly to deliver a great member experience. Thank you to the membership who makes it all possible.



A handwritten signature in dark ink, appearing to read 'H.J. Bowler', written in a cursive style.

H.J. Bowler

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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.

“ I grew up in Cypress River and have family that work for Sunrise Credit Union. I have moved into Winnipeg and have lived here for almost 6 years now, but I continue to put my faith and my business in Sunrise Credit Union. Their service reps, website, and social media presence are next to none. You just don't find that level of dedication to members in the city.

Thank you Sunrise Credit Union. ”

Garrett
Sunrise Credit Union Member



Harry Bowler,
President and CEO



Tim Klassen,
Executive VP and ACEO



Tayona Johnas,
VP Strategic Development and
Wealth Management



Tony Keown,
VP Finance



James Knockaert,
VP Lending



Kaydee Deremiens,
VP Human Resources



Ted Billeck,
VP Deposit and Member Services

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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

“More small businesses create more jobs in our community. This keeps families here and helps sustain life in our community. One thing that I really love about Sunrise Credit Union is that they have taken such a focus on helping my business and my family, personally. My Loans Officer knows my kids, knows my wife, knows what we need for our business to grow and knows what my family needs.

I would totally recommend Sunrise Credit Union to any small business!”

Stewart MacMillan
Sunrise Credit Union Member

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Branch Managers

Sunrise Branch Managers are community minded and involved in a variety of community activities and initiatives.

They believe in providing members with the products and services that best suit their needs and equip staff with the ability to recognize those needs.



Deb Durham
Baldur



Jim Dickinson
Boissevain



Diane Hart
Deloraine



Mike Brolund
Brandon



Ruby Bertholet
Hartney



Troy McGill
Cypress River



Shelley Johnston
Holland

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Branch Managers



Tammy Vanbeselaere
Melita



Jennifer Chant
Reston



Gene Pielechaty
Virden



Iris Popplestone
Sandy Lake



Tanis Bennie
Waskada



Leanne Lovie
Treherne

“ I have been with Sunrise Credit Union right from the start. I had initially gone to a couple of bigger banks in town and was looking for a very small \$5000 line of credit and was told by the bigger banks that I didn't have a viable business and went to Sunrise Credit Union and they looked over my business plan and immediately offered me a \$5000 line of credit. They've been absolutely fantastic to work with. ”

Gail Freeman-Campbell
Sunrise Credit Union Member

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Working to be an Employer of Choice

With approximately 170 employees in 2016, 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 and team work is valued and careers are built. We support our employees with progressive human resource practices and give them the training, mentoring and tools they need to serve our members today and in the future. The result is proud, motivated and resilient 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
- Brenda Shaw
- Caleigh McCreery
- Christine McCorrister
- Curtis Kelso
- Damen MacGillivray
- David Kaminsky
- Dee Bilyk
- Donald Lesage
- Harry Bowler 30 year*
- James Knockaert
- Janice Coulter
- Janice Demers 15 year*
- Kaydee Deremiens
- Keith Demings
- Krista Sierens
- Kristyn Kolosky
- Lisa Maloney
- Lori Taylor
- Lynn Nunn
- Nicole Desrochers 10 year*
- Patti Everett Summer Student
- Shelley Phillips
- Tayona Johnas 25 year*
- Ted Billeck
- Terri Roulette McCartney
- Tim Klassen
- Tony Keown
- Yvette Claeys

Baldur Branch

- Brenda Johnson
- Debra Durham
- Linda Furness 5 year*
- Shirley Levreault
- Stacey Bruneau
- Suzanne Draper-Spring
- Tamara Martens Summer Student
- Terryl Gillis
- Tracey Hiscock 15 year*

Boissevain & Minto Branch

- Cathy Workman
- Cecilia Lyndsey LeBlanc
- Don McNamee
- Elmer McCallum
- Heather Wood
- Jeremy Doerksen
- Jim Dickinson 10 year*
- Joan Robertson
- Leanne Pringle
- Michelle Harper
- Rikki Ouimet
- Shelby Anderson Summer Student
- Taylor Watson
- Tiffany Ramsden

Brandon Branch

- Angela Ferguson
- Brittany Herman
- Carter Suski Summer Student
- Devin Moore

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Jackie Reynolds 20 year*
Josie Dreilich
Kathy Michniewicz
Kim Kunka 25 year*
Laura Rainville
Leah Woychyshyn
Melorie Broten
Michelle Stelter
Mike Brolund
Randy Kuz
Robyn Angus
Samantha Tomko 15 year*
Tamara Studer

Cypress River Branch

Deanna Hoover
Debra Young
Kassandra Wytinck
Keyghen Brock
Sheldon Conrad
Tammy Gillis Waldon 15 year*
Troy McGill

Deloraine Branch

Ashlea Matthews
Crystal Lovett
Diane Hart
Lorrie Weidenhamer
Madison Edwards Summer Student
Patti Janssens
Vicky Wanner

Hartney Branch

Amanda Janz
Brian McRae Summer Student
Jeanette Hay 5 year*
Kim Dooley
Laurie Bodin 5 year*
Laurie Gilliard
Ruby Bertholet
Peggy Moir

Holland Branch

Charlene Graham
Kayla Johnson

Lonna Drummond
Shelley Johnston
Tara Hilhorst 5 year*

Melita Branch

Allison Armstrong
Amber Tilbury Summer Student
Carolyn Arndt
Cassandra Patterson
Danielle Davies
Danielle Gerrard
Danielle Wood
Denise Teetaert
Kristen Pearson 5 year*
Mandy Chartrand
Marcie Greenley 20 year*
Nellie Minshull
Norma Tilbury
Suellen Cocquyt 5 year*
Tammy Vanbeselaere
Tara Bell

Reston Branch

Anita Reyes 5 year*
Candy Wanless
Cathy Williamson
Donita Roblin
Jennifer Chant
Jessica Zarn
Lorna Milliken
Sara Turnbull
Sherril Bartel
Shirley Jago
Teresa Vandenberghe

Sandy Lake Branch

Darlene Nechwediuk
Iris Popplestone 25 year*
Karen Fowler Drul 10 year*
Paulina McLaughlin
Shelley Zawislak 5 year*

Treherne Branch

Cindy Dalrymple
Coral Jones

Corinne North
Elvine Graham 5 year*
Erynn Lawrence
Gemma Neumann 20 year*
Leandra Timmerman Summer Student
Leanne Lovie
Rosanne Boulet
Shirley Isford
Teresa Thiessen

Virden Branch

Amanda Bisson
Bethany Wagstaff Summer Student
Breanna Denty
Cheryl Ripmeester
Danette Laffin
Deanne Stevenson
Ethan Strain Summer Student
Gene Pielechaty
Janet George 5 year*
Jodi Krieser 5 year*
Karen Brown
Kendall Grant
Kerry McLeod
Krista Orr
Kristen Erick 5 year*
Lindsay Boulton
Lisa Irwin
Lora Cruickshank
Lottie Bridgeman
Melanie Mitchell
Morgan McBurney
Nicole Hunter 5 year*
Rhonda Heide
Steve May
Tess Cook
Tim Penner
Yvonne Baron

Waskada Branch

Brittany Hainsworth
Leanne Hannah-Kehler 5 year*
Mikaela Benton
Samantha Manshreck
Tanis Bennie

By the numbers...

500 Community organizations received Sunrise Credit Union donations

\$52,300 Raised through independent branch fundraisers

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

6,470 Staff volunteer hours in support of the community

163 People worked at Sunrise Credit Union in 2016

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Sunrise in our Communities

Shop Local

Understanding the well-being of our communities benefit when people shop locally, Sunrise Credit Union promoted Shopping Local in 2016. The promotion was very well received by staff, members and the local businesses. 14 Sunrise Credit Union members were awarded with a \$100 shopping trip at a local business.



Alberta Wildfires

On May 1, 2016, a wildfire began southwest of Fort McMurray, Alberta, Canada. On May 3, it swept through the community, forcing the largest wildfire evacuation in Alberta's history. Personnel from the Canadian military, Royal Canadian Mounted Police, as well as firefighting forces from Alberta, other Canadian provincial agencies, and South Africa responded to the wildfire. Aid for evacuees was provided by various governments and via donations through the Canadian Red Cross and other local and national charitable organizations.

With the help of members, Sunrise Credit Union Staff raised **\$23,766.66** to assist the Red Cross with relief efforts during the Alberta Wildfires of 2016. With Government of Canada matching, Sunrise efforts resulted in a donation of over \$47,000.



Sunrise in our Communities

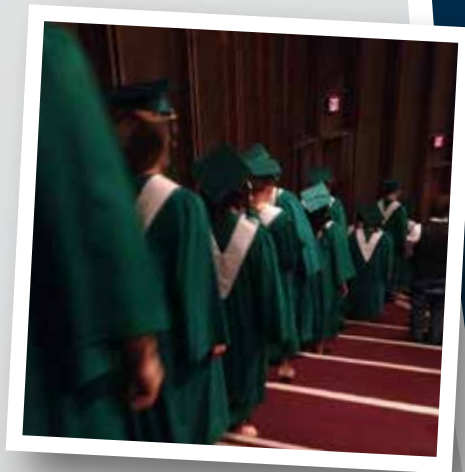
Student Scholarships

The Sunrise Credit Union Scholarship is presented to deserving graduating students who plan to continue their education at a university or college. In addition to specific criteria, preference is given to students who are involved in the community either through volunteering, working, participation in sports, etc.

\$23,000 in scholarships were granted in 2016 to students graduating from the following schools:

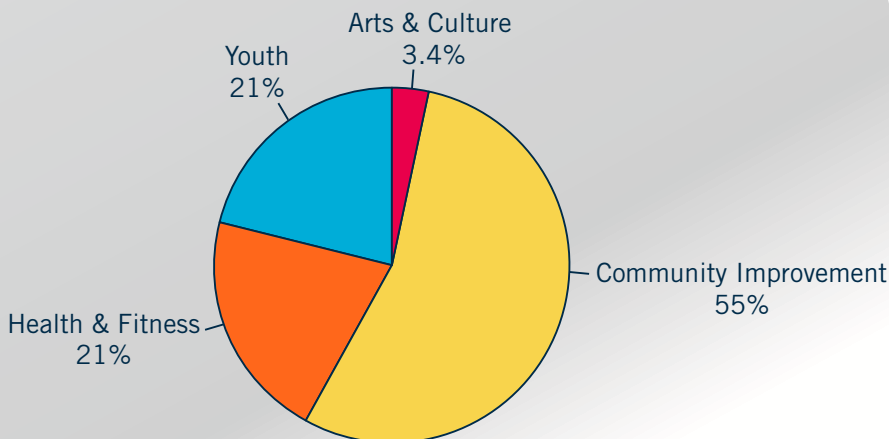
Baldur Collegiate
Boissevain School
Crocus Plains High School
Deloraine School
Elkhorn School
Glenboro Collegiate
Hartney School
Melita School
Neelin High School
Pierson School
Reston School
Treherne Collegiate Institute

Vincent Massey High School
Virden Collegiate Institute
Waskada School



2016 Sponsorship Breakdown

\$150,000 donated to various community events.



By the numbers...

192,807 ATM Transactions

567,972 Member cheques written

8 tonnes Recycled e-waste

996 Followers on Facebook

217 Facebook Posts

467,312 Facebook Post Impressions

1,390 Followers on Twitter

190 Tweets

12,818 Twitter Impressions

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Recipe: Baked BLT Dip
 Recipe by Dee Ealy, Brandon Corporate Office
 Photo by Joan Robertson, Boissevain Branch

INGREDIENTS:

- 1 lb. bacon, cooked
- 1 c. mayonnaise
- 1 c. sour cream
- 1 - 8 oz. pkg. cream cheese softened
- 1 1/2 c. Cheddar cheese
- 1 tomato, seeded & chopped
- 1/4 c. chopped green onions
- Additional green onion, cooked bacon, tomato and lettuce for garnish, if desired

DIRECTIONS:

Preheat oven to 350 F.

Mix mayonnaise, sour cream and cream cheese in a bowl until thoroughly combined. Crumble bacon into mixture and stir. Add Cheddar cheese, green onions and tomato; mix well.

Pour into a shallow dish or pie pan. Bake for 20 minutes or until bubbling. Garnish with additional items as desired.

Serve with corn chips.

Found on page 1



Recipe: Black Bottom Cupcakes
 Recipe by Shelley Johnston, Holland Branch
 Photo by Vlette Calkins, Cypress River Branch

INGREDIENTS:

- 1 - 8 oz. pkg. cream cheese, softened
- 1 egg, slightly beaten
- 1/3 c. sugar
- 1 bag chocolate chips
- 1 c. sugar
- 1/2 c. flour
- 1/2 c. cocoa
- 1 tsp. baking soda
- 1/2 tsp. salt
- 1 c. water
- 1/2 c. oil
- 1 tbsp. vinegar
- 2 tsp. vanilla

DIRECTIONS:

In a small bowl, combine first 3 ingredients. Add chocolate chips and set aside.

Mix remaining ingredients well. Line muffin tins with paper cups and fill 1/3 to 1/2 full with this mixture. Drop a large spoonful of cream cheese mixture on top.

Bake for 20 to 25 minutes at 350 F WITH RACK IN HIGHER POSITION.

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\$19,580 Cookbook Sales Proceeds Donated To:

The Baldur Hall's building project,	\$1,120
Boissevain Food Pantry,	\$1,710
Helping Hands Centre of Brandon,	\$1,020
Brandon Food for Thought,	\$1,020
Cypress River Fire Department in memory of Bill Coder,	\$3,000
Deloraine Health Auxiliary,	\$1,600
Westman Dreams For Kids from Hartney,	\$820
Holland Elementary School/ Parent Advisory Council,	\$2,070
Melita Food Pantry and Christmas Cheer Board,	\$2,260
Reston and Area Foundation,	\$1,485
Sandy Lake Congregate Meal Program,	\$825
Treherne Congregate Meal Program,	\$1,440
Virden and Area Food Cupboard,	\$1,760
Deloraine and Area Christmas Cheer from Waskada,	\$1,050



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From Our Family to Yours: Sunrise Staff Favourite Recipes!

From Our Family to Yours: Sunrise Staff Favourite Recipes!

The idea for a cookbook was developed at a team-building event where staff representing each Sunrise community came up with the idea to create something unique and of value to bring benefit to their communities. The end result is a beautiful coil bound, 182 page cookbook with 357 tried and true recipes submitted by over 100 staff members.

With locations in 14 southern Manitoba communities, each Sunrise branch chose its own local project or charitable organization to donate the proceeds to.

Branch Supervisors held a pre-launch potluck lunch to give colleagues a chance to break bread together, sampling each other's best recipes and to get excited about the upcoming project.

To increase engagement with the project, staff was encouraged to submit their best recipes, participate in cookbook naming and recipe photography contests where staff voted for their favourite name and photo.

112 staff submitted recipes

357 recipes were submitted

148 possible cookbook names were submitted

142 staff voted for a cookbook name

41 recipe photos were submitted by staff

146 staff voted for their favorite recipes



Volunteerism

As leaders in community volunteerism, Sunrise Credit Union has a deep commitment to building strong communities.

Staff at Sunrise Credit Union brings significant value to local organizations – serving on boards or committees and helping to provide financial and management expertise for everything ranging from sports leagues and service organizations to charitable foundations and schools.

Below is just a sample of some of the leadership roles Sunrise Credit Union staff held in 2016.

Position	Organization
Baseball Coach	Glenboro Minor Sports
Board Member	Reston Rec Plex
Board Member	Elkhorn Figure Skating Club
Board Member	Cypress River Rink Board
Board Member	St. Alphonse Hall Board
Board Member	Prairie Vision Pastoral Charge
Board Member	Wheat City Lions Club
Board Member	Boissevain Curling Club
Board Member	Boissevain Christmas Cheer
Board Member	Melita and Area Communiplex
Board of Director/Vice President	Riverview Curling Club
Chair	Prairie Mountain Elementary ASCL
Chair	Prairie Lakes Handi Transit Service
Chair	Baldur Healthy Together Now
Chairperson	Parent Advisory Council
Chairperson	Cypress River Community Club Bingo
Chairperson	Resident Council-Hartney Personal Care
Baseball Coach	Holland Recreation
Co-Chair	Virden Employment Skills Centre
Committee Member	Age Friendly Manitoba
Committee Member	Treherne Health District
Committee Member	Melita Chamber
Committee Member	St. James Catholic Ladies
Committee Member	St. James Pastoral Council
Committee Member	Baldur Health Care Committee
Committee Member	Baldur Parent Advisory
Committee Member	Baldur Curling Club
Committee Member	Baldur Memorial Hall
Committee Member	Baldur Community Kitchen
Deputy Reeve	Municipality of Norfolk Treherne
Director	Brandon & Area Community Foundation
Director	Brandon YMCA
Director	Brandon Chamber of Commerce
Director	Community Development
Director	Treherne Medical Clinic
Director	South Central Planning District
Director	Cypress River Lodge
Director	CU Managers Association of Manitoba
Director	Boissevain Health, Fitness & Recreation Centre
Financial Secretary	Knights of Columbus
Hockey Coach	Glenboro Minor Sports
Manager	Brandon AAA Midget Wheat Kings
Organizer	Prairie Wind Music Festival car show
Organizer	Somerset Lions Bonspiel Kitchen
Past President	Turtle Mountain Ladies Agricultural Society
President	Borderfest
President	Deleau Community Club
School Board Trustee	Fort La Bosse School Division
Secretary	Cypress River Resource Center
Secretary	Hartney Horticultural Society
Secretary	Cypress River United Church
Secretary	Melita and Area Communiplex
Secretary	Senior Housing Committee
Secretary	Baldur Curling Club

Position	Organization
Secretary	Ladies Interclub Curling League
Secretary / Treasurer	Cypress River Volunteer Fire Department
Secretary Treasurer	Tiger Hills Arts Association
Secretary/Treasurer	Northwestman Regional Board
Secretary/Treasurer	Hartney-Cam Fitness Centre
Secretary/Treasurer	Grande Clairiere Hall Committee
Secretary-Treasurer	Belmont Fire Department
Secretary-Treasurer	Mariapolis Community Arena
Test Chair	Waskada Skate Club
Treasurer	Melita Bison Female Midget Hockey Team
Treasurer	Waskada Athletic Club
Treasurer	Festival of Nations, French Pavillon
Treasurer	Friends of Sandy Lake
Treasurer	Holland Chamber of Commerce
Treasurer	Holland Hall Board
Treasurer	Holland Skating Club
Treasurer	Holland Recreation
Treasurer	United Church Memorial Fund
Treasurer	Holland Child Care Centre Inc.
Treasurer	Tiger Hills Community Resource Centre
Treasurer	Cypress River and Area Foundation
Treasurer	Brandon Minor Hockey
Treasurer	Reston Nursery School Co-op
Treasurer	Reston Archery Club
Treasurer	Deloraine Ladies Club 2000
Treasurer	Deloraine Border Festival
Treasurer	Deloraine & District Chamber of Commerce
Treasurer	Wheat City Lions Club
Treasurer	Sinclair Social Committee
Treasurer	Pierson and Area Indoor Rodeo
Treasurer	Melita/Waskada Devils Hockey
Treasurer	Melita Fitness Centre
Treasurer	Melita Skate Park
Treasurer	Westman Communications Group
Treasurer	Border Snow Riders Inc
Treasurer	Baldur Parent Advisory
Treasurer	Ladies Interclub Curling League
Treasurer/Acting Secretary	Sandy Lake Congregate Meal Program
Trustee	Sacred Heart of Jesus Parish
Vice-Chair	Baldur Health Care Committee
Vice-Chair	Baldur Community Development
Vice-President	Notre Dame Foundation
Vice-President	Sandy Lake Ladies Legion Branch #184
Vice-President	Sprucewoods Housing Co-op
Volunteer	Holland Fire Department
Volunteer	Cypress River Bingo Club
Volunteer	Tiger Hills Arts Association
Volunteer	Deloraine Ladies Club 2000
Volunteer	Royal Canadian Legion - Branch 83
Volunteer	Deloraine Ag Society
Volunteer	Virden Chapter of Ducks Unlimited
Volunteer	Boissevain Community Thrift Shop

Baldur Branch

- Participated in the Alzheimer Forget Me Not Campaign
- Provided information to members on World Elder Abuse Awareness Day
- Fundraised for the Manitoba Lung Association through the Breath of Spring Tulip Campaign
- Staff volunteered at the Baldur Solstice Days' pancake breakfast and the children's activities
- Presented a scholarship to a high school student pursuing post-secondary education
- Served loin burgers and hot dogs and refreshments on Credit Union Day
- Paid for the Bouncy Houses at Solstice Days
- Sponsored the Baldur Regals
- Staff volunteered at the Home Hardware Canada Cup Curling
- 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, Volunteer Enrichment Group
- Donated cookbook proceeds to the Baldur Memorial Hall for on-going renovations
- Fundraised for the Children's Hospital Foundation selling Teddy Bears



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Boissevain & Minto Branch

- Participated in Funds for the Cure Fundraiser
- Presented two scholarships to high school students pursuing post-secondary education
- Sponsored Seniors Day Fair in March, which included having a booth at the trade show
- Held our 75th anniversary in April
- Sponsored the new McDonald Bay Playground Project
- Sponsored Junior Achievement for the grade 2-3 class in Minto
- Sponsored Tiny Turtle Playroom Fundraiser
- Provided assistance to the Boissevain 4H Club
- Sponsored the RCMP Musical Ride
- Co-sponsored Meal In The Field with CJRB
- Along with Boundary Co-op, raised funds for a local charity by hosting a meal at the Farmer's Market
- Served snacks and refreshments on Credit Union Day
- Raised funds for the Alzheimer Society through the Coffee Break Campaign
- Promoted Sunrise's cookbook and donate funds to the Boissevain Food Hamper
- Sponsored the Chamber of Commerce Santa Day
- Celebrated Christmas Parade by decorating and entering a float
- Provided many other cash and prize donations to local organizations' events

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Brandon Branch

- Raised funds and participated in Relay for Life in support of the Canadian Cancer Society
- Presented three scholarships to high school students pursuing post-secondary education in the Brandon School Division
- Sold paper hearts and Red Heart Toques for the Heart and Stroke Foundation
- Involved in various walks throughout the year, MS Walk, Parkinson's Walk, CNIB Run for Cure, Relay for Life
- Volunteered our Gift Wrapping skills at the Brandon Shoppers Mall during the Christmas Season to 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, BYHA Banner Sponsor as well as AAA Brandon Wheat King Platinum Sponsor
- Brandon Branch donated 200 hockey pucks to the AAA Midget Wheat Kings with Sunrise Logo on one side and the team logo on the other
- Actively participate in Brandon Suns Jeans Day held on last Friday of every month in exchange for a toonie. Proceeds go to charitable organization pre-selected each month
- Hosted our annual fundraising barbeque raising money for The Heart and Stroke Foundation/Canadian Cancer Society
- Volunteered as judges on a panel for the annual Assiniboine Community College Business Plan Competition
- Sponsored The Construction Association of Rural Manitoba Golf Tournament, The Food For Thought Golf Tournament as well as the Brandon Area Realtors Golf Tournaments
- Fundraised for the Children's Hospital Foundation selling Teddy Bears
- Supported the United Way by purchasing tickets to their annual fundraising luncheon, as well as sponsoring their Kick Off Breakfast
- Sponsored the Brandon Chamber of Commerce Kick-off Luncheon as well as attending Monthly Chamber Luncheons
- Served breakfast and cleaned up at the Royal Manitoba Winter Fair's Sunrise Breakfast
- Staff volunteered at the water station for the YMCA Spring Run
- Raised funds for the Cerebral Palsy Association by participating in the annual Stationary Bike Ride
- Participated in the Annual Big Brothers and Sisters Haunted Forest
- Branch teamed up with Salvation Army to collect food for donation for their Food Hamper
- Brandon Branch supported The Home Hardware Canada Cup of Curling by volunteering their time at various jobs throughout the venue
- Fundraised for the Manitoba Lung Association through the Breath of Spring Tulip Campaign
- Actively participated in various fundraising events throughout the year such as Rotary Club beer tasting event, City of Brandon Summer Lights Concert, Westman Magic, Murray Moran Live Wire Roping, Brandon Junior Marlin's, Youth for Christ, and Scoreline Roping Event
- We are proud sponsors at The Ashley Neufeld Softball Complex, The Riverview Curling Club showcasing our Banner along with Northern Pines Golf Course
- Along with all the other Sunrise Branches proud to say we pulled off one of the greatest cookbooks of all time with our donations going to Food For Thought Brandon as well as Helping Hands



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Cypress River Branch

- Hosted a series of three fundraisers, all proceeds to St. Alphonse Hall
- Raised funds for the Lung Association by selling tulips during the Breath of Spring Campaign
- Delivered a meal-in-the-field for a local family during harvest
- Supported the local Bingo club in various volunteer and executive positions and donated a coffee percolator to the club
- Staff volunteered at the Tiger Hills Association Art Gallery
- Staff raised funds for Canadian Breast Cancer Foundation's Get Pink'd campaign by making and selling pink doll clothes
- Donated to the Glenboro School towards a new spotlight
- Sponsored the Build-a-Barn Golf Tournament
- Sponsored the New Farmers Golf Tournament
- Hosted a Steak Night at Glenboro Golf Course, where every golfer got a prize
- Cash donation to Cypress River and Area Foundation
- Cash donation to the Alzheimer Society of Manitoba
- Presented a scholarship to a deserving high school student pursuing post-secondary education
- Served lunch to members on Credit Union Day
- Donated gift baskets and prizes to many local organizations to help them raise funds for their projects
- Donated coffee and cups to many local events in the community
- Cash donations to local organizations hosting events in the community or doing upgrades to their property
- Donated all funds raised from cookbook sales to Cypress River Fire Department

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Deloraine Branch

- Volunteered at the Deloraine Agricultural Fair and Races
- Decorated a float for the Deloraine Agricultural Fair and Races Parade and handed out goodies
- Made and sold approximately 120 dozen Lukken Cookies with all profit being divided between the Deloraine & Area Christmas Cheer Board and Deloraine Congregate Meal Program
- Presented an award at the Deloraine Border Festival
- Presented scholarships to two high school students pursuing post-secondary education
- Served snacks and refreshments for Credit Union Day
- Sold cookbooks with proceeds going to Deloraine Ladies Health Auxillary for a security fence being constructed at the Delwynda Court Personal Care Home
- Raised funds through a barbeque Pork on a Bun luncheon for the Deloraine Ag Society to assist in repairs to the Grand Stand
- Fundraised for the Manitoba Lung Association through the Breath of Spring Tulip Campaign
- Fundraised for the Children's Hospital Foundation of Manitoba selling Teddy Bears



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Hartney Branch



- Sponsored TechTalk Presentation at the Hartney School for grades 5-8, 9-12, as well as an evening presentation for parents and community members
- Presented a scholarship to a high school student pursuing a post-secondary education
- Donated individual gift packages to Hartney grads
- Decorated and entered a float for the Hopper Days parade
- Volunteered at the Hopper Days merchant barbeque
- Sponsored and hosted a pancake breakfast for Hopper Days, proceeds donated to Hartney Rink and Hartney Golf Course
- Sunrise cookbook proceeds donated to Westman Dreams for Kids
- Sold teddy bears to raise funds for the Children's Hospital Foundation
- Shared Wheat Kings Booth with Deloraine, hosted 10 members
- Served coffee and cookies to members on Credit Union Day
- Cash donations to local sports teams & High School Rodeo
- Cash and prize donations to assist various local organizations with expenses and special events
- Donated weekly Jean's Day proceeds to local organizations
- Hosted Farm & Family Succession Planning Seminar jointly with MNP. The evening included an introduction to our Sunrise Financial Advisors, as well as various door prizes and refreshments
- Hosted a farewell retirement luncheon with cake and coffee throughout the day in honor of Peggy Moir

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Holland Branch

- Sold tickets for the Mother's Day Meal Raffle and prepared a delicious pulled pork meal for the winner
- Read and distributed the book *Just Saving my Money* to the Kindergarten class during I Love to Read month
- Provided coffee and dainties to the MILES Wellness Day
- Supported and attended the annual ladies night votes for women theme by purchasing tickets and dressing up for the event held by 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
- Fundraised for the Manitoba Lung Association through the Breath of Spring Tulip Campaign
- Sponsored and served lunch at the Holland Elementary School
- Participated in the Caring for Kids Radio-a-thon by accepting donations and selling Teddy Bears
- Sponsored a young member to attend a three day Co-op Youth Leadership retreat in Riding Mountain National Park
- Supported the Holland Community Hall Committee by working as cashiers for their Community auction event to raise funds for kitchen renovations
- Donated a Dessert a Month for a year prize to the Holland Community Hall fundraising auction
- Staff volunteered to run the para mutual betting stations at the Holland Harness Races
- Staff volunteered their time to assist in the Hockey Provincials Tournament
- Served snacks and refreshments from the branch and sponsored coffee at local organizations on Credit Union Day
- Hosted the Wheat Kings Caravan at the Holland Arena for the young hockey teams
- Presented the Parent Advisory Council a cheque for their tarmac project from staff fundraising efforts
- Participated in the Annual Santa Claus Parade, handing out goodies
- Provided many other cash and prize donations to assist local organizations
- Fundraised for the Alzheimer's Society through their Coffee Break Campaign



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Melita Branch

- Sponsored Battle of the Blades
- Staff planted a flower bed in Central Park
- Sponsored Melita Banana Days bouncy castle, banana splits and fire dancer show
- Donated to Southwest Cougars
- Provided prizes for the Lions Benefit Social
- Sponsored the Anglican Church Birthday Calendars
- Had Santa at the branch for our Santa Parade and gave out candy, cookies, hot chocolate and pictures with Santa
- Staff volunteered at the local Pool and Personal Care Home barbeques
- Staff made desserts for Personal Care Home barbeque
- Donated a barbeque and meat pack
- Staff did Junior Achievements presentation at the school
- Presented two scholarship funds to high school students pursuing post-secondary education in Melita and Pierson
- We sold raffle tickets for Community Events
- Donated a gift basket to be raffled at Ladies Night with proceeds going to the Early Learning Centre
- Sold Sunrise cookbooks with \$1002.50 going to each of Melita and Area Christmas Cheer and Melita and Area Food Pantry
- Delivered meals on wheels for the month of January
- Donated and worked at annual Pierson and Area Indoor Rodeo
- Contributed to Antler River Historical Society annual Haunted House Museum
- Donated to Melita Ducks Unlimited banquet
- Donated to Melita Curling Club bonspiel
- Donated to Southwestern Match Play Golf Tournament
- Provided coffee and cookies to various bull sales
- Donated to Canadian Red Cross Wildfires in Alberta
- Donated to Forster Family Trust Fund from staff account
- Purchased an auctioned steer to raise funds for the 4H Club
- Purchased and donated Melita School Proficiency Award plaques to the school
- Purchased and donated fireworks for Canada Day in Melita
- Donated to Oildome Baseball Hall of Fame sponsorship

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Reston Branch

- Participated in the Cerebral Palsy Bike Race
- Supported local Tilston, Reston & Pipestone 4-H Clubs
- Supported Pipestone Skating Club
- Supported Reston Minor Hockey
- Supported the Reston Ladies Curling Bonspiel
- Presented a scholarship to a high school student pursuing post-secondary education
- Served beef on a bun, snacks and refreshments in appreciation of our members on Credit Union Day
- Provided many other cash and prize donations to local organizations
- Hosted the 2nd Annual Stick It To Cancer Hockey Game with proceeds of \$4000 donated back to the Canadian Breast Cancer Foundation. Festivities also included supper, hat pool and raffle prizes.
- Held a Cider & Shortbread Member Appreciation Day to thank our membership
- Participated in the Children's Hospital Foundation Radio-a-thon by collecting donations and selling Dr. Good Bears
- Supported Reston Nursery School Co-op
- Funded flags for Reston Golf Course
- Supported the PAREC Art Club
- Donated to Hike for Hospice
- Supported Reston & District United Appeal
- Supported Sinclair Red Neck Days
- Donated to the Westman RCMP Regimental Ball
- Funded Christmas in the Country
- Sponsored refreshments for the annual flu clinic in conjunction with Senior's Helping Hand
- Donated to the Petting Zoo for the Stick Horse Rodeo in Cromer
- Purchased Pie at the Pie Auction for Willowview Personal Care Home
- Donated to Oildome AAA Baseball – trip to Nationals
- Participated in the Pipestone Fun Days Parade and activities
- Fundraised through a number of meat draws for: Reston Nursery School, Reston 4-H Record Makers, Reston Sparks, Brownies and Guides, Reston Minor Ball, Reston Jays, Senior's Helping Hand, RM of Pipestone Dance Club, Reston Figure Skating Club, and PAREC
- Fundraised for The Canadian Breast Cancer Foundation through the Get Pink'd Campaign
- Fundraised for The Canadian Cancer Society through the Daffodil Campaign
- Participated in the Sunrise Cookbook fundraiser – donating proceeds to the Reston & Area Foundation
- Staff donated 401 hours of community service in 2016



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Sandy Lake Branch

- Donated to the Sandy Lake Endowment Fund
- We did a big Easter basket that we raffled off with proceeds to the ALS Society
- All staff worked the Sandy Lake Merchants Fish Derby, selling tickets and manning the barbeques
- Sold Sunrise cookbooks with all proceeds going to the Sandy Lake Congregate Meal Program
- Entered a float in the Western Days Parade and all staff worked this event at the information booth, kiddies corner, and lunch booth
- Staff baked goodies for Credit Union Day



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Treherne Branch

- Volunteered at the Kinsmen Anniversary Tournament Supper and Dance
- Volunteered at the Tiger Hills Arts Association working at their Christmas Boutique and Ladies Night
- Volunteered with the Tiger Hills Community Resource Center executive
- Worked the food booth at the Treherne Ag Society Fair
- Volunteered for the Bethel Cemetery Fund as executive and cleaning
- Cleaned up fallen trees in the Cottonwood Campgrounds
- Volunteered with Treherne United Church executive
- Volunteered as a Holland Child Care Center executive and helped in fundraising events
- Worked shifts at Holland Community Auction Night
- Volunteered with Treherne and Holland Donors Choice to canvass and collect donations
- Volunteered helping the Treherne Recreation by working kitchen for hockey tournament
- Worked shifts for the Treherne North Stars May Long Ball Tournament
- Volunteered with Notre Dame Seniors Club as executive
- Volunteered for the Treherne Museum Vintage Fashion Show
- Volunteered at the Harvesting for Hope World Record Threshing Event
- Delivered Meals on Wheels in the Community
- Cleaned up fallen trees at the Cenotaph
- Volunteered at the Treherne Marathon working water tables, registration and organizing runner packages
- Worked shifts at the Annual Treherne Fireman's Ball
- Presented scholarships to 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 the 1st Annual Sunrise Steak Night with proceeds of \$7,000 benefitting the Medical Clinic Expansion at the Tiger Hills Health Center. A grant received from Concentra Financial Services in the amount of \$10,000 was also given to the worthwhile project, for a total of \$17,000
- 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
- Sold Sunrise Credit Union Cookbooks with proceeds going to the Treherne Congregate Meal Program



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Virden Branch



- Donated funds from the branch staff Jean's Day Fund to Red Cross for the Alberta Fires
- Donated funds from the branch staff Jean's Day Fund to purchase teddy bears for the Virden Hospital
- Donated funds to Oak Lake Community School for their breakfast program
- Presented two scholarships to high school students from Virden Collegiate and Elkhorn School to pursue post-secondary education
- Donated funds to the Virden Area Food Cupboard through the management and organization of the Fifth 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 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
- Staff constructed floats to participate in community events held during the year for the Virden Indoor Rodeo and the Santa Claus parades
- Sponsored the Virden Phoenix Players – Aud Theatre
- The branch provided a drop-off location for food hamper donations
- Served snacks and refreshments on Credit Union Day, and hosted two Member Appreciation days during the year
- 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

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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-donating turkeys and door prizes
- Sold Cookbooks with proceeds donated to Deloraine and Area Christmas Cheer
- Donated to Ducks Unlimited Supper
- Purchased a 4H Steer joint with Hartney and Melita Branches
- Donated weekly to Jean's Day and donated proceeds to local charitable organizations
- Hosted a town wide barbeque and donated the money towards appliances at the Rink
- Hosted two days of Member Appreciation during Christmas week where we served dainties and coffee
- Staff volunteered with the Borderfest Ball Tournament
- Presented a scholarship to a high school student pursuing post-secondary education
- Donated to the Demo Derby in Waskada
- Donated to Journey for Sight
- Contributed to Waskada Wee Ones annual Comedian Event
- Donated a sign to the Waskada Rink
- Donated to Waskada School Year Book and Santa Day treat bags
- Donated towards Wake Up Wednesday Smoothie Day at the School



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Wealth Management

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

Braxton Gray 204-901-3700

Damen MacGilliray 204-573-8827

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.

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Sunrise Credit Union Limited

Summary Consolidated Financial Statements

For the year ended
December 31, 2016

BUILDING A
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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, 2016, and the summary consolidated income statement, summary 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, 2016. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated March 21, 2017.

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*."

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, 2016 are a fair summary of those consolidated financial statements.

Report on Other Legal and Regulatory Requirements

As at December 31, 2016, the Credit Union met the capital and liquidity reserve requirements established by Section 15, 21, and 21(1) of the Regulations to the Credit Unions and Caisses Populaires Act of Manitoba.

Readers of the summary consolidated financial statements are advised that in order to appropriately interpret the Credit Union's capital and liquidity reserve requirements, the reader must refer to the audited financial statements and notes for the year ended December 31, 2016.

Brandon, Manitoba

March 21, 2017

MNP LLP

Chartered Professional Accountants

Sunrise Credit Union Limited

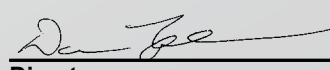
Summary Consolidated Statement of Financial Position

For the year ended December 31, 2016

	2016	2015
Assets		
Cash and cash equivalents	21,312,154	37,784,227
Accounts receivable	66,853	82,459
Investments and accrued interest	96,099,853	64,321,246
Members' loans receivable and accrued interest	760,405,625	734,651,744
Income taxes recoverable	48,572	42,488
Prepaid expenses and deposits	1,654,433	964,571
Property and equipment	10,325,259	13,433,959
Intangible assets	5,887,783	6,409,080
Deferred tax	50,000	113,000
	895,850,532	857,802,774
Liabilities		
Member deposits and accrued interest	814,676,066	790,134,912
Income taxes payable	229,088	-
Accounts payable	7,952,088	8,001,822
Securitized debt	9,213,503	-
	832,070,745	798,136,734
Members' equity		
Member shares	13,585,334	13,431,660
Retained earnings	48,471,103	44,511,030
Contributed surplus	1,723,350	1,723,350
	63,779,787	59,666,040
	895,850,532	857,802,774

Approved on behalf of the board


Director


Director

Sunrise Credit Union Limited

Summary Consolidated Income Statement

For the year ended December 31, 2016

	2016	2015
Financial Income		
Member loans	29,290,479	29,053,767
Investments	1,828,536	1,564,066
	31,119,015	30,617,833
Interest expense		
Deposits	10,865,450	10,689,751
Interest on borrowed money	-	10,739
	10,865,450	10,700,490
Gross financial margin	20,253,565	19,917,343
Operating Expenses		
Administration	4,760,929	4,368,669
Amortization	1,534,984	1,264,445
Member security	717,731	684,488
Occupancy	1,974,824	1,719,062
Organizational	565,028	507,274
Personnel	12,362,177	12,348,928
	21,915,673	20,892,866
Net operating expenses	(1,662,108)	(975,523)
Other income	7,464,891	6,283,677
Income before provision for impaired loans, property held for resale and income taxes	5,802,783	5,308,154
Provision for		
Impaired loans	436,459	660,296
Property held for resale	148,866	41,652
	585,325	701,948
Income before income taxes	5,217,458	4,606,206
Income taxes (recovery)		
Current	992,931	861,034
Deferred	63,000	(23,000)
	1,055,931	838,034
Net income	4,161,527	3,768,172

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

Sunrise Credit Union Limited

Summary Consolidated Statement of Changes in Members' Equity
For the year ended December 31, 2016

	<i>Member shares</i>	<i>Retained earnings</i>	<i>Contributed surplus</i>	<i>Total equity</i>
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
Net income	-	4,161,527	-	4,161,527
Issuance of member shares	552,412	-	-	552,412
Redemption of member shares	(398,738)	-	-	(398,738)
Dividend on preference shares, net of tax recovery	-	(201,454)	-	(201,454)
Balance December 31, 2016	13,585,334	48,471,103	1,723,350	63,779,787

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, 2016

	2016	2015
Cash provided by (used for) the following activities		
Operating activities		
Interest received from members' loans	29,181,340	28,955,533
Interest and dividends received from investments	1,821,452	1,540,474
Other non-interest income received	6,622,767	6,256,701
Cash paid to suppliers and employees	(21,120,300)	(18,019,736)
Interest paid on deposits	(11,140,998)	(10,239,316)
Interest paid on borrowed money	-	(10,739)
Income taxes paid	(757,759)	(972,109)
	4,606,502	7,510,808
Financing activities		
Net change in member deposits	24,816,702	47,099,243
Proceeds from issuance of member shares	552,412	1,063,863
Redemption of member shares	(398,738)	(361,232)
Payment of term loan payable	-	(17,000,000)
Advance of securitized debt	9,213,503	-
	34,183,879	30,801,874
Investing activities		
Net change in members' loans receivable	(26,441,547)	(29,123,162)
Purchases of investments and accrued interest	(31,773,650)	(1,047,897)
Purchases of property and equipment	(454,806)	(3,114,208)
Proceeds from disposal of property and equipment	3,407,549	4,883
	(55,262,454)	(33,280,384)
Increase (decrease) in cash and cash equivalents	(16,472,073)	5,032,298
Cash and cash equivalents, beginning of year	37,784,227	32,751,929
Cash and cash equivalents, end of year	21,312,154	37,784,227

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

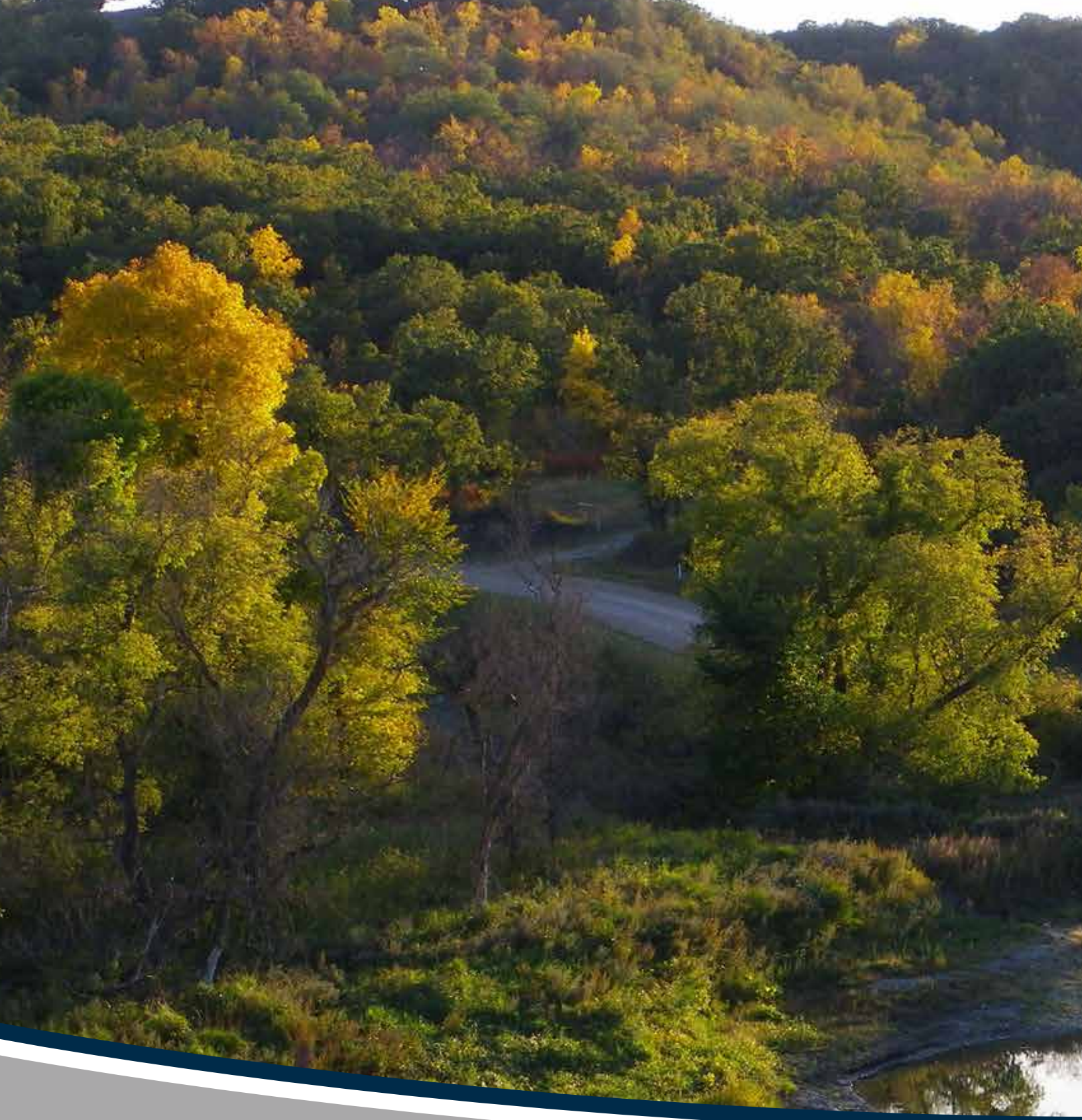
Co-operatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits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



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