

2021 AGM Report



Vermilion Credit Union

78th ANNUAL
GENERAL
MEETING

ON ZOOM



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Note: Visit vermillioncreditunion.com to view the annual report and financial statement online

OUR MISSION

To provide a full range of financial services delivered professionally at a fair price that supports our members and communities in building their financial security.

OUR VISION

Through continued innovation, Vermilion Credit Union will be the financial institution of choice and a recognized leader in our community.

OUR VALUES

The Vermilion Credit Union will be guided by the following values:

- Cooperative principles are the basis of our operating principles.
- We will be supportive of our community.
- We will treat our members and our employees with compassion.
- We will adhere to an ethical business philosophy.
- We will conduct our business in a fair and equitable manner.

AGENDA

Welcome to our 78th Annual General Meeting

Introduction of Guests, Officers, & Speakers

Quorum

Call to Order

Approval of Agenda

Approval of Minutes of the 77th Annual General Meeting

Business Arising from the Minutes

Operations Report to Membership

Auditor's Report

Nominating Committee Report

Audit and Finance Committee Report

Credit Committee Report

Sponsorship & Donations Report

Compensation Resolution

New Business

Adjournment

MINUTES OF THE 77th ANNUAL MEETING

Kellen Snelgrove, Vice Chair of the Board of Directors, welcomed members and guests to the 77th annual general meeting of the Vermilion Credit Union. With numerous guests and credit union partners in attendance, Kellen acknowledged them all for their support of our branch throughout the year as following:

Introduction of Guests, Officers and Head Table:

Alice Shields	Alberta Central – Director of Credit Union Relations
Catherine Walker	Alberta Central – Credit Union Relations Representative
Alanna Gaudet	Alberta Central – Director, Regulatory Compliance
Piero Novello	Celero
John Kalungi	Credit Union Deposit Guarantee Corporation (CUDGC)
Leke Adebogun	Credit Union Deposit Guarantee Corporation (CUDGC)
Wendy Ivey	Credit Union Deposit Guarantee Corporation (CUDGC)
Kelly Longley	Encompass Credit Union - President & CEO
Lee Whidden	Encompass Credit Union – Director
Doug Callaghan	Encompass Credit Union – Board Chair
Chris Swan	Encompass Credit Union – VP, Finance & Risk
Laurie Trigg	Encompass Credit Union – Executive Manager, Branch Services
Ronda Morin	Lakeland Credit Union – Vice President, Member Experience/Co-CEO
Charmaine Code	Lakeland Credit Union - Board Chair
Dennis Laurin	Lakeland Credit Union – Director
Judy Cabay	Lakeland Credit Union – Vice Chair
Paulette Fersovitch	Lakeland Credit Union – Director
Shirley Mayowski	Lakeland Credit Union – VP Finance, Audit & Risk/Co-CEO
Wendy Morrison	Lakeland Credit Union – AVP Corporate Governance/Co-CEO
Trevor Dodd	Metrix Group LLP
Steve Friend	Vision Credit Union – Chief Executive Officer
Joe Mohan	Vision Credit Union – Sr. Vice President of Credit
Jim Jackson	Councilor, Village of Mannville

Kellen Snelgrove made introductions to the Head Table - David Eremko, Wayne Wright, and Charlotte Wasyluk. Board of Directors Devon Whitten and Mike Schmidt were unable to attend the meeting.

Staff Long Term Service Awards: David Eremko, CEO, acknowledged and thanked staff and gave a history on the Long Term Service staff and congratulated them -- Corrine Rehmann for 5 years, Jodi Jones for 5 years, Darlene Balash for 10 years and Ashton Stuparyk for 10 years of service.

Quorum Report: Kellen Snelgrove reported 53 members and 19 guests were in attendance, which represents quorum.

Call to Order: Kellen Snelgrove called the meeting to order at 7:04pm

Approval of Agenda: Kellen Snelgrove moved the agenda be accepted as presented, seconded by Wayne Wright. All in favor; Carried.

MINUTES OF THE 77th ANNUAL MEETING CONT. 1

Previous Meeting Minutes: David Eremko moved to adopt the minutes be accepted as presented, seconded by Mike Myhovich. All in favor; Carried.

There was a moment of silence to recognize our members we lost in the past year.

Business Arising from Minutes: There was no business arising from the minutes.

Operational Reports:

As Devon Whitten was unable to attend the meeting, Willow Jaremco provided a brief summary of the report on his behalf. As a Board, we continue to focus on providing value to the management, staff, and members by guiding the Vermilion Credit Union in directions that allows us to continue to best serve our membership and the communities. Although net income for 2019 was slightly lower than 2018, the Credit Union still managed to see a net income in excess of \$1 million and an overall increase in both loans and deposits over the previous year. As a Board and organization, our strongest focus continues to be our communities and our members. We are very proud of the management and staff of the Vermilion Credit Union, and we truly thank you for the work you do every day.

Willow Jaremco thanked the membership for the continued support and participation in the Vermilion Credit Union.

David Eremko thanked guests and members for their attendance as well as staff for their efforts in serving our members and reaching operational goals. David acknowledged Christa Grocock and Mitzi Isley for their 10 years of service with the Vermilion Credit Union and Lyle Worobec, Mike Myhovich, and Carol Therrien for their 15 years. In addition to the longstanding staff, David is excited see all the young professionals who have joined the team in the last few years.

Looking at the financials over the past year, we passed a significant milestone for our company – reaching \$205 million in assets. Deposit growth was very strong with a growth of \$21 million. Equity continued to climb and grew by 5.5%, which meets all regulatory requirements. David noted that we are satisfied with the credit union's performance given the current economic status, but are motivated to improve and grow.

We will embark on a significant technology upgrade this year as our current online banking will be phased out by the end of 2020. The conversion to this exciting new platform, Xpress, endorsed by Alberta Central will roll-out beginning in Q4 and expect to see lots of communication regarding the shift to the new platform.

Finally, David thanked everyone for attending and pointed out that we have a new addition this year from the Copper Cork Distillery who was on-site with a sampling of locally made spirits.

David moved the Operational Reports be accepted as presented, seconded by Willow Jaremco. All in favor; Carried.

Nominating Committee Report: There were three director terms that expired this year noted Larry Bingham - Carrie Boerrichter and Kellen Snelgrove who agreed to let their names stand for reelection and Charlene McFarlane who decided to step down from the board after serving two terms. Larry thanked Charlene for her service and mentioned she took a keen interest in the many training opportunities and that she completed all that were available in her six years as a director.

The goal of the nominating committee is to ensure that there is adequate member representation on the board with the committee developing a list of potential candidates to fill the open positions. Arch Partington and Cole Goad agreed to let their names stand in the election in addition to the two incumbents. The election was conducted through in branch voting and Larry was pleased to announce Carrie Boerrichter, Kellen Snelgrove, and Arch Partington as the members who were elected to the Board each for a three-year term.

Larry Bingham moved the Nominating Committee report be accepted, seconded by Sonia Matichuk. All in favor; Carried.

Audit and Finance Committee Report: On behalf of the Board of Directors, Credit Union Central of Alberta was engaged

MINUTES OF THE 77th ANNUAL MEETING CONT. 2

to complete Internal Audits for the first three quarters of the fiscal year, January, April, and July. Metrix Group LLP, the Credit Union's external auditor, completed the Fourth Quarter Audit and the year-end Financial Statement as of October 31, 2019. The Audit and Finance Committee reviewed all audit reports along with management's responses and were satisfied with the integrity of systems and controls, which are supported by all external bodies. Meetings were held independent of the CEO and management with Credit Union Central to discuss and review the audit process after each audit. On behalf of the Audit and Finance Committee, Wayne thanked the staff and management for all their efforts during this past year as the audit reports received are a result of their hard work and attention to following policies and procedures.

Wayne moved that the report be accepted as presented, seconded by Cole Goad. All in favor; Carried.

Credit Committee Report: Laura acknowledged her fellow committee members and reported as of October 31st, 2019 the loan portfolio was \$165,424,646, an increase of \$11,890,467 or 7.19% from the last fiscal year end and the Vermilion Credit Union disbursed 275 loans for a total of \$30,164,283 last fiscal year. The overall increase in the portfolio is attributed to commercial and agricultural loans and mortgages and our residential mortgages. Loan delinquency as of October 31, 2019 was at .14% of the total loans and authorized overdrafts, which were delinquent in excess of 60 days. This represents a total dollar value of \$231,975.

Laura Tyner moved that her report be accepted as presented, seconded by Elaine Poliakiwski. All in favor. Carried.

Community Sponsorship: David reported the Vermilion Credit Union has invested \$47,000 across arts and culture, charities, clubs, education, groups and associations and sports and recreation and within that total is a \$15,000 annual commitment to the Vermilion Valley Lodge modernization project. The credit union is very proud to be recognized by the community as a philanthropic leader throughout events and programs.

Auditor's Report and Financial Statement: Rather than speaking on the financials themselves, as David Eremko had already covered them in his report, Trevor Dodd spoke on how the Metrix Group contributes to the Financial Statement - by providing an opinion of the statements and acknowledging that they are free of material misstatement, therefore the financial statements are clean for 2019. The Metrix Group looks at all the controls of the credit union as well as the responsibilities of management. The reasons for the audit are to identify risks of material misstatement due either to fraud or error and ensuring the credit union policies are being followed.

Wayne Wright moved that we accept the Auditor's Report as presented, seconded by Larry Bingham. All in favor; Carried.

New Business: Kellen asked if there was any new business or questions from the floor – there was none.

Thanks: Kellen Snelgrove thanked everyone for joining us for the meeting and a special thank you to our caterers and Todd Ree for the refreshments after the meeting.

Adjournment: Kellen Snelgrove adjourned the meeting at 7:24pm

MESSAGE FROM THE BOARD CHAIR

It was once again my privilege to be the Chair of our Vermilion Credit Union Board.

2020 definitely brought forward some significant challenges to our communities, Credit Union and Board. Our goals remained the same but we now had to find new and creative ways to operate our organization and support our members and communities.

As a Board we had to navigate through COVID-19 and its effects and find ways to continue to provide value. Like many organizations we made the move to an online format for our board meetings and although I think we all still have the desire for that ability to interact face to face we have been able to make the model work well for us. I want to commend the management and staff of Vermilion Credit Union for their adaptability over the past year. From the quick action in dealing with the initial effects of the lock downs, such as finding means to have staff complete work remotely and the reopening of our Drive Thru Teller to allow members the same levels of access to our staff they were used to and desired, to quickly getting on board with government programs such as loan payment deferrals and the administration of CEBA business loans to ensure access to our membership. All of this while still not losing focus on the regular strains put on the organization including dealing with new regulations and standards which are often designed with institutions much larger than ours in mind.



This past year was not one to aim to make record profits. More importantly we needed to ensure we were meeting the needs of our members and communities and supporting them through difficult times while maintaining the integrity of the Credit Union and I think we were very successful at that. We continue to see delinquency remained low, some of the lowest in the whole of the Albert Credit Union System, as a result of the solid business practices of the staff and as a testament to our membership and local economy, which with the unprecedented environment of this last year is something we should be proud of. I would like to say a special thank you to Larry Bingham, a long time board member and past chair Larry has brought significant amounts of knowledge and direction to the Board and we wish him all the best.

Finally I would like to once again thank our membership for your continued support and participation in the Vermilion Credit Union. Without the support of a strong and driven membership we wouldn't be able to continue to make the community focused decisions we do.

Respectfully submitted,

Devon Whitten
Chair, Board of Directors

OPERATIONS REPORT



On behalf of the board and staff of Vermilion Credit Union, I am pleased to present an annual update for our 78th Annual Meeting. The audited results represent a favorable year given the immense challenges endured by our members, community, province, and nation over the past year. The severity of the pandemic took everyone by surprise and has proven we are a resourceful group as we all adapted to a new normal. We truly admire the resiliency of our members and look forward to a healthy, positive new year.

Profitability was maintained, during the past year, albeit down from the last fiscal year with net income of \$882,718 achieved. A significant drop in interest rates had an immediate affect to our bottom line, which was somewhat mitigated by a positive decrease in operating expenses and assisted in supporting the overall bottom line. Capital and retained earnings increased to \$21,830,702, which met all provincial regulatory levels for capital, and provides strength and security for our membership. We were able to continue rewarding our membership with a payment representing 32% of our gross income by way of patronage and dividend payments totaling \$320,125. This now represents a combined total of \$6.3 million that, has been returned to our members since inception in 1999.

Our staff quickly adapted to new operating conditions that saw hand sanitizer, face masks and shields become essential tools. Our drive thru teller location was brought back into use after having been mothballed and provided a safe environment for members and staff to continue to have one on one interaction and was well received. We are proud of our members for embracing this mode of operation during the lock down and for their endorsement of all of our safety standards.

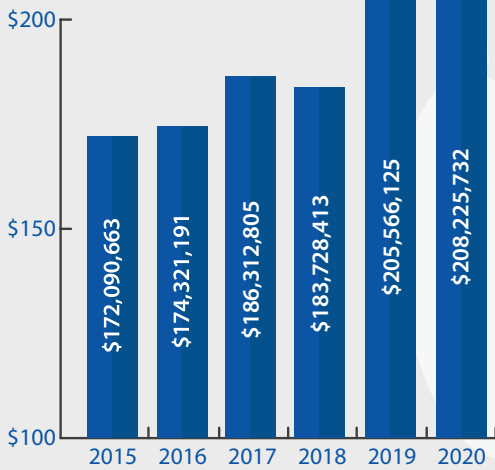
Our membership continues to be well represented, with a diligent, committed board of directors who provide sound judgment and oversight throughout the year. To insure further accountability the board continues to engage independent professional bodies to complete external audits, quarterly by Alberta Central, and annually by Metrix Group LLP, with positive feedback being maintained.

Thank you to our membership for your continued support, patronage and loyalty as well as our valued staff whose dedication and efforts have resulted in a positive and successful year for your Vermilion Credit Union.

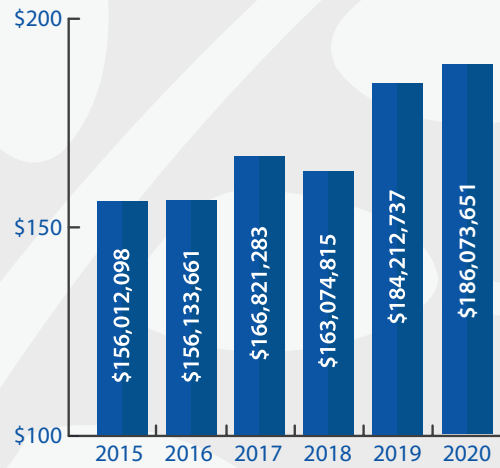
Sincerely,

David Eremko
Chief Executive Officer

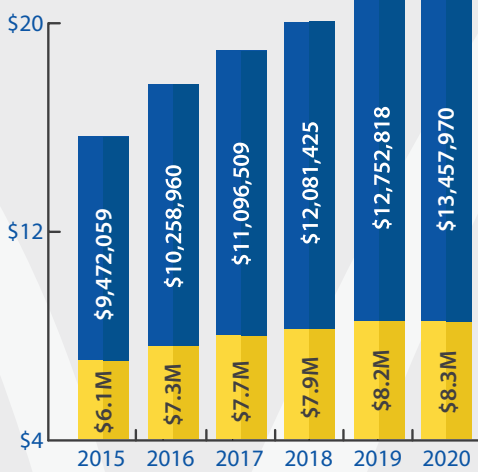
FINANCIAL SUMMARY



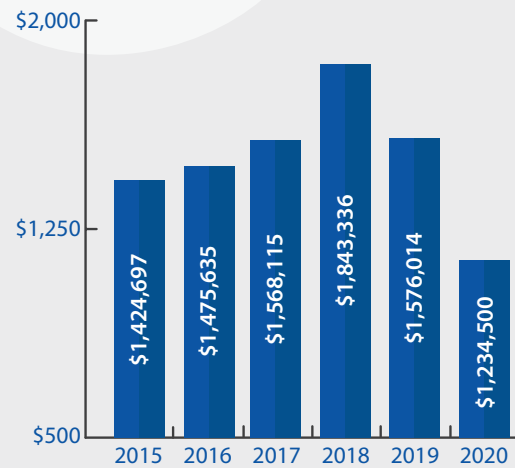
assets



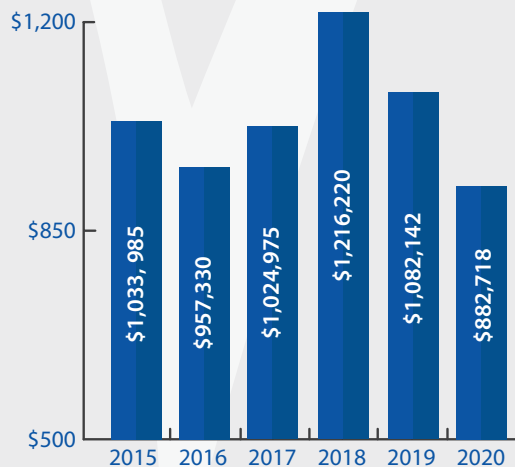
deposits



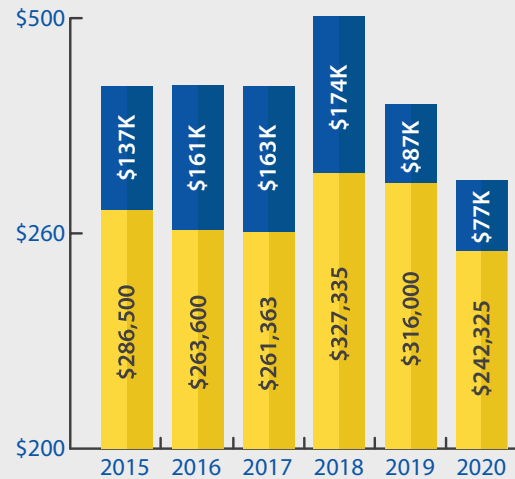
common shares retained earnings



income before allocations & taxes



net income



dividends patronage

NOMINATING COMMITTEE REPORT



The Vermilion Credit Union Board of Directors is comprised of nine individuals who represent the members of the Vermilion Credit Union. The terms of three Directors expire each year and this year, Larry Bingham, Sherry Martin, and Willow Jaremco's terms expired.

Larry Bingham has decided not to seek re-election for another term. We would like to thank him for the past fifteen years that he served as a director. Larry's experience, knowledge and consistent direction has been greatly appreciated on the board. Willow and Sherry both agreed to let their names stand for re-election.

A call for nominations from the membership at large was advertised in the local papers, on social media, and in the Mannville and Vermilion branches. As a result of the notices and the work of the Nominating Committee; Ted Wheat and Greg Shalay were nominated and have agreed to let their names stand for election. An election was conducted through in-branch voting from February 3rd to February 24th with election results counted and verified by Leckie & Associates.

The Nominating Committee would like to express their appreciation to the candidates for allowing their names to stand for nomination and election. In keeping with Vermilion Credit Union policy, the members in attendance at the Annual General Meeting shall be advised of the names of the individuals who have been elected to fill the three Board of Director positions.

Sincerely,

Michael Schmidt
Chair, Nominating Committee

AUDIT & FINANCE COMMITTEE REPORT



During the past year, the Vermilion Credit Union Audit and Finance Committee consisted of Mike Schmidt, Arch Partington, Kellen Snelgrove, Devon Whitten, and Wayne Wright.

The Audit and Finance Committee met four times to complete the tasks and responsibilities assigned to it by the board.

The committee also reviewed Quarterly Financial Reports prepared by management for the board, to ensure industry and Vermilion Credit Union benchmarks and goals are being met.

On behalf of the board of directors Metrix Group LLP, the Credit Union's external auditor, completed the Fourth Quarter Audit and the year-end Financial Statement as of October 31, 2020. The Audit and Finance Committee reviewed all audit reports along with management's responses and were satisfied with the integrity of systems and controls, which are supported by all external bodies.

Discussion was held throughout the year on the work of the Enterprise Risk Management committee as well as insuring our credit union's compliance with regulatory standards.

On behalf of the Audit and Finance Committee, we thank the staff and management for all their efforts during this past year. The audit reports received are a result of their hard work and attention to following policies and procedures.

Thank you to my fellow committee members, Board of Directors, management and staff.

Respectfully submitted,

Wayne R Wright
Chair, Audit & Finance Committee

CREDIT COMMITTEE REPORT

As of October 31st, 2020 the loan portfolio was \$161,795,392, a decrease of \$3,629,254 or 2.19% from the last fiscal year end. Vermilion Credit Union disbursed 236 loans for a total of \$18,342,846 last fiscal year. The overall decrease in the portfolio is attributed mostly to our residential mortgages and our commercial loans. There was a noticeable decrease in economic activity, which we attribute to the lingering effects of the downturn in the energy sector.

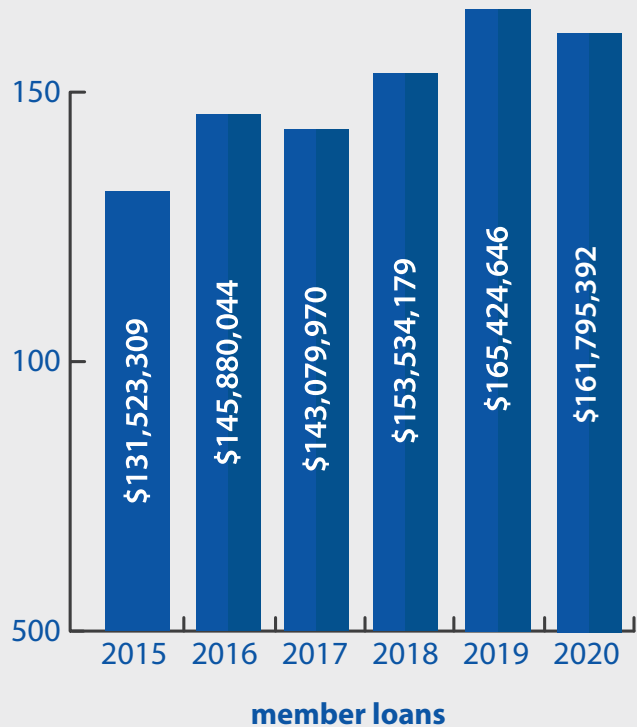
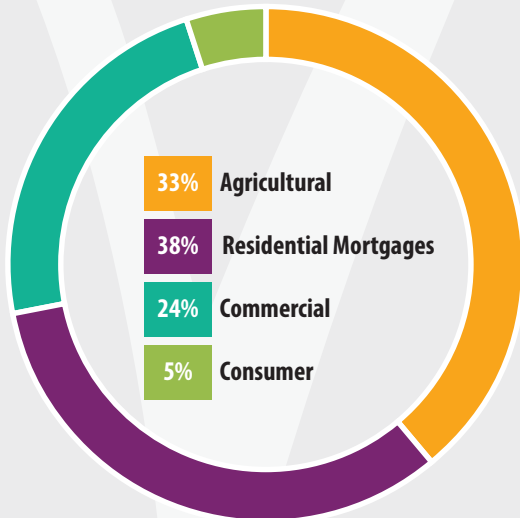
During COVID-19, we were able to assist 100 members with the deferral of payments on 151 credit facilities. Members started deferring payments April 2020 and all members were able to resume payments by October 31st, 2020. During this time, we also have been able to provide the Canada Emergency Business Account (CEBA) to 134 members resulting in funding of \$5,360,000. The strength and resilience of our membership was evident with the low levels of delinquency actually recorded 2020.

We thank our membership for your patronage and remain available and willing to assist with your borrowing needs.

Loan delinquency as of October 31st, 2020 was at .15% of the total loans and authorized overdrafts, which were delinquent in excess of 60 days. This represents a total dollar value of \$245,035.

Respectfully submitted,

Laura Tyner
Manager of Lending Services



SPONSORSHIP & DONATIONS

The Vermilion Credit Union takes pride in strengthening our community by supporting organizations, charities, and events which reflect the values of our members, our employees, and values. While the number of events hosted in 2020 were few and far between we were still able to contribute to the community in a new and different way.

\$48,608

INVESTED IN OUR COMMUNITIES

By providing service charge free accounts for our non profit and community based organizations, that means that an additional benefit of \$ 17,628 was provided to these valued community members in 2020. We are proud to play a role in supporting these organizations and they great work they do in our communities.

Areas of Interest

Eligible projects that further the strategic goals of community investment for our credit union include, but are not limited to activities in any of the following areas of interest:

- Arts & Culture
- Charities
- Clubs
- Education
- Events
- Groups & Associations
- Sports & Recreation

Priorities

In awarding investment, particular consideration is given innovative projects and programs which engage in one or more of the following:

- Capital projects
- Contribute to strengthening the community, especially by encouraging the participation of diverse groups and individuals
- Building effective partnerships within the community



Arts & Culture & Events

— \$2,285.00



Charities

— \$560.00



Clubs

— \$3,295.00



Education

— \$13,584.00



Groups & Associations

— \$21,784.00



Sports & Recreation

— \$7,100.00

COMMUNITY CARES CAMPAIGNS

Over the past 20 years, we've proudly hosted our Annual Golf Tournament to raise funds for local charities and organizations. Unfortunately, we had to suspend the tournament this summer because of the COVID-19 pandemic.

\$20,000

Even though we weren't able to host a day of fun out on the course, we still celebrated 20-year endeavour by supporting local groups who continue to contribute to our community in great ways.

We donated \$1,000 each to 20 different community groups after we received nominations from community members.

We received so many nominations and below is a list of the winning organizations:

Mannville Library	Lakeland Rowing Club	Vermilion KidSport
Mannville Continuing Long Term Care	Sword and Thistle Highland Dance	Kiddie Oasis
Mannville Senior Citizens Golden Age Club	St. Jerome's Hot Lunch Program	Vermilion Museum
Mannville Skating Club	VES Hot Lunch Program	Vermilion Figure Skating Club
Mannville and Community Fitness Centre	Vermilion & Area Handi-Van Society	Vermilion Golf and Country Club
Mannville and District Ag Society	Vermilion Curling Club	Vermilion Ukrainian Dance
Lakeland College Student SOS Fund	Vermilion Ice Plant Fund	

FINANCIAL LITERACY

Vermilion Credit Union recognizes that people's financial well-being depends on their ability to understand and use financial information in a way that helps them make good decisions. That's why in 2019, Vermilion CU launched an exciting new financial literacy initiative. The innovative program is Each One Teach One (EOTO), and was created by Vancity Credit Union to help families and individuals build lives of financial stability and independence.

Each One Teach One 2020 Stats



21
Workshops

were put on by our trainers



384
Participants

attended the workshops



2
Staff Members

are trained to be coaches and trainers for the Each One Teach One Program

COMPENSATION RESOLUTION

SUBMITTED BY: The Board of Directors of Vermilion Credit Union Limited

RESOLUTION: Compensation Disclosure

WHEREAS: Compensation of executive managers of the Credit Union is determined by members serving on the Board of Directors of the Credit Union, and

WHEREAS: The Board of Directors in determining compensation considers such factors as market compensation surveys, the skills and responsibility of staff, and the financial resources and performance of the credit union, and

WHEREAS: The Credit Union has not disclosed senior executive compensation in its financial statements in order to respect the confidentiality of the employment relationship with its staff and the personal security of those staff, and

WHEREAS: The Province of Alberta in 1995 amended the Credit Union Act to cause credit unions to present to annual general meetings commencing in 1996, and at least every 5 years thereafter, a resolution that provided members the option of requiring the credit union to disclose the individual remuneration of its executive managers in its annual financial statements, and

WHEREAS: A Resolution pursuant to the Credit Union Act was presented to the membership at the Annual General Meetings held in 1996, 2001, 2006, 2011, 2016 and our membership voted to not disclose executive managers compensation.

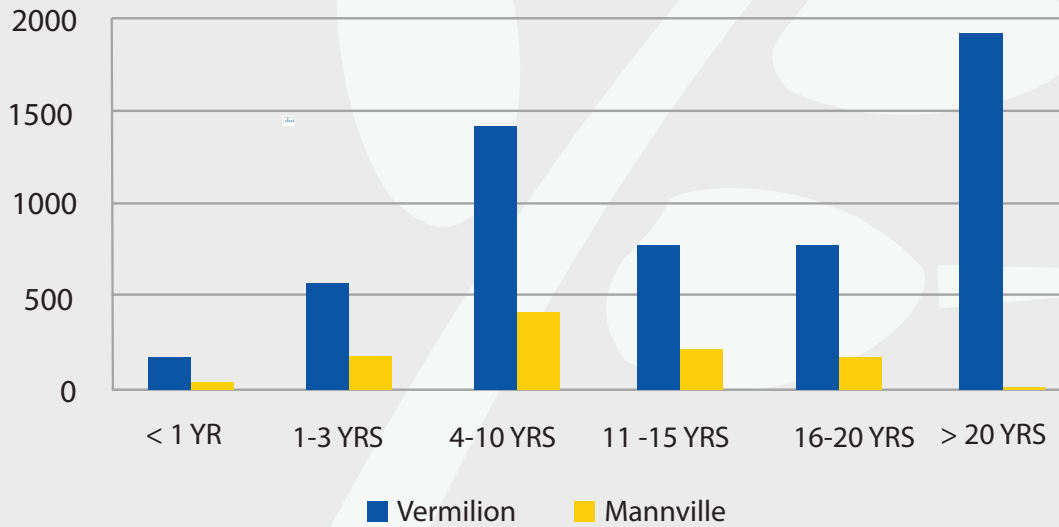
WHEREAS: The following resolution is presented for the consideration of the members in accordance with the Credit Union Act and is subject to approval or rejection by a simple majority of the members.

NOW THEREFORE: BE IT RESOLVED THAT Vermilion Credit Union disclose the individual remuneration and benefits of the following of its executive managers as a notation to its annual financial statements in the form set out in Schedule 3 to the Credit Union (Principal) Regulation:

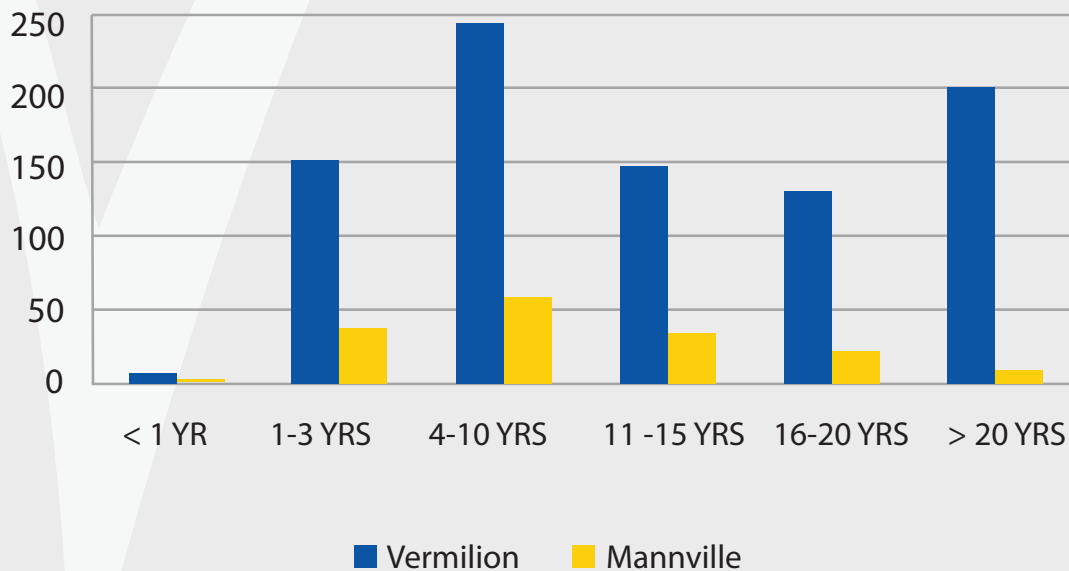
- CEO
- Manager of Lending Services
- Assistant Manager Lending Services
- Manager of Finance & Risk
- Manager of Operations
- Manager of Member Experience
- Manager Financial Planning
- Mannville Branch Manager

MEMBERSHIP

Length of Membership - Individual Members

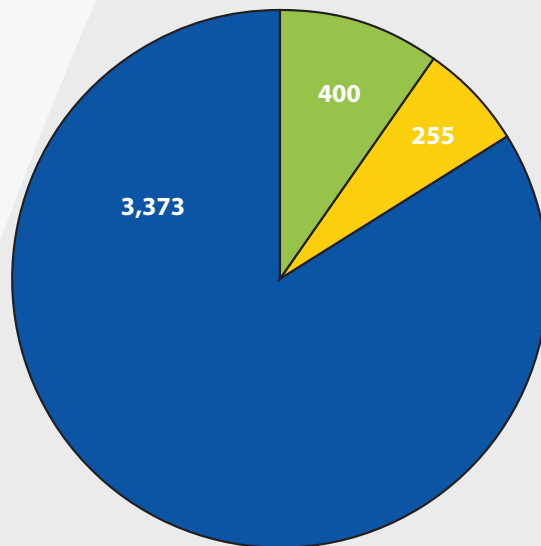
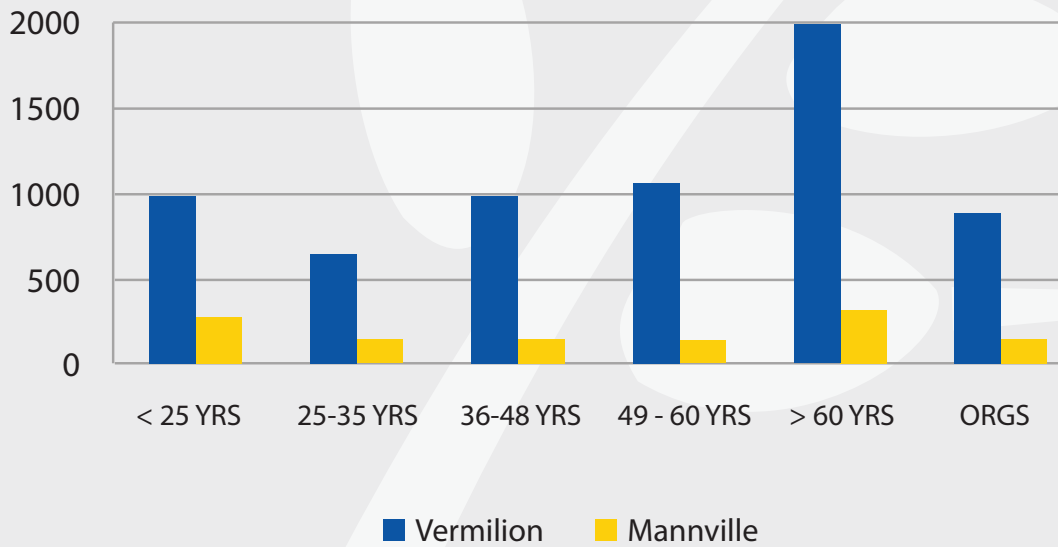


Length of Membership - Org Members



MEMBERSHIP

Members by Branch



■ Member - Individuals
 ■ Member - Business
 ■ Member Organizations

WEALTH MANAGEMENT

At Vermilion Credit Union, members are able to access products and services from three companies under the Aviso umbrella.

Credential Asset Management offers mutual funds managed by some of Canada's largest mutual fund companies; Fidelity Investments, CI Investments, Mackenzie Investments, AGF, NEI, and Franklin Templeton. Our licensed representatives will recommend a portfolio tailored to your personal goals and objectives.

Qtrade Investor is our Discount Brokerage Division. This self-directed service allows investors to construct portfolios using individual stocks and bonds available on North American major exchanges.

Virtual Wealth is our one stop shop offering that allows investors to choose a portfolio that meets their risk profile. This low cost product is most suitable to investors just starting out that are looking for a hands off approach with their investments.

The Vermilion Credit Union has

\$17,500,000

IN MUTUAL FUNDS AT CREDENTIAL ASSET MANAGEMENT

&

\$3,100,000

HELD AT QTRADE AND VIRTUAL WEALTH

EMPLOYEE LISTING

Vermilion

Alta Matters — 20 years
Ashton Stuparyk
Brenda Jackson — 15 years
Carol Therrien
Carrie Barlow
Carter Babji
Charlotte Wasylik
Christa Grocock
Connie Wilkinson — 25 years
Corrine Rehmann
Darlene Balash
David Eremko
Dorie Jackson — 15 years
Elaine Poliakiwski

Jonathon Rees
Kaitlyn Gausvik
Kayla Collier
Kelsey Rose
Kenzie Smith
Laura Tyner — 30 years
Laurie Barlow
Laurie Simonet
Lyle Worobec
Makayla Moen
Mitzi Isley
Nicole Warman — 5 years
Rania Pitre — 5 years
Trina Fisher

Mannville

Dawn Jackson
Gail Ruttan — 15 years
Michael Myhovich
Rebecca Hochhausen

BOARD OF DIRECTORS

Our Credit Union is governed by an elected representation of the membership and each Director brings valuable insight and perspective when developing the strategy for our business. The Board of Directors is a unique and important part of the credit union structure.

The Directors are responsible to ensure the financial viability of the credit union well into the future.

Board

Devon Whitten - Board Chair
Kellen Snelgrove – Vice Chair
Larry Bingham
Carrie Boerrichter
Willow Jaremco
Sherry Martin
Arch Partington
Mike Schmidt
Wayne Wright

Board Committees

Executive Committee
Audit and Finance Committee
Nominating Committee
Enterprise Risk Management Committee



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