

Servus Credit Union is a member-owned, community-based financial institution with roots dating back to 1938. Servus is Alberta's largest credit union and, on November 1, 2008, became Canada's first province-wide credit union when it amalgamated with Community Savings and Common Wealth Credit Union. The new Servus serves 400,000 member-owners from 100 locations in 63 communities across the province and has assets of \$9.5 billion.

Based in Edmonton with Regional Offices in Lloydminster and Red Deer, Servus Credit Union provides a complete line of financial services including: loans, deposits, investments, telephone and Internet banking, ATMs, debit and credit cards, financial planning, insurance, trust, agricultural and commercial services.

Setting Servus Credit Union apart from other financial institutions is our commitment to the following:

- *Member-Ownership*
Member-ownership in Servus Credit Union is represented by the purchase of Common Shares. All it takes is a \$1 investment to benefit from credit union membership – including the right to democratically elect and run for a position on the Board of Directors. Plus, our member-owners share in our profits and are protected by a 100% Deposit Guarantee.
- *Exceptional Service*
Servus Credit Union can serve you from 100 locations in 63 communities across the province - from Fort McMurray to Lethbridge and Jasper to Lloydminster (see map on page 3). Our service is powered by the knowledge and experience of 2000 employees, every one of them dedicated to helping you improve your financial well-being. With a full range of products and services for personal, business and agricultural banking at their disposal, innovative financial solutions are close at hand.
- *Local Decision Making*
Servus Credit Union is an Alberta company based in Edmonton with regional offices in Lloydminster and Red Deer. Staying close to the people we serve is fundamental to our success. We experience the same economic highs and lows and can adapt quickly to meet the needs of our members. We also support 35 community councils - volunteer groups comprised of credit union members that identify activities and needs within their geographic and cultural communities and keep Servus informed on matters of interest and concern.
- *Profit Sharing*
Sharing our success with the people who make it possible is a fundamental principle of being a credit union. In 2008, a combined total of more than \$33 million was returned to member-owners by the amalgamating credit unions (Servus, Community Savings and Common Wealth).
- *100% Deposit Guarantee*
Your deposits are 100% guaranteed by the Credit Union Deposit Guarantee Corporation. This means both the money you put in and the interest earned is safe and secure – up to any dollar amount. The Government of Alberta ensures that the Credit Union Deposit Guarantee Corporation's obligations to depositors will be carried out.

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- *Community Support*

Community building and people helping people are two of the guiding principles that make Servus Credit Union and our employees unique. Through a variety of donation and sponsorship programs, and even an employee volunteer program, Servus helps build lives not just bank accounts.

We are very proud of our heritage as an Alberta credit union. The promise of service to members and communities has been the foundation of our success and is a continuing priority for us. Our member-owners are not just numbers. We make them feel at home and create a comfortable banking experience for them.

In 2009 we will focus our energies on four strategic imperatives: financial performance, member experience, employee experience and business processes. These priorities will keep us focused on both the financial and non-financial essentials of our business. The weakening global economy will pose challenges for Servus in 2009, but we are prepared to meet these challenges while investing in the elements necessary for our credit union to succeed in the long term.

