

CEO Message: Making it Personal



As a community co-operative, we tend to be humble about our accomplishments and the difference we make in the lives we have the privilege of encountering. But as we mark SASCU Credit Union's 80th year, allow me a moment to share my pride in leading such an impactful organization.

Yes, we have had many business accomplishments over the years and 2025 was no different. We achieved \$5.7 million in net income. SASCU Insurance Services Ltd. and SASCU Wealth had one of their best years yet, with \$1.5 million in combined net income. Assets under management grew to \$1.1 billion.

We invested \$220,000 in the community in the form of donations, scholarships, grants and sponsorships. Our staff gave over 1600 hours in volunteer time. Over one thousand people participated in one of the 46 financial education workshops offered throughout the region.

Those items alone are amazing, but what really energizes me to come to work each day are the singular moments behind each of those numbers. We often hear back from members that they choose SASCU because here they are seen as individuals. How their Advisor took time to truly listen to what's between them and their goals. That they have renewed confidence

because they were provided clear next steps that they could actually take in their life today.

Our workdays at SASCU are filled with these moments. Moment-in-time impacts that we make on individuals, families, and businesses that deliver a lifetime of value. This year we are pursuing these experiences more than ever. Yes, 2026 we are all about making it personal.

As much as we continue investing to meet these expectations through our virtual branch—the Contact Centre—and our digital banking platform, we are committed to providing an exceptional in branch experience.

Early last year we celebrated the grand opening of the completely redesigned Sicamous Branch, providing a differentiated banking experience that supports the personal approach amid a community hub environment. Work will get underway this year to apply an uplift of the same magnitude to our organization's flagship, Salmon Arm Downtown Branch. As this project takes form, we will share all the exciting details including timelines.

We are driven by our Purpose to Raise the Shuswap, which puts families and the business community clearly in focus. Our business team is not restricted by industry algorithms. Rather, they also factor in their local knowledge to assess and provide advice. We are intent on developing and delivering different forms of financing in 2026 to better serve our members' evolving needs. Financial education will extend to those looking to turn their aspirations into action, from creative entrepreneurs to business owners ready to level up.



2026 Election Board of Directors

Vote Online or In-Branch:
March 30 – April 15
Vote electronically after
logging into online banking.

As a credit union, strategic direction is set by our Board of Directors, who are elected by the members. It is an enviable role. In fact, seven individuals have put their names forward for the three available seats in this year's election. I encourage you to become familiar with each one profiled in the inside pages of this newsletter and the videos available on www.sascu.com. Voting begins March 30.

Sincerely,

Barry Delaney
President & Chief Executive Officer
SASCU Financial Group

SASCU AGM 2026

Annual General Meeting of Salmon Arm Savings and Credit Union

DATE Tuesday, May 5, 2026

TIME 11:30 a.m.

PLACE Prestige Inn Harbourfront Resort
251 Harbourfront Dr NE, Salmon Arm

JOIN US IN PERSON OR ONLINE

Register at www.sascu.com/agm

For questions email governance@sascu.com or 250-833-1343

Meet your Board of Directors • Review highlights of 2025 • Lunch Provided

Related materials including Annual Condensed Financials will be available on sascu.com or online banking by March 31, 2026.

Your Candidates

SASCU Board identified skills and competency priorities:

- **Financial Literacy**
- **Risk Management**

Two skills and competencies, if identified by the candidate *and* the Director Recruitment Committee, have been highlighted.

Other beneficial skills include:

- Strategic Insight
- Leadership
- Human Resources & Talent Acquisition
- Diversity, Equity & Inclusion
- Community
- Corporate Sustainability and Environmental Responsibility Experience

TANJA CARLSON

Recommended



- Strategic Insight
- Financial Literacy

Tanja Carlson has been with Community Futures Shuswap for 23 years, where, in her role as a Business Development Officer, she provides business advisory services and financing to new and existing entrepreneurs throughout the Shuswap. She brings strong business acumen and analytical skills to her work, delivering practical advice and growth-oriented strategies that support business success. Over the course of her career, Tanja has played a key role in the success of countless businesses across the region and has gained extensive experience in project implementation and management.

Tanja has thoroughly enjoyed her first term as a director with SASCU and currently serves as President of her Strata Council. Her volunteer experience also includes serving as a director with the Shuswap Association for Community Living and the Downtown Improvement Association, as well as acting as a judge for 4-H speech competitions. She regularly volunteers her time on an as-needed basis to support a variety of community projects and events. A strong community supporter, Tanja greatly admires the meaningful contributions SASCU makes throughout the region. In her spare time, she enjoys travelling, boating, camping, curling, and both downhill and cross-country skiing.

FIONA HARRIS

Recommended



- Leadership
- Risk Management

After 38 years in the newspaper industry, Fiona retired from her publisher position and moved from Langley to Blind Bay in 2011. Always involved in community activities, she has served on such boards as Abbotsford Hospice, Western Canada Summer Games Committee and BC Summer Games Committee, the Abbotsford Chamber of Commerce, including terms as President. She also served on the Abbotsford Multi Cultural Committee and the Business Excellence Awards Committee... an event that was her 'brainchild'. She served as President of the Fraser Valley Child Development Centre and more recently as a Director, Vice President and President of the Salmon Arm Chamber of Commerce. Fiona enjoys public speaking as a member of the Advanced Speakers Club of Vancouver and holds a Competent Toastmaster designation.

In 2013 Fiona joined the Shuswap Hospital Foundation as Director of Development. The Foundation has marked many significant milestones in the past several years and continues to grow under her leadership. As an active member of Rotary in Abbotsford, Fiona served in numerous positions as well as President and was awarded a Paul Harris Fellow at the end of her year. She continues her membership in the Salmon Arm Daybreak Rotary Club where she is the current Vice President. Fiona and her husband Ross made two trips to India to immunize children against polio. Fiona is an avid golfer and downhill skier. She loves to travel and can tell of many wonderful adventures shared with her husband Ross. Fiona and Ross have one son and two grandsons.

BRODY HENRY



Brody Henry is a Red Seal Journeyman Carpenter, certified personal trainer, and small business owner. He runs The Holistic Handyman, a local service business supporting gyms, studios, and wellness focused facilities throughout the North Okanagan. His professional background has given him hands on experience with operations, budgeting, project planning, and long term decision making. As a business owner, he understands the realities of self employment, financial responsibility, and building sustainable systems that serve both people and the organization. He brings a practical, grounded perspective, along with strong communication and accountability, to any leadership role he takes on.

Alongside his professional work, he is deeply passionate about mental health and community wellbeing. Brody is actively involved in men's groups that focus on emotional resilience, personal responsibility, and healthy relationships, and regularly supports others through mentorship, fitness, and open conversation. He works closely with locally owned businesses and community members, often contributing his time and skills to projects that build connection and personal growth. He believes strong communities are built when people feel supported, heard, and empowered, and the credit union embodies those values.

CHRISTINE JONTZ-BARBOUR

Recommended



- Strategic Insight
- Leadership

Christine Jontz-Barbour is an experienced executive leader with more than 10 years of responsibility across governance support, financial oversight, and organizational management in community-based and member-focused organizations. She currently serves as Executive Director of the Salmon Arm Chamber of Commerce, where she works in close partnership with a Board of Directors to support accountable governance, oversee budgets and financial controls, and advance policies and initiatives that strengthen the local business community. Christine brings strong financial literacy, supported by formal training in bookkeeping, along with practical experience in budget oversight, reporting, and internal controls. Her work is guided by transparency, fiscal responsibility, and thoughtful, risk-aware decision-making that serves both members and the broader community.

Christine is deeply rooted in the Shuswap and has a long history of volunteer leadership and local involvement. She currently serves as Vice President of the Shuswap Community Foundation, contributing to governance oversight and community grant-making that reinvests resources where they are needed most. She has also served on the Boards of the Salmon Arm Chamber of Commerce and Shuswap Minor Football, and previously held Treasurer and President roles with local parent advisory councils. Through her professional and volunteer work, Christine has built strong relationships across the business, non-profit, and public sectors and is committed to cooperative values, locally driven decision-making, and building a lasting legacy of community resilience and shared prosperity.

Recommendations

The Director Recruitment Committee objectively reviews each candidate, including incumbents, to assess merit, competencies, and skills, with consideration of diversifying the Board’s composition. Identifying a candidate as “**Recommended**” affirms suitability for the role.

GORDON KIRKWOOD

Recommended



- Financial Literacy
- Risk Management

Gordon Kirkwood is a highly accomplished retired Manitoba Credit Union CEO with a wealth of related knowledge and experience. Gordon is an Associate of the Credit Union Institute of Canada (Honors) with a major in Finance, and holds a CCD designation, Certified Credit Union Director, from the University of Toronto - Rotman School of Management, Governance Leadership Institute. Over 42 years, he has held almost every position within a credit union from statement clerk to Chief Executive Officer. He specialized in Administration and Finance and held many management roles at four different credit unions including CFO and 21 years as CEO. His extensive credit union experience has allowed him to become highly proficient in all facets of the credit union and specifically in the Boards desired candidate competencies of Financial Literacy and Risk Management.

Gordon sat on a number of committees for Credit Union Central of Manitoba (CUCM), including their Management Advisory Committee, Democratic Control Review Committee, and their Information Technology Council. He also sat on the Celero EroWorks Retail Banking Governance Council, Management Advisory Council for the Manitoba Deposit Guarantee Corporation of Manitoba, and sat on CUCM’s Board of Directors where he Chaired their Audit and Risk Committee. Upon his retirement, Gordon was awarded The Manitoba Credit Unions Order of Merit recognizing his significant contribution to the credit union system. Gordon would like to continue his contributions to the credit union system and in particular the members and staff of SASCU. His experience and knowledge of all aspects of a credit union and its affiliates would be an asset to the Board, staff, and its membership.

JODI PIERCE

Recommended



- Financial Literacy
- Risk Management

Jodi Pierce, CPA, CGA, is a highly accomplished financial executive with over fifteen years of experience in local government financial management, including more than eleven years in senior leadership roles. With a strong foundation in public sector accounting standards, Jodi has demonstrated expertise in fiscal planning, budget development, and risk management for large organizations. As General Manager of Financial Services at the Columbia Shuswap Regional District, Jodi managed complex financial operations, led a dynamic team, and provided strategic guidance to senior leadership and the Board. Jodi’s background also includes significant human resources and labor relations responsibilities, policy development, and the implementation of critical organizational protocols. Known for excellent communication and leadership skills, Jodi is committed to fostering collaboration and continuous improvement within public sector environments.

Jodi has been a member of SASCU since arriving in the community in 2005. As an active member of the community, Jodi has raised two successful children, participating in their school events and extracurricular activities, including a year as an assistant coach for a girls’ basketball team. Committed to community service, Jodi served as a Rotarian for four years and contributed as a board member for both Salmon Arm Minor Hockey and the Salmon Arm Figure Skating Club. Through a career with the Columbia Shuswap Regional District (CSR), Jodi collaborated extensively with numerous non-profit organizations, reinforcing a dedication to community development and engagement. These experiences reflect strong leadership and teamwork skills, demonstrated through guiding groups, fostering collaboration, and supporting shared goals.

LAWREN RICHARDS

Recommended



- Strategic Insight
- Corporate Sustainability & Environmental Responsibility Experience

Lauren Richards is an independent business consultant who has assisted companies in the Shuswap with strategy, process, and financial management since 2006. Her prior experience was in strategic alignment (aiming all organization actions toward strategic goals), the strategic use of technology, and business process for Fortune 100 companies internationally. She co-founded the Enterprise Architecture practice in the business consulting division of Telcordia Technologies, was a key player in the inception of AT&T Solutions consulting practice, and was a client-facing consultant for both companies. She has worked with companies in all stages of development, various industries, and a wide range of sizes. Lauren has an MBA from Georgetown University, and a Bachelor’s in economics.

Lauren moved to Eagle Bay in 2004 with 4-month-old twins who are now at OC and UBCO in Kelowna. She has a keen interest in both formal and informal education: she served on the Council of Advisors for Girls Preparatory School (the largest girls’ day school in the US) and the Regional Advisory Committee for Okanagan College for more than a decade, has provided financial governance guidance to multiple nonprofit boards in the Shuswap, and served as a volunteer business mentor within Salmon Arm Economic Development. She was board vice-president for the Shuswap Family Resource Society in British Columbia, a member-at-large on the City of Salmon Arm Social Issues Committee, on the board of the Wetland Alliance for the Salmon River, and currently stays active in local municipal and regional issues.



Board of Directors Candidate Videos

Hear from the candidates as they answer key questions about their experience, motivation, and ability to represent members.



Voter Eligibility

To be eligible to vote, members must:

- Be at least 19 years of age
- Be a member in their own right
- Have the required minimum 5 Equity Shares (for joint accounts, each holder must hold 5 Equity Shares; otherwise, only the first person named on the account may vote)
- For the purpose of this election, our membership list was closed as of **February 28, 2026**.

Personal Voting

IN-BRANCH

Each member may vote only once. If more than one ballot per member is received, all ballots submitted by that member will be rejected and no ballots for that member will be counted.

A ballot listing the candidates in alphabetical order will be supplied. The member will proceed to a voting screen and mark an "X" for their choice of up to three (3) candidates. Completed ballots are returned to the ballot box at the registration desk. Ballots that could identify the voter will be declared invalid.

ONLINE

To vote online, members must log into online banking and click the link 'Board of Directors Voting Form'. Members may choose up to three (3) candidates and the system will only allow the member to vote once. If a member votes online and also on paper in-branch, both ballots will be rejected and no ballots for that member will be counted.

Business and Association Voting

A **business** may vote only once and must vote in-branch by designating a representative who is **not a member**, and by written authorization provided to the credit union by way of a Designation of Voter Form. Examples of such businesses are:

- Incorporated entities (i.e., Inc., Ltd.)
- Incorporated associations
- Incorporated societies (i.e., Incorporated under the Society Act of BC)

Unincorporated associations must designate a representative who is a **member**. This is an exception to the one member, one vote rule as per the Credit Union Incorporation Act, Section 70.4.

A copy of the Designation of Voter Form naming the person must be signed by a authorized signatory and presented at the time of voting. The Designation of Voter Form is available online and from any branch of SASCU Credit Union.

Election Results

The candidates who rank one, two and three in number of votes received will each serve on the Board of Directors for a three-year term.

The ballots are counted and overseen by BDO Canada LLP, a third-party accounting firm. Polls close **April 15, 2026**, and the results will be announced at the AGM on **May 5, 2026**.

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