



G&F
FINANCIAL
GROUP

life beyond banking™

2017 Community Investment Report

Empowering our communities
and enriching lives beyond banking
to build brighter futures



Bright horizons for all

From our humble beginnings serving Vancouver’s fishing community, to our growing success as one of the top ten largest credit unions in British Columbia, G&F Financial Group has always put you—our members and partners—first. And while we are steadfast in our commitment to financially empower community through personalized advice and solutions, G&F went the extra mile in 2017, making it a bold and innovative year.

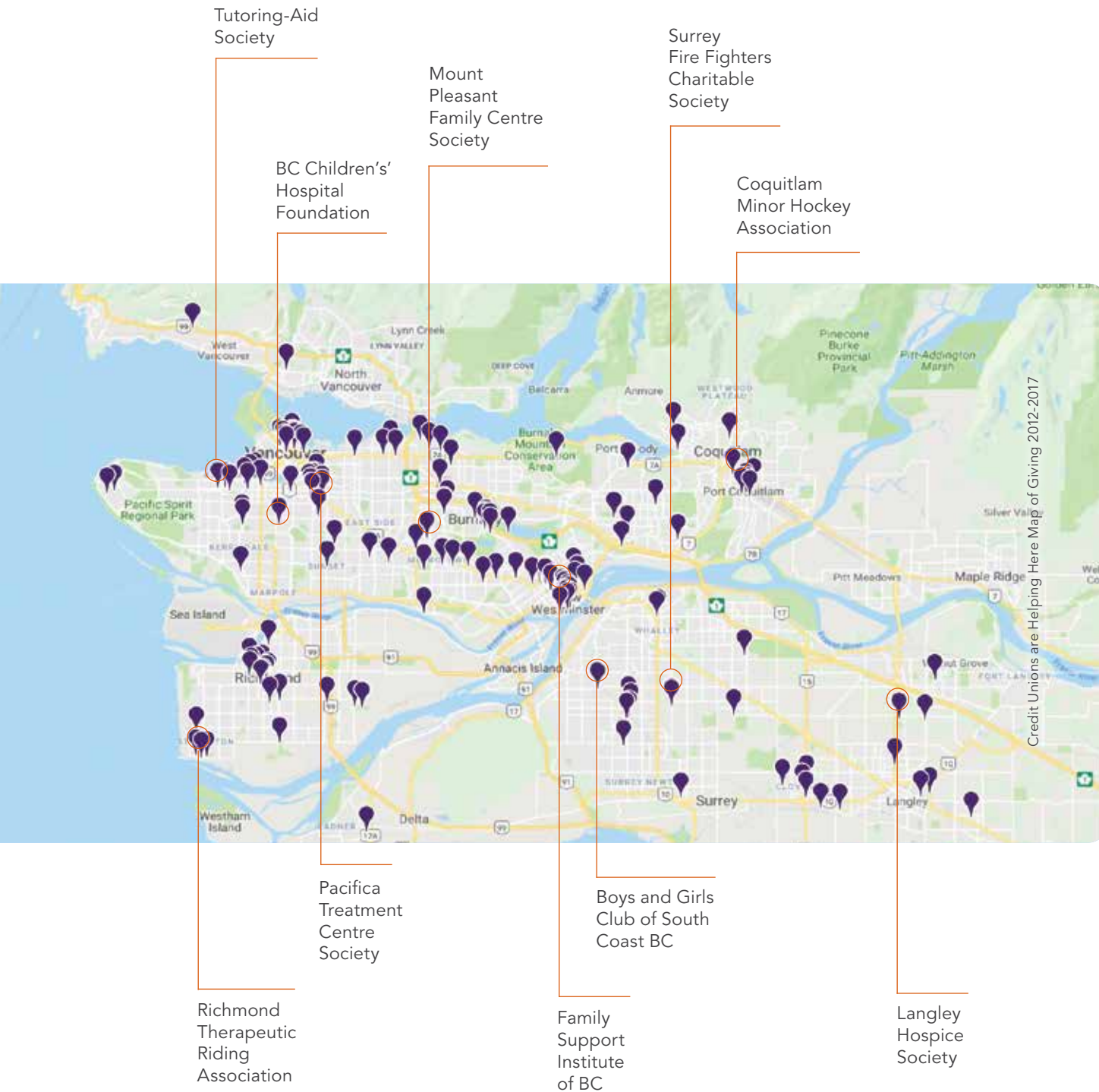
Over several months, G&F collaboratively engaged in constructive dialogue to support the BC government’s decision to restore the BC credit union deduction for credit unions. After much consultation, it was reinstated in the fall. We see this as a vital step towards a bright horizon with our G&F family. By keeping a lower tax rate, we can continue to provide inspiration and support to local communities and invest in tools and initiatives that help our members and their small businesses thrive and grow.

This year also marked the opening of our 15th branch location in the bustling Burnaby neighbourhood of Metrotown. Modeled after our boutique-branch at Brentwood, it has a strategically smaller

footprint and eliminates traditional banking features such as teller wickets; instead it has thoughtfully designed conversation areas and spaces that allow for more meaningful engagement with our members. The branch also offers a suite of interactive Smart Money tools that encourages open and authentic discussions around your financial investments.

Now with soon-to-be 16 branches in the Lower Mainland, approximately 31,000 members and over \$2.2 billion in assets under administration—we are thrilled by what we’ve achieved in 2017 and remain focused on creating partnerships between G&F experts and members that leverage our knowledge to help you reach your life dreams. In this light, it was truly a year of paying it forward.

G&F donated \$713,000 to local causes and campaigns across the Lower Mainland through our community giving in 2017.



Our giving spirit

We donated \$713,000 to local causes and campaigns across the Lower Mainland through our community giving—G&F Financial Group Foundation grants, donations, sponsorships, in-kind support and educational awards, and G&F employee volunteerism. And while we continue to succeed at an organizational

level, our growing membership and strengthened partnerships remain one of our biggest achievements. For this reason, we are sharing your stories in this year's Community Investment Report, and the positive impact G&F Financial Group has brought to your lives.

In the end, we use our dedication, expertise and dollars to uplift you and the wonderful things you do. Here's how...

We have connected with you—living, working and investing in your local communities for over 75 years.

At G&F Financial Group, our goal is to make positive impact in the communities we serve. We do this in a number of ways including our charitable fund, the G&F Financial Group Foundation. Since its inception in 2002, the Foundation has distributed over 170 grants with total donations exceeding \$1 million.

The Foundation provides financial support to local charities, non-profit agencies and educational institutions that align with G&F's values, shared interests and guiding principles. These are:

- To empower others and our communities to improve, achieve, succeed and overcome
- To enrich lives to build brighter futures
- To engage and bring people together
- To educate through financial literacy, education awards and programs
- To support the environment

As such, we are proud to invest in local organizations that champion community well-being through social services and youth activities, financial literacy and education programs, and environmental causes that promote the health and vitality of our region.

Through our charitable giving, we continue to pave a brighter future for our members and partners, and each other.

As a community-based and member-owned credit union, G&F Financial Group is committed to doing business in a way that contributes to the social, economic and environmental fabric and well-being of the communities we serve.



(left) New Westminster Police Department Soccer Camp, (right) Greek Days



Planting seeds for future growth

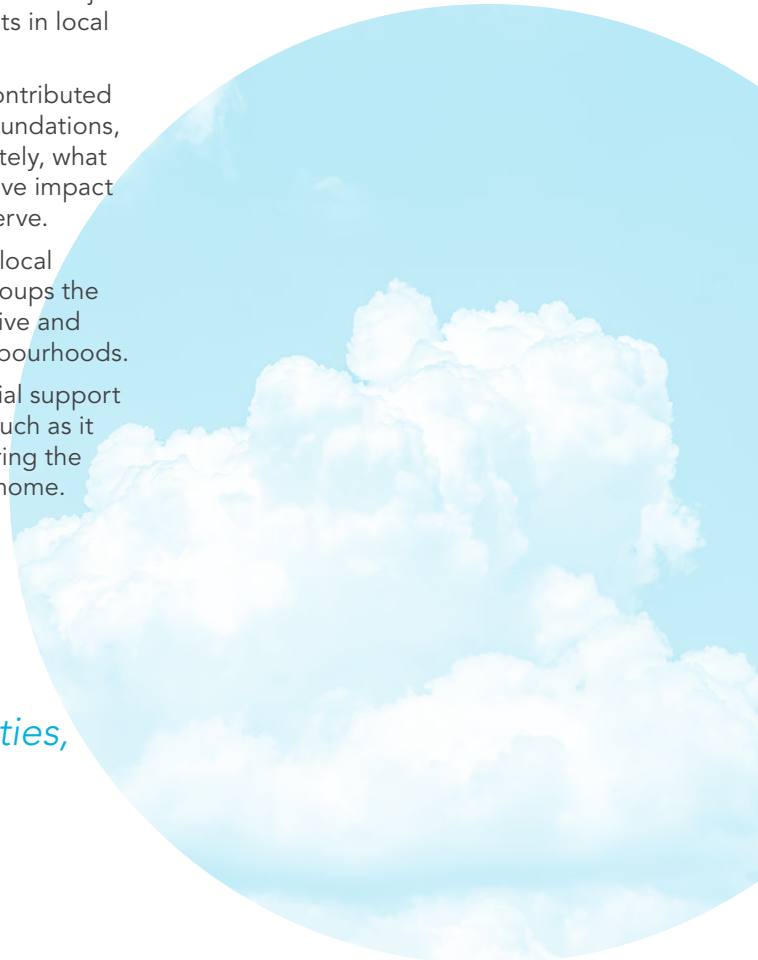
The G&F Financial Group Foundation is just one of the many ways G&F invests in local communities.

In 2017 alone, the Foundation contributed \$271,794 to 35 local societies, foundations, associations and schools. Ultimately, what we give has compounding positive impact on and in the communities we serve.

We are passionate about giving local organizations and community groups the funds they need to make a positive and lasting impact in our local neighbourhoods.

We are confident that our financial support will strengthen their efforts as much as it inspires us to continue empowering the good work being done here, at home.

In 2017 we contributed \$271,794 to 35 local societies, foundations, associations and schools.



Celebrating Greek Days at our West Broadway Branch

Paying it forward

At G&F Financial Group, we inspire others to achieve their goals. We also pay it forward through our financial sponsorships, donations and in-kind support.

In 2017, we contributed \$270,048 to a number of groups, including:

- BC Cancer Foundation
- BC Epilepsy Society
- BC Federation of Foster Parent Associations
- BC Women's Hospital + Health Centre Foundation
- Boys & Girls Club of South Coast BC
- Burnaby Community Services
- Burnaby MoreSports Society
- Canucks Autism Network
- Children of the Street Society
- Downtown Eastside Women's Centre Association
- Eagle Ridge Hospital Foundation
- Elizabeth Fry Society of Greater Vancouver
- Family Support Institute of BC
- Gulf of Georgia Cannery Society
- Kwantlen Polytechnic Foundation
- Langley Hospice Society
- Learning Disabilities Association of BC
- Mount Pleasant Elementary School
- Mount Pleasant Family Centre Society
- Pacifica Treatment Centre Society
- PLEA Community Services Society of BC
- Richmond Therapeutic Riding Association
- The KidSafe Project Society
- Tutoring-Aid Society

We also supported several local organizations through in-kind donations such as gift baskets, tote bags, notepads and pens for silent auctions, conferences and student and charitable groups such as the AIESEC at Simon Fraser University and the Covenant House Vancouver, and other worthy causes across the Lower Mainland.

(left) Volunteers at the New Westminster Summer Movie Series; (middle) Prize winner at Hats Off Day in The Heights; (right) Car Free Day in Mount Pleasant



At G&F Financial Group, we inspire others across the Lower Mainland to achieve their goals.

Empowering our community connections

Each year, G&F Financial Group financially supports organizations and causes it holds near and dear. In 2017, we championed three local organizations through our internal fundraising efforts, raising over \$147,000 collectively. We thank our G&F employees, our members, and our fellow credit unions for rallying around these charities and campaigns.



UNITED WAY OF THE LOWER MAINLAND \$65,800

In late 2017, G&F employees raised \$32,892 for the United Way; the credit union matched the amount for a total donation of \$65,800. These funds will help change the lives of many in our local communities by improving the welfare of children and breaking the cycle of poverty. To date, G&F Financial Group has contributed over \$850,000 to the United Way of the Lower Mainland's fundraising efforts.



BC CHILDREN'S HOSPITAL FOUNDATION \$29,500

In June, G&F employees presented a cheque to the BC Children's Hospital Foundation (BCCHF) in the amount of \$29,500 during the televised Miracle Weekend event. These funds were raised through a variety of fundraising activities, including: 50/50 draws, music trivia competitions, raffles, bingo, Jeans Day, a slo-pitch tournament with other financial institutions and more. G&F's donation will go towards the purchase of the hospital's first ocular ultrasound to assist with early detection of pediatric eye cancers, and as such, improve recovery times.



CROSSROADS HOSPICE SOCIETY \$52,000

Every year, the credit union organizes the G&F Charity Golf Tournament to raise funds for a deserving local charity. In September 2017, over 130 golfers joined us at the Morgan Creek Golf Course in Surrey where we presented the Crossroads Hospice Society a cheque for \$52,000. This donation will help purchase alarmed medical beds in ten patient suites, which will greatly improve patient safety and enhanced care in the communities of Coquitlam, Port Moody, Port Coquitlam, Anmore, Belcarra and New Westminster.

Building a brighter tomorrow, beyond banking

Empowering our youth and helping to further their education is something G&F cares deeply about. That's why each year we prioritize our educational awards and recognize our leaders of tomorrow.

At G&F Financial Group we are passionate about helping students achieve their educational goals. In 2017, we donated \$23,753 in the form of scholarships and bursaries to local students as well as donations and in-kind support to schools throughout the Lower Mainland, including: The University of British Columbia, University of Victoria, British Columbia Institute of Technology, Kwantlen Polytechnic University, University of the Fraser Valley and Simon Fraser University.

In addition, G&F branch managers establish community scholarships for high school students in the communities they serve, ensuring our giving dollars impact those closest to home. We also give to our members—those who are in financial need or mature students upgrading their skills — through the Credit Union Foundation of BC, a province-wide philanthropic organization.

In the spirit of collaboration and thought-leadership, we also led the second annual IGNITE: Human Library event in October 2017. Hosted at the TELUS Garden in downtown Vancouver, this event brought together ten industry experts or human books who shared their knowledge and insight with 49 young leaders—25 of whom were G&F employees.

We give G&F everywhere

At G&F, we bring passion to every interaction.

We also recognize the need for collaboration, personalized advice and exceptional service—the foundation of meaningful relationships. After all, we give more than just financial advice, G&F employees give to our community through their knowledge, time and enthusiasm, and dedication.

G&F employees are pivotal in forging real connections with our members and sharing their expertise through our Smart Money sessions and podcasts, and other interactive tools. After all, the credit union champions engagement and education through financial literacy, with collaboration and personal connection at the heart of positive and impactful advice.

In 2017, our devoted employees also went the extra mile and contributed countless hours to community events across the Lower Mainland. Through event

participation our employees engaged and connected with the public on financial education; volunteering their time at this year's Goh Ballet production and with the Vancouver Giants, and were front and centre at the 2017 Salmon Festival. There, G&F Financial Group organized the annual kid's bike parade—an event we have supported for over 10 years.

We also achieved our Climate Smart certification for the sixth year in a row. This recognizes the efforts we have made to reduce carbon emissions and environmental footprints across the organization, while we continue to work towards our shared organizational sustainability targets. We also encourage our employees and members to go paperless whenever they can. With the small steps we take at G&F we can make all of our futures brighter!

At G&F, we have the knowledge and opportunity to make a difference for our members, communities and each other.

SOLO Block Party at Brentwood (left); Steveston Salmon Festival (right)



You are G&F

At its core, G&F Financial Group is about educating and empowering our members and community partners to plan, prepare and dream bigger. We are also encouraged by your goals and motivated to help you overcome the challenges you face to live successful lives beyond banking.

At G&F we shine most when we create bright horizons together.

G&F Financial Group has always been firmly rooted in the local communities. Take Margaret Szerepi, who joined the credit union in 1976. At the time she joined G&F, she was recently divorced with two children and one income. G&F listened to her needs and set her up with a mortgage, a car loan and gave her the financial boost she needed to start her new life. This support came at a critical time for Szerepi, and at a time when financial independence and home ownership was still rare for women. To this day, Szerepi, and her two children are all members of G&F.

Likewise, the credit union gives members the opportunity to think big. Meredith Powell, who has been with G&F since 2003, wanted to start her first business. G&F decided to believe in her potential and issued the \$100,000 loan she needed to lease office space, to expand internationally, and to take her companies to the next level. Powell now runs one of the world's largest online wholesale fashion marketplaces and is recognized for her leadership in tech and entrepreneurship.

Not only do we uplift our members, we champion groups who are making a positive impact in our community. For the last 30 years, Langley Hospice Society has provided advocacy, education and palliative care and bereavement services to those in need. The G&F Financial Group Foundation is proud to fund the second iteration of the Society's popular cooking series, Cooking for One. Meanwhile, for more than 22 years, the Down Syndrome Research Foundation (DSRF) has partnered with individuals and families impacted by Down syndrome, to bring its members a better quality of life. The Foundation recently gave funds to the DSRF to purchase laptops for their adult education classroom, once again reinforcing G&F Financial Group's values and giving spirit. After all, at G&F we shine most when we create bright horizons together.



Celebrating at the Khatsahlano Street Party in Vancouver



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