Cultivating community.
This farm is more than land and crops. It’s our family’s heritage and future.

— UNKNOWN

OUTSIDE CAMROSE
This photo was taken at a farm outside Camrose, (close to Round Hill). Beautiful rainbow appeared in sky after a quick shower that likely slowed or stopped farmers temporarily. If we wait out the storm there are promises of better things yet to come.

COVER
Future little farmer. Farming may not be unique but it’s a way of life for many families.
MISSION
Vision Credit Union improves the lives of the people we serve and the well-being of our communities.

VISION
Vision Credit Union will be the financial service provider of choice in rural and entrepreneurial Alberta.

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Out for a walk with her grandpa, catching frogs, collecting sheds and enjoying nature. Country life at Viking, Alberta!
“Our reserves are strong, which allow us to weather adverse economic conditions and take advantage of growth opportunities.”

On behalf of the Board of Directors,

I’m delighted to report to the members on another outstanding year. In fact we have set new records in both Assets ($1,029,432,000) and Income before Profit Shares allocation and Taxes ($16,791,000).

Our long term strategy is to continue to grow as the financial institution of choice in rural and entrepreneurial Alberta. Central to our strategy is to return the fruits of our success to our members by our Profit Shares program. Again this year we declared a bonus of 25% of the interest earned by our members, and a rebate of 25% of the interest paid by our members.

Our reserves are strong, which allow us to weather adverse economic conditions and take advantage of growth opportunities. Our members’ equity now stands at $130,785,000, representing 12.7% of assets.

We are committed to providing our members with an efficient and pleasant banking experience, both in-branch and online. As part of that commitment we are building a brand new branch in Stettler.

I wish to thank our management, our staff, and you our loyal members for an outstanding year of “cultivating community”.

Sincerely,

Alan D. Fielding, Q.C.
President
In celebration of Credit Union Day 2018, VISION ran a photo contest asking “What makes our community unique?” The contest ran until December 1, and we had 120 fantastic entries.
“We returned a record amount of profit shares to our members of $10,700,000.”

Dear Members,

Once again, Vision Credit Union Ltd. has had a very successful year. We returned a record amount of profit shares to our members of $10,700,000…we also rewarded our membership with a $5,460,928 cash payout (paid directly to members’ accounts).

We work continually to upgrade our services to members, and in 2018 we launched Me-to-Me Transfers in MemberDirect Online Banking, along with eDocuments. We also introduced tap/flash functionality in our MemberCard debit cards, as well as a new line of Visa and Mastercard credit cards with eight different options.

We experienced excellent growth in all areas, with assets exceeding $1 billion dollars, which is up 3.8% over last year. Deposits were also up 3.2%, and loans were up 8.8%.

We’d like to thank our dedicated and loyal members who made our success possible, along with our diligent and hardworking staff.

Sincerely,

Steve Friend
Chief Executive Officer
We don’t see profit, we see profit sharing.

whatsyourshare.ca
In September 2018 we launched a campaign to create awareness about our profit shares. Although our profit sharing has long been in existence, we knew that there were still a lot of gaps in understanding exactly how our profit shares work. We leveraged a wide range of digital and traditional media marketing campaigns, including billboards, newspapers, radio, social media, Google ads, and more.

We launched our Facebook page in October, and have 443 followers!

We also launched a microsite, whatsyoursearchare.ca, with a profit shares calculator and a blog which focuses on community visionaries.
Giving back.

Camrose Association for Community Living Kandu Camp

Terry Kelly Memorial Scholarship Winner - Kelsey Mach

Camrose Branches - Fundraiser Barbecue
We gave over $209,828 back to our communities in 2018, including a $100,000 pledge to the STARS Air Ambulance Fleet Renewal campaign.

We also partnered with Camrose Association for Community Living to apply for a grant from the Concentra Empowering Your Community program to assist with costs to run their Kandu Summer Camp, and were awarded $10,000.

We remain actively engaged in helping to build and strengthen the communities in which we live and work.
Management’s Responsibility for Financial Reporting

The summary financial statements of VISION CREDIT UNION LTD. and all other information contained in the annual report are prepared and presented by management, which is responsible for their accuracy, objectivity and completeness. This responsibility includes presenting the financial statements in accordance with International Financial Reporting Standards (“IFRS”). The preparation of the statements necessarily involves the use of estimates, which are made using careful judgment.

Management is responsible for maintaining a system of internal controls designed to provide reasonable assurance as to the reliability of financial information and the safeguarding of assets.

The Board of Directors has the ultimate responsibility for these financial statements. The Board oversees management’s responsibilities for financial reporting through an Audit and Finance Committee, which is composed entirely of directors who are not officers or employees of VISION CREDIT UNION LTD. The Committee reviews the financial statements and recommends them to the Board for approval.

To carry out its duties, the Audit and Finance Committee reviews the annual financial statements, as well as issues related to them. The Audit and Finance Committee also assesses the effectiveness of internal controls over the accounting and financial reporting systems. The Audit and Finance Committee’s review of financial reports includes an assessment of key management estimates and judgments material to the financial results.

The external auditor, appointed by the Board of Directors, conducted an audit of these financial statements in accordance with Canadian generally accepted auditing standards. The external auditor has full and unrestricted access to the Audit and Finance Committee to discuss their audit findings as to the integrity of VISION CREDIT UNION LTD.’s financial reporting and adequacy of internal controls.

Mowbrey Gil LLP Chartered Professional Accountants has examined these summary financial statements and their report follows.

Steve Friend  
Chief Executive Officer  
Camrose, Alberta  
December 8, 2018
Audit and Finance Committee Report

The Audit and Finance Committee met four times during the 2018 fiscal year. We reviewed the legislated financial reports as well as the financial results of each branch and compared their performance to budget. We reviewed quarterly Asset Liability Management reports provided to ensure our portfolio was properly matched.

We reviewed and recommended the 2018 budget for approval. We received and reviewed the internal audits conducted during the fiscal year, our external auditors’ management letter and the audited financial statements.

The purpose of the audits is to verify the Credit Union procedures are being followed in accordance with the Credit Union’s policies and that the legislated requirements governed by the Credit Union Act and bylaws are adhered to.

My sincere thanks to the members of the committee and to the management who provided their assistance and information.

Ron Pilger, Committee Chairman

Credit Committee Report

We are pleased to report on the activities of the Credit Committee for the past year.

The Credit Committee continues to meet on a regular basis to ensure loan requests are processed on a timely basis.

During the 2018 fiscal year, Vision Credit Union approved 2,611 loan applications totalling $414,874,689.63. This compares to the previous year where 2,841 loan applications were approved totalling $428,614,792.07.

The total amount of new money approved is $231,548,634.32.
Independent Auditor’s Report

To the Members of VISION CREDIT UNION LTD.

The accompanying summary financial statements of VISION CREDIT UNION LTD., which comprise the summary statement of financial position as at October 31, 2018 and the summary statements of income and comprehensive income, changes in members’ equity and cash flows for the year ended October 31, 2018, are derived from the audited financial statements of VISION CREDIT UNION LTD. for the year ended October 31, 2018. We expressed an unmodified audit opinion on those financial statements in our report dated December 8, 2018.

The summary financial statements do not contain all the disclosures required by the International Financial Reporting Standards. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of VISION CREDIT UNION LTD.

Management’s Responsibility for the Financial Statements
Management is responsible for the preparation of a summary of the audited financial statements on the basis described in Note 1.

Auditor’s Responsibility
Our responsibility is to express an opinion on the summary financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standards (“CAS”) 810, “Engagements to Report on Summary Financial Statements”.

Opinion
In our opinion, these summary financial statements, derived from the audited financial statements of VISION CREDIT UNION LTD. for the year ended October 31, 2018, are a fair summary of those financial statements, on the basis described in Note 1.

Edmonton, Alberta
December 8, 2018
Chartered Professional Accountants
# Statement of Financial Position

## Year Ended October 31, 2018

($ thousands)

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$ 19,190</td>
<td>$ 19,791</td>
</tr>
<tr>
<td>Member loans receivable and accrued interest</td>
<td>881,777</td>
<td>810,405</td>
</tr>
<tr>
<td>Investments and accrued interest</td>
<td>110,476</td>
<td>144,651</td>
</tr>
<tr>
<td>Other assets</td>
<td>327</td>
<td>252</td>
</tr>
<tr>
<td>Foreclosed properties held for resale</td>
<td>543</td>
<td>224</td>
</tr>
<tr>
<td>Deferred tax</td>
<td>437</td>
<td>401</td>
</tr>
<tr>
<td>Investment property</td>
<td>244</td>
<td>262</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>641</td>
<td>746</td>
</tr>
<tr>
<td>Derivative financial assets</td>
<td>.</td>
<td>2</td>
</tr>
<tr>
<td>Property and equipment</td>
<td>15,797</td>
<td>14,964</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$1,029,432</td>
<td>$991,698</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued liabilities</td>
<td>$ 1,837</td>
<td>$ 1,438</td>
</tr>
<tr>
<td>Income taxes payable</td>
<td>485</td>
<td>35</td>
</tr>
<tr>
<td>Derivative financial liabilities</td>
<td>.</td>
<td>2</td>
</tr>
<tr>
<td>Member deposits and accrued interest</td>
<td>896,325</td>
<td>868,358</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>$ 898,647</td>
<td>$ 869,833</td>
</tr>
<tr>
<td><strong>Members’ equity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Member shares</td>
<td>61,523</td>
<td>57,995</td>
</tr>
<tr>
<td>Profit Shares allocation</td>
<td>10,700</td>
<td>9,750</td>
</tr>
<tr>
<td>Retained earnings</td>
<td>58,562</td>
<td>54,120</td>
</tr>
<tr>
<td><strong>Total Members’ equity</strong></td>
<td>$130,785</td>
<td>$121,865</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$1,029,432</td>
<td>$991,698</td>
</tr>
</tbody>
</table>

Approved on behalf of the Board,

Alan D. Fielding, Q.C.
President

Ron Pilger
Director

A full set of financial statements is available from the Credit Union.
Statement of Income and Comprehensive Income

Year Ended October 31, 2018
($ thousands)

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Member loans</td>
<td>$38,183</td>
<td>$34,404</td>
</tr>
<tr>
<td>Investments</td>
<td>2,719</td>
<td>1,730</td>
</tr>
<tr>
<td><strong>Total Interest income</strong></td>
<td>$40,902</td>
<td>$36,134</td>
</tr>
<tr>
<td><strong>Interest expense</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Member deposits</td>
<td>7,706</td>
<td>6,470</td>
</tr>
<tr>
<td><strong>Financial margin</strong></td>
<td>33,196</td>
<td>29,664</td>
</tr>
<tr>
<td><strong>Other income (expense)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other income</td>
<td>5,083</td>
<td>4,800</td>
</tr>
<tr>
<td>Provision for credit losses</td>
<td>(1,249)</td>
<td>(1,247)</td>
</tr>
<tr>
<td><strong>Total Other income (expense)</strong></td>
<td>3,834</td>
<td>3,553</td>
</tr>
<tr>
<td><strong>Operating expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personnel</td>
<td>10,958</td>
<td>10,444</td>
</tr>
<tr>
<td>Administration</td>
<td>6,132</td>
<td>5,532</td>
</tr>
<tr>
<td>Occupancy</td>
<td>1,746</td>
<td>1,620</td>
</tr>
<tr>
<td>Member security</td>
<td>944</td>
<td>895</td>
</tr>
<tr>
<td>Organization</td>
<td>459</td>
<td>423</td>
</tr>
<tr>
<td><strong>Total Operating expenses</strong></td>
<td>20,239</td>
<td>18,914</td>
</tr>
<tr>
<td><strong>Income before Profit Shares allocation and income taxes</strong></td>
<td>16,791</td>
<td>14,303</td>
</tr>
<tr>
<td>Profit Shares allocation</td>
<td>10,700</td>
<td>9,750</td>
</tr>
<tr>
<td><strong>Income before income taxes</strong></td>
<td>6,091</td>
<td>4,553</td>
</tr>
<tr>
<td><strong>Income taxes</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td>1,685</td>
<td>1,198</td>
</tr>
<tr>
<td>Deferred</td>
<td>(36)</td>
<td>(9)</td>
</tr>
<tr>
<td><strong>Total Income taxes</strong></td>
<td>1,649</td>
<td>1,189</td>
</tr>
<tr>
<td><strong>Net income and comprehensive income for the year</strong></td>
<td>$4,442</td>
<td>$3,364</td>
</tr>
</tbody>
</table>

A full set of financial statements is available from the Credit Union.
## Statement of Changes in Members’ Equity

Year Ended October 31, 2018  
($ thousands)

<table>
<thead>
<tr>
<th></th>
<th>Member Shares</th>
<th>Profit Shares Allocation</th>
<th>Retained Earnings</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance, October 31, 2016</strong></td>
<td>$ 54,505</td>
<td>$ 9,320</td>
<td>$ 50,756</td>
<td>$ 114,581</td>
</tr>
<tr>
<td>Net income and comprehensive income for the year</td>
<td>-</td>
<td>-</td>
<td>3,364</td>
<td>3,364</td>
</tr>
<tr>
<td>Issuance of member shares</td>
<td>9,323</td>
<td>(9,320)</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>Redemption of member shares</td>
<td>(5,833)</td>
<td>-</td>
<td>-</td>
<td>(5,833)</td>
</tr>
<tr>
<td>Profit Shares allocation</td>
<td>-</td>
<td>9,750</td>
<td>-</td>
<td>9,750</td>
</tr>
<tr>
<td><strong>Balance, October 31, 2017</strong></td>
<td>57,995</td>
<td>9,750</td>
<td>54,120</td>
<td>121,865</td>
</tr>
<tr>
<td>Net income and comprehensive income for the year</td>
<td>-</td>
<td>-</td>
<td>4,442</td>
<td>4,442</td>
</tr>
<tr>
<td>Issuance of member shares</td>
<td>9,754</td>
<td>(9,750)</td>
<td>-</td>
<td>4</td>
</tr>
<tr>
<td>Redemption of member shares</td>
<td>(6,226)</td>
<td>-</td>
<td>-</td>
<td>(6,226)</td>
</tr>
<tr>
<td>Profit Shares allocation</td>
<td>-</td>
<td>10,700</td>
<td>-</td>
<td>10,700</td>
</tr>
<tr>
<td><strong>Balance, October 31, 2018</strong></td>
<td>$ 61,523</td>
<td>$ 10,700</td>
<td>$ 58,562</td>
<td>$ 130,785</td>
</tr>
</tbody>
</table>

A full set of financial statements is available from the Credit Union.
Statement of Cash Flows
Year Ended October 31, 2018
($ thousands)

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Operating activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net income and comprehensive income for the year</td>
<td>$4,442</td>
<td>$3,364</td>
</tr>
<tr>
<td>Items not affecting cash:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amortization</td>
<td>1,297</td>
<td>1,279</td>
</tr>
<tr>
<td>Deferred taxes</td>
<td>(36)</td>
<td>(9)</td>
</tr>
<tr>
<td>Profit Shares allocation</td>
<td>10,700</td>
<td>9,750</td>
</tr>
<tr>
<td></td>
<td>16,403</td>
<td>14,384</td>
</tr>
<tr>
<td>Changes in non-cash working capital:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets</td>
<td>(75)</td>
<td>(37)</td>
</tr>
<tr>
<td>Accounts payable and accrued liabilities</td>
<td>395</td>
<td>(108)</td>
</tr>
<tr>
<td>Income taxes payable</td>
<td>450</td>
<td>231</td>
</tr>
<tr>
<td></td>
<td>770</td>
<td>86</td>
</tr>
<tr>
<td><strong>Investing activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase of property and equipment, and intangible assets</td>
<td>(2,006)</td>
<td>(2,177)</td>
</tr>
<tr>
<td>Net change in member loans receivable and accrued interest</td>
<td>(71,372)</td>
<td>(22,814)</td>
</tr>
<tr>
<td>Net change in foreclosed properties held for resale</td>
<td>(319)</td>
<td>(136)</td>
</tr>
<tr>
<td>Proceeds on disposal of investments</td>
<td>37,066</td>
<td>2,567</td>
</tr>
<tr>
<td>Purchase of investments</td>
<td>(2,891)</td>
<td>(36,620)</td>
</tr>
<tr>
<td></td>
<td>(39,522)</td>
<td>(59,180)</td>
</tr>
<tr>
<td><strong>Financing activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net change in member deposits and accrued interest</td>
<td>27,970</td>
<td>44,976</td>
</tr>
<tr>
<td>Member shares issued</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Redemption of member shares</td>
<td>(6,226)</td>
<td>(5,833)</td>
</tr>
<tr>
<td></td>
<td>21,748</td>
<td>39,146</td>
</tr>
<tr>
<td><strong>Decrease in cash flow</strong></td>
<td>(601)</td>
<td>(5,564)</td>
</tr>
<tr>
<td><strong>Cash and cash equivalents - beginning of year</strong></td>
<td>19,791</td>
<td>25,355</td>
</tr>
<tr>
<td><strong>Cash and cash equivalents - end of year</strong></td>
<td>$19,190</td>
<td>$19,791</td>
</tr>
<tr>
<td><strong>Cash flows supplementary information</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest received</td>
<td>$39,935</td>
<td>$35,719</td>
</tr>
<tr>
<td>Interest paid</td>
<td>$7,186</td>
<td>$6,252</td>
</tr>
<tr>
<td>Income taxes paid</td>
<td>$1,234</td>
<td>$967</td>
</tr>
</tbody>
</table>

A full set of financial statements is available from the Credit Union.
Notes to Financial Statements
Year Ended October 31, 2018

1. Basis of presentation

These summary financial statements have been derived from the financial statements of Vision Credit Union Ltd. (the “Credit Union”) for the year ended October 31, 2018, which were prepared in conformity with International Financial Reporting Standards.

The criteria developed by management for the preparation of the summary financial statements is as follows: that the information included in the summarized financial statements is in agreement with the related information in the complete financial statements, and that the summarized financial statements contain the information necessary to avoid distorting or obscuring matters disclosed in the related complete financial statements, including the notes thereto, in all material respects.

A full set of the financial statements including significant accounting policies and other explanatory information is available from the Credit Union.
Growth
Year Ended October 31, 2018

Assets have grown 22.34% over the last 5 years

Member Loans have grown 35.76% over the last 5 years

Member Deposits have grown 21.38% over the last 5 years
Profit Sharing
Year Ended October 31, 2018

Earnings before Profit Shares and Taxes

Profit Shares Allocation

Retained Earnings Allocation

Earnings before Profit Shares and Taxes has grown 50.89% over the last 5 years.

Profit Shares Allocation has grown 46.74% over the last 5 years.

Retained Earnings Allocation has grown 48.07% over the last 5 years.
Board of Directors


Executive Management

Pictured L to R: Steve Friend, CEO; Bruce Weinkauf, SVP Operations; Joe Mohan, SVP Operations
Management Team

Dan Hautzinger  
SVP, Finance & Strategy

Pauline Marcinkowski  
VP, Banking Operations

Darin Winder  
VP, Information Systems

Steve Davies  
Regional Mgr (South)

Vicky Smith  
Regional Mgr (North)

Tony Hamlyn  
Sr Mgr, Banking Innovations

David Sheets  
City Centre Branch

Wendy Kossowan  
Stettler Branch

Catherine Jones  
West End Branch

Michael Rostad  
Sedgewick Branch

Mitchel Bachelet  
Two Hills Branch

Helene Chalifoux  
Falher Branch

Steven Gratrix  
Vegreville Branch

Chelsea Bromley  
Viking Branch

Sharon Nelson  
Daysland Branch

Rick Tullikopf  
Killam Branch

Kevin Johnson  
Castor Branch

Sandy Peters  
Peace River Branch

Terry Krahn  
La Crete Branch

Debbie McMann  
Centralized Documentation

Paulette Robinson  
Marketing & Communication

Jennifer Hormann  
HR & Accounting

Sandi Nordstrom  
Member Service

Carolyn Robinson  
Risk

Dan Szott  
Mobile Specialists
Branch Locations

Corporate Office
5007-51 Street
Camrose, AB, T4V 1S6
Ph. 780-672-1175
Edmonton Direct
780-424-1302
Fax 780-672-5996

Alliance Branch
201 Main Street
Alliance, AB, T0B 0A0
Ph. 780-879-3644
Fax 780-879-3838

Castor Branch
5002-50 Avenue
Castor, AB, T0C 0X0
Ph. 403-882-3950
Fax 403-882-3555

City Centre Branch
5030-51 Street
Camrose, AB, T4V 1S5
Ph. 780-672-9221
Fax 780-672-9230

Daysland Branch
5004-50 Street
Daysland, AB, T0B 1A0
Ph. 780-374-3951
Fax 780-374-3736

Killam Branch
5001-50 Street
Killam, AB, T0B 2L0
Ph. 780-385-3731
Fax 780-385-2406

Sedgwick Branch
4838-47 Street
Sedgwick, AB, T0B 4C0
Ph. 780-384-3912
Fax 780-384-3938

Stettler Branch
4911-51 Street
Stettler, AB, T0C 2L0
Ph. 403-742-2331
Fax 403-742-2255

Two Hills Branch
4916-47 Avenue
Two Hills, AB, T0B 4K0
Ph. 780-657-3321
Fax 780-657-2036

Vegreville Branch
4917-51 Avenue
Vegreville, AB, T9C 1S5
Ph. 780-632-3998
Fax 780-632-4080

Viking Branch
5302-50 Street
Viking, AB, T0B 4N0
Ph. 780-336-4944
Fax 780-336-3181

West End Branch
4705-65 Street
Camrose, AB, T4V 3M5
Ph. 780-672-8893
Fax 780-672-8895

Peace River Branch
9801-100 Street
Peace River, AB, T8S 1T1
Ph. 780-624-5850
Fax 780-624-4930

Falher Branch
23 Main Street
Falher, AB, T0H 1M0
Ph. 780-837-2227
Fax 780-837-3456

La Glace Branch
10005-100 Avenue
La Glace, AB, T0H 2J0
Ph. 780-568-2409
Fax 780-568-4601

La Crete Branch
10500-100 Street
La Crete, AB, T0H 2H0
Ph. 780-928-4441
Fax 780-928-4420

Manning Branch
306 Main Street
Manning, AB, T0H 2M0
Ph. 780-836-3371
Fax 780-836-3703
Branch Locations