

Message from the CEO



2021 review

- **Upgraded website**
 - New look, easy navigation
- **COVID continued**
 - Staffing shortages
 - We appreciated the patience of our members
- **Survey results**
 - Great response rate
 - Positive view of Stride
 - High marks for commercial account managers



2021 review

- **Keeping it local**
 - Focused on reaching out to our members
 - We want to increase business in our market area
 - Over 100 employees, \$5.7 million in payroll, 9 locations in 8 communities
- **Where exceptional is expected**
 - Always looking to improve and expand our offering and services



2022 and beyond

- **Digital services updates**
 - Enhance member engagement and experience through digital channels
 - Online banking, mobile app scheduled for December
- **Journey Wealth**
 - Wealth planning and protection for everyone
- **Proactive conversations**



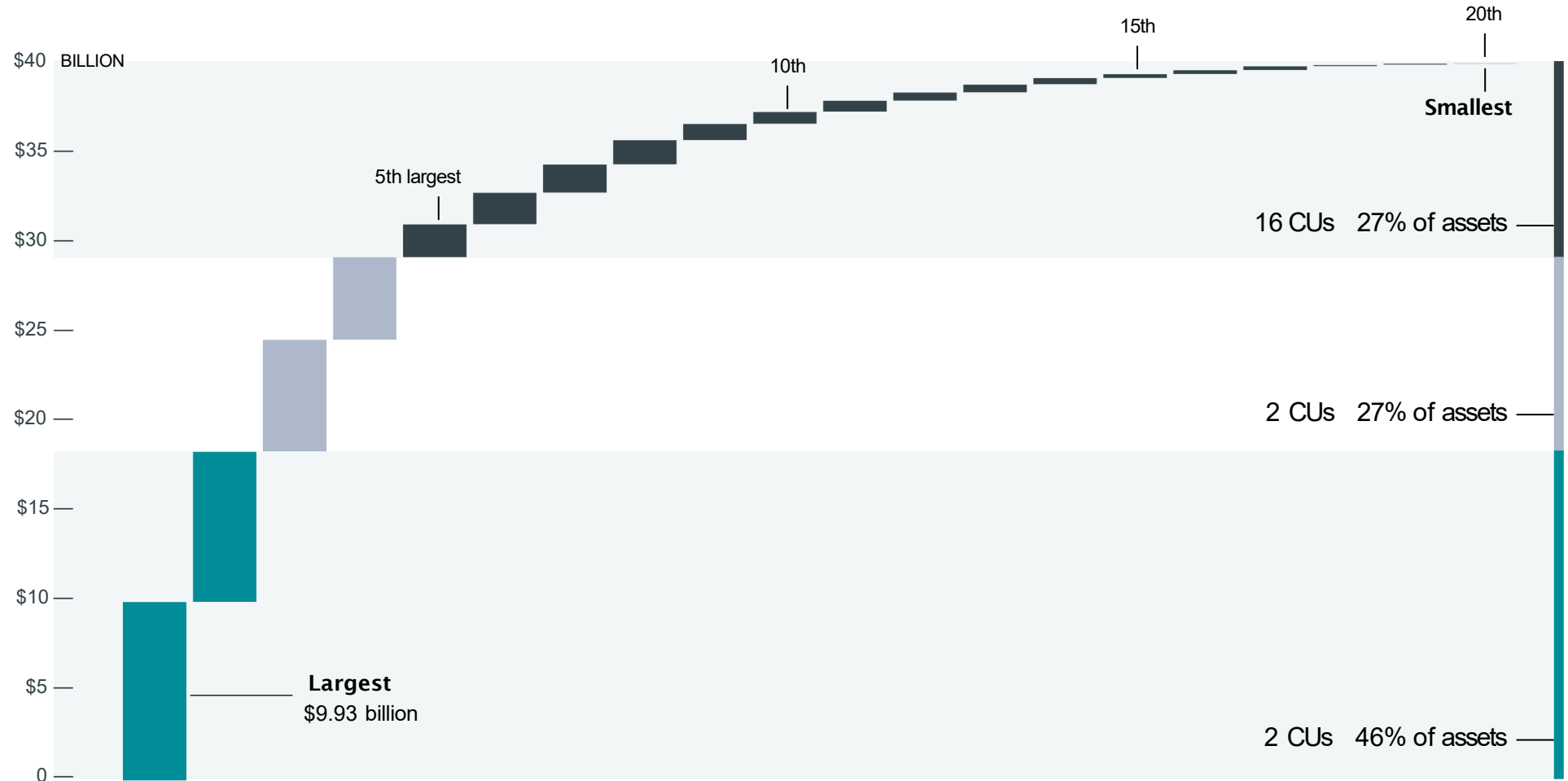


CREDIT UNION DYNAMICS

MANITOBA CREDIT UNION ASSET DISTRIBUTION

Looking ahead to July 2022

System Assets
\$39.9 billion
 January 31, 2022
19 credit unions
 plus **Caisse**



PRAIRIE CREDIT UNION DYNAMICS, 2003 & NOW

2003 Dec 31

233
credit unions

\$25.9 billion



Manitoba 2003
\$8.3 billion

56 credit unions
Largest CU 17.5%
7 CUs 53%
Smallest 14
Avg \$20 million



Sask 2003
\$8.6 billion

116 credit unions
Largest CU 14%
10 CUs 51%
Smallest 68
Avg \$17 million



Alberta 2003
\$9.0 billion

61 credit unions
Largest CU 20%
3 CUs 52%
Smallest 34
Avg \$8 million

2022

67
credit unions

\$95.8 billion



Manitoba 2022*
\$39.9 billion

18 CUs + Caisse
Largest CU 25%
2 CUs 46%
4 CUs 73%

* July 2022



Sask 2021
\$27.5 billion

35 credit unions
Largest CU 25%
2 CUs 49%
3 CUs 61%
Smallest 23
Avg \$152 million

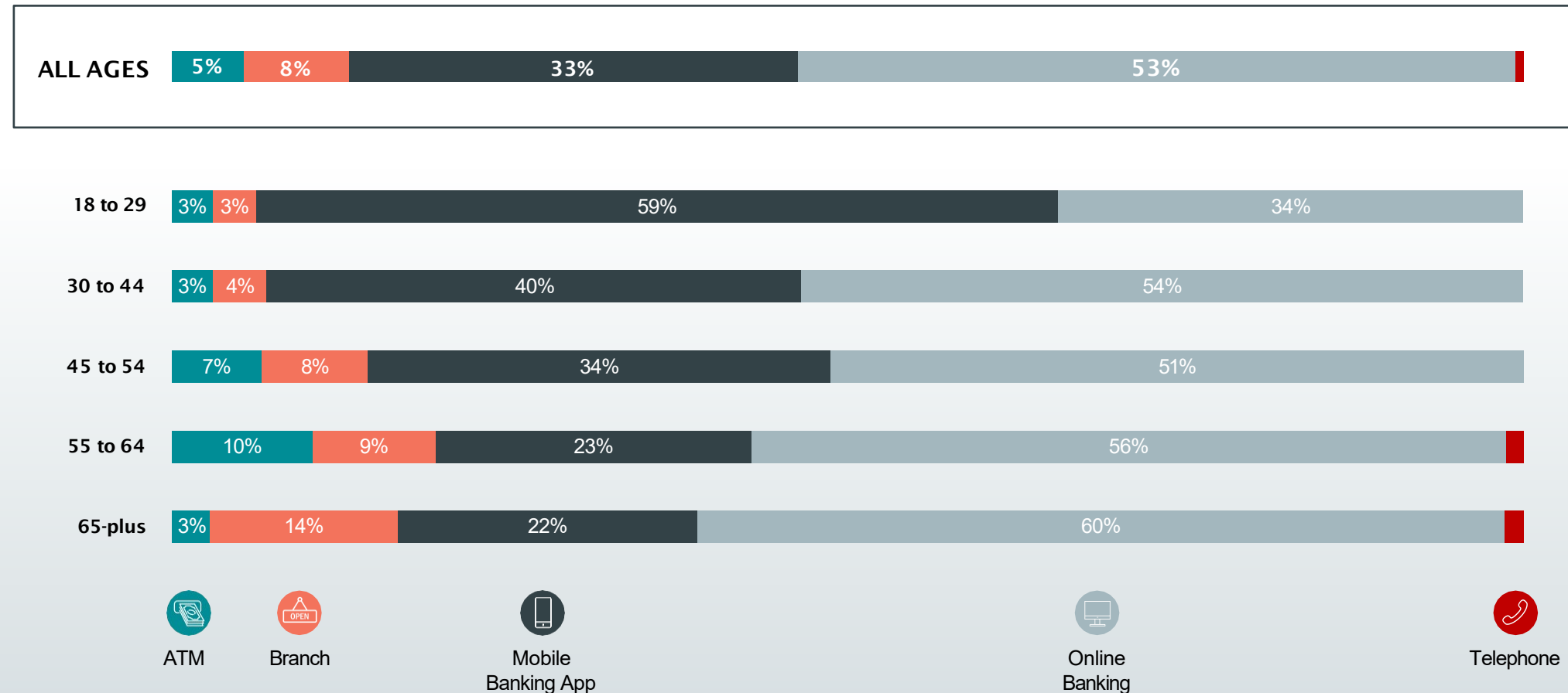


Alberta 2021
\$28.3 billion

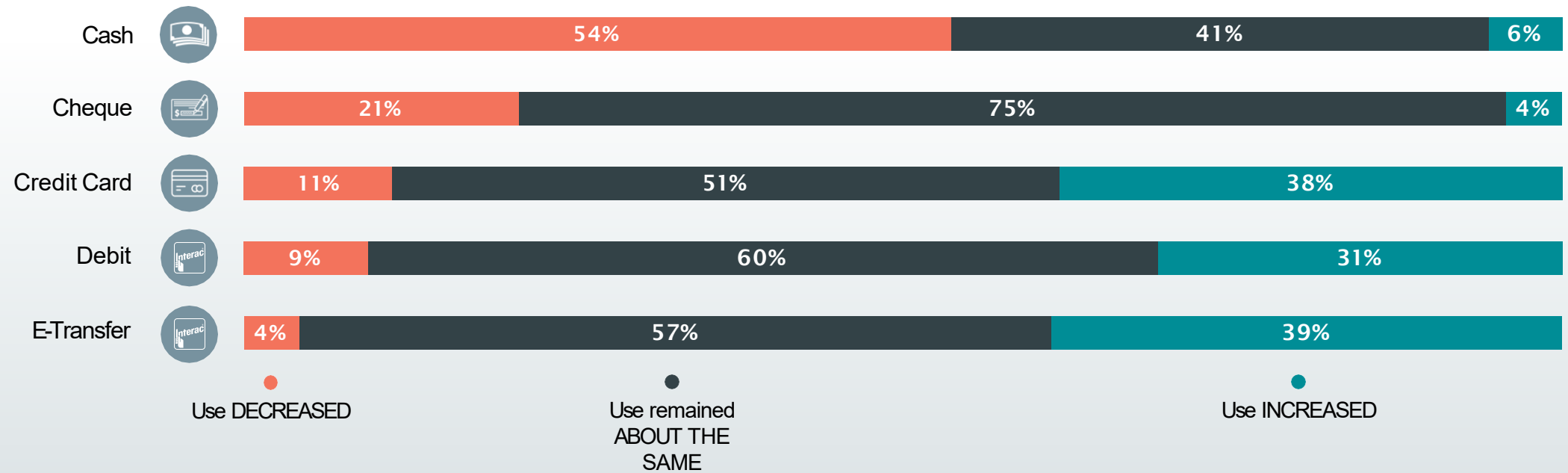
14 credit unions
Largest CU 61%
2 CUs 82%
Smallest 6
Avg \$160 million

* CU configurations are 2022; assets are Dec 2021 for SK & AB, Jan 2022 for MB

How do you conduct **most** of your banking? (credit union members)



Has your use of the following payment methods **increased**, **decreased** or stayed **about the same** since the beginning of the pandemic in Manitoba, in March 2020?





Corporate citizenship

\$842,000 given back to our members and communities!

Stride maintained its commitment to better the communities that we serve. We contributed more than \$842,000 to our members and local communities through equity share buy-backs, dividends, donations, and sponsorships.

We are a local organization dedicated to the success of our communities and members.





It's about more than just money

We take our role as a corporate citizen very seriously. We're thrilled to employ more than 100 folks from Southern Manitoba. Our locations are often the only financial institution in the towns that we serve, and we're proud of that fact.



Our staff contribute generously to their community and local economy. You'll find us at events such as the Community Foundation golf tournament, Neepawa Ag Expo, 4H Beef Sales, and many more!

