

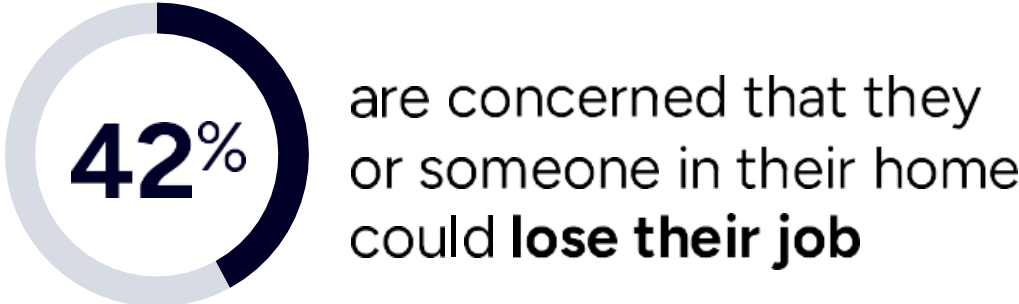


Welcome to the  
2025 Annual  
Meeting of the  
Members for  
Stride Credit  
Union

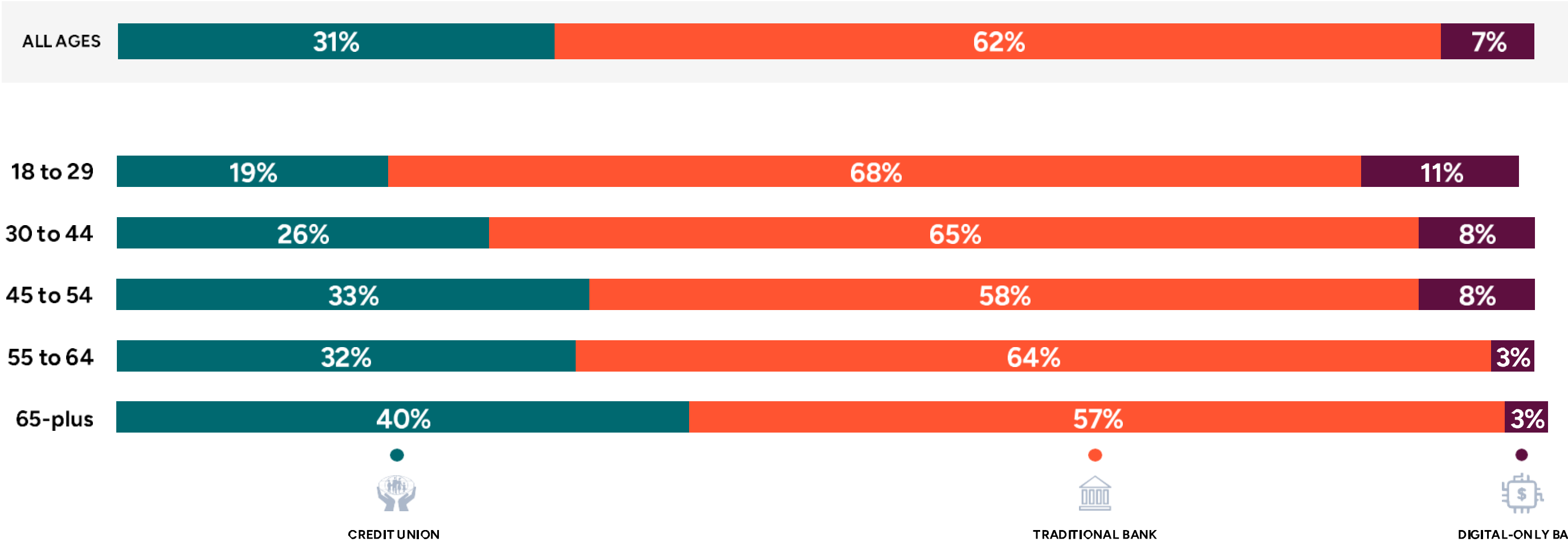
# Current Environment for Manitoba Credit Unions

# CONTINUED CONSUMER STRESS

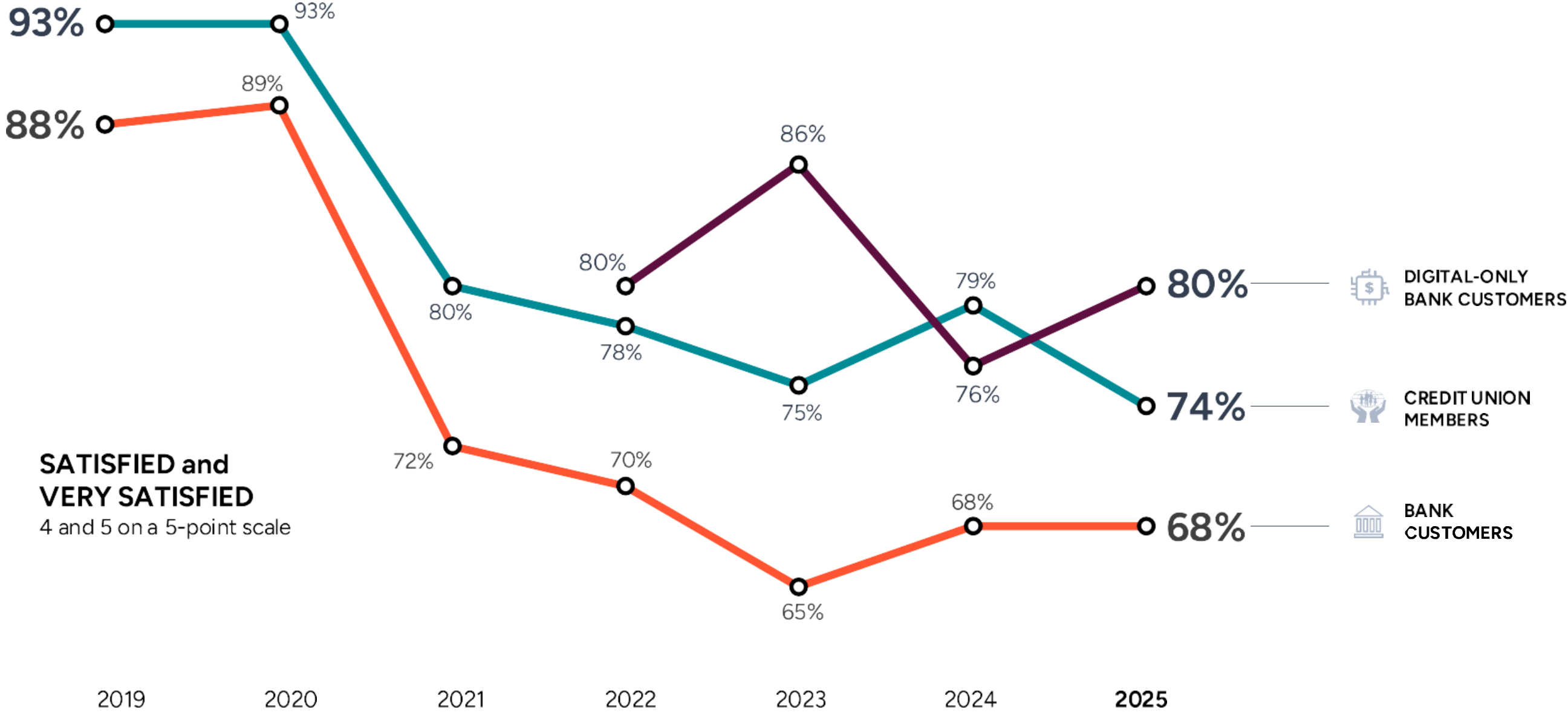
## Angus Reid Economic Stress Index — All Canadians



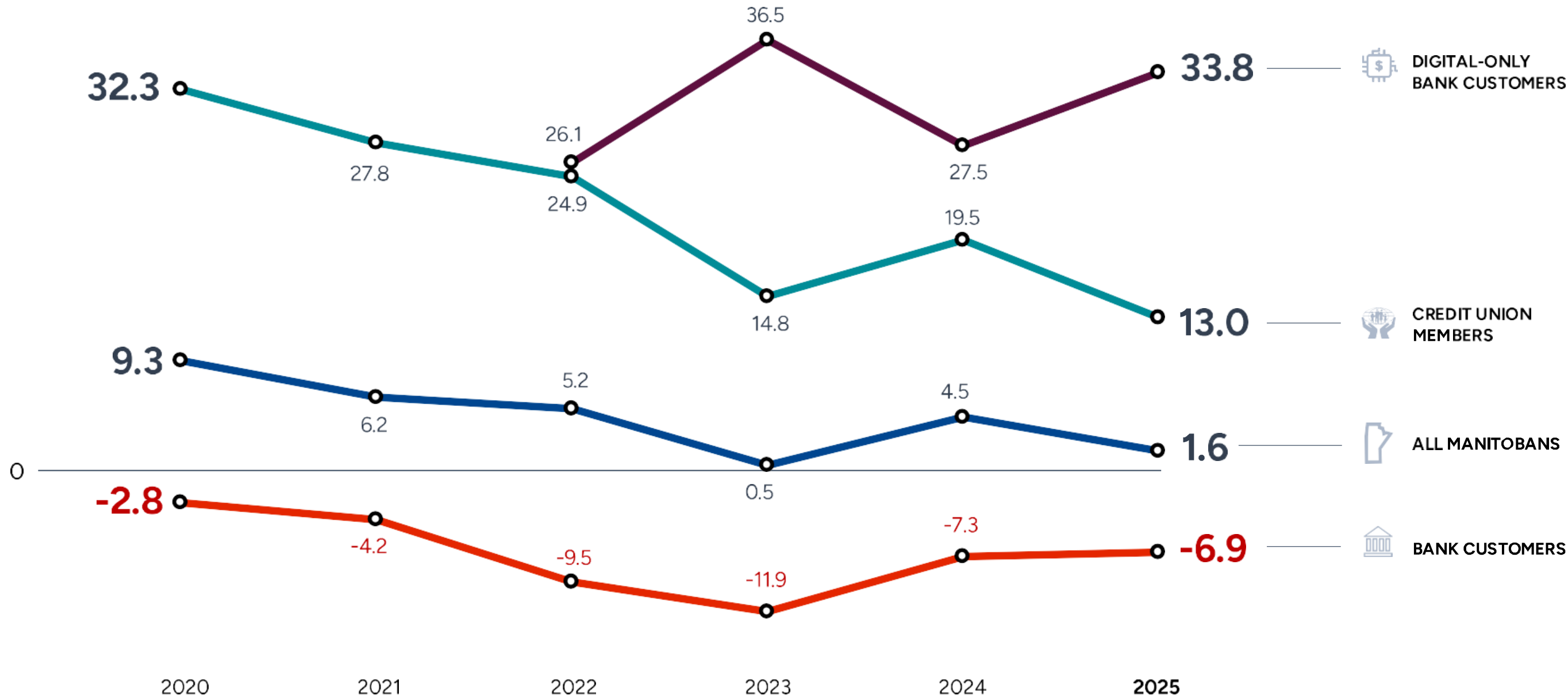
# PRIMARY FINANCIAL INSTITUTION – MANITOBA CONSUMERS by AGE



# SATISFACTION with PRIMARY FI – MANITOBA CONSUMERS

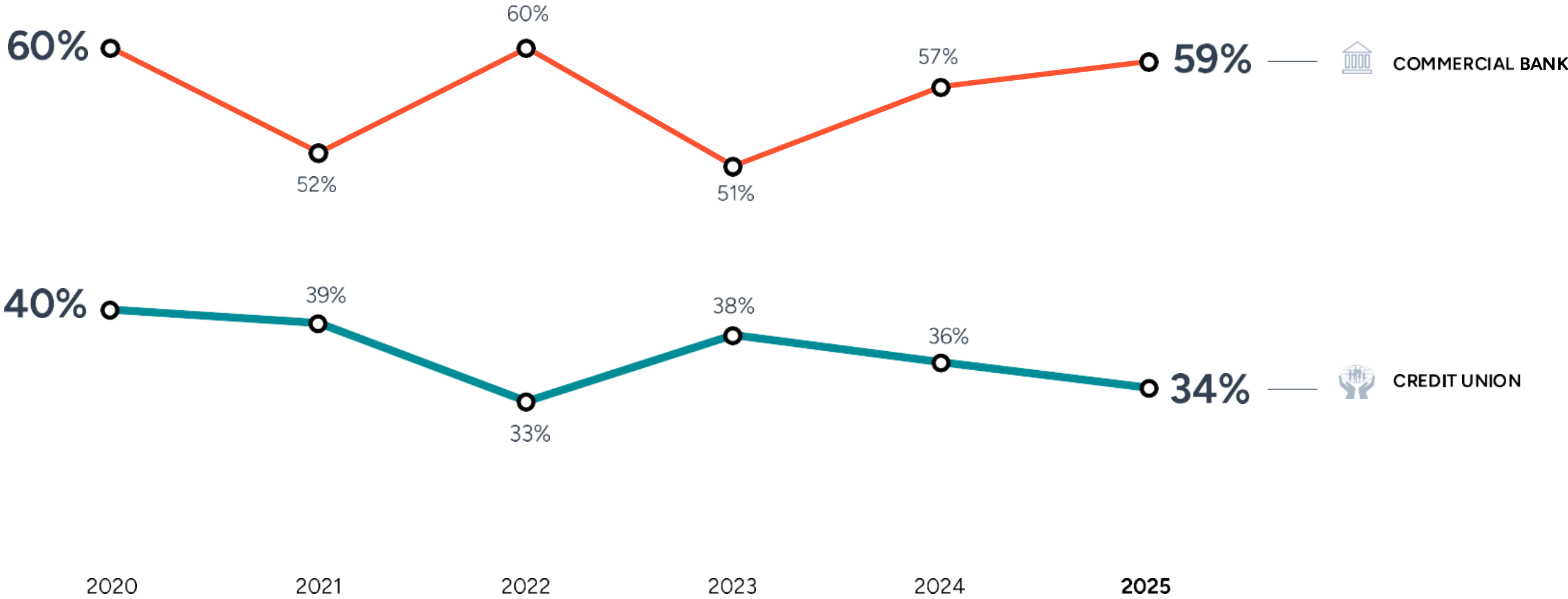


# NET PROMOTER SCORE – MANITOBA CONSUMERS



# MB SMALL BUSINESS – SHARE of RELATIONSHIPS STRONG, DECLINING

Primary FI — Manitoba SMEs



# MANITOBA CREDIT UNIONS TODAY

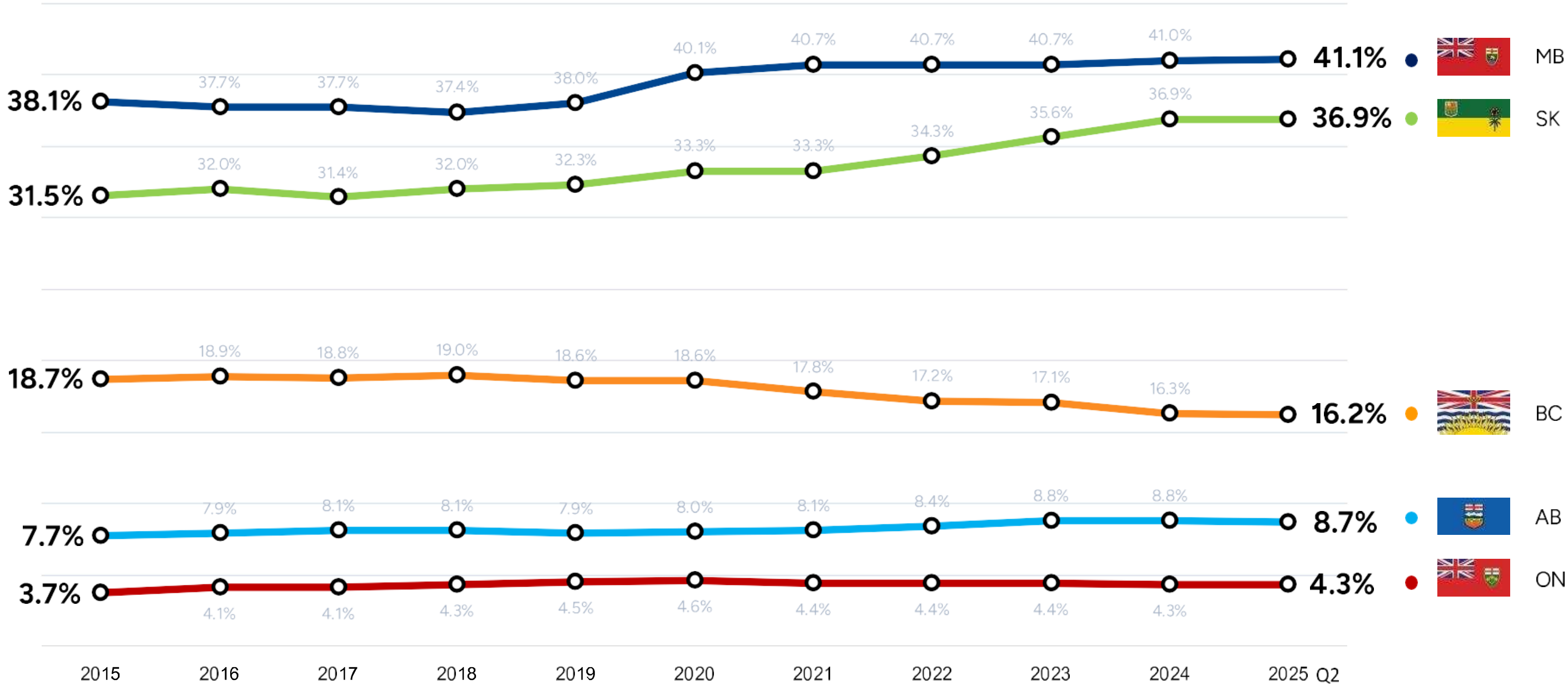
Assets **\$46.9B** at August 31, 2025



3 credit unions  
73% of assets

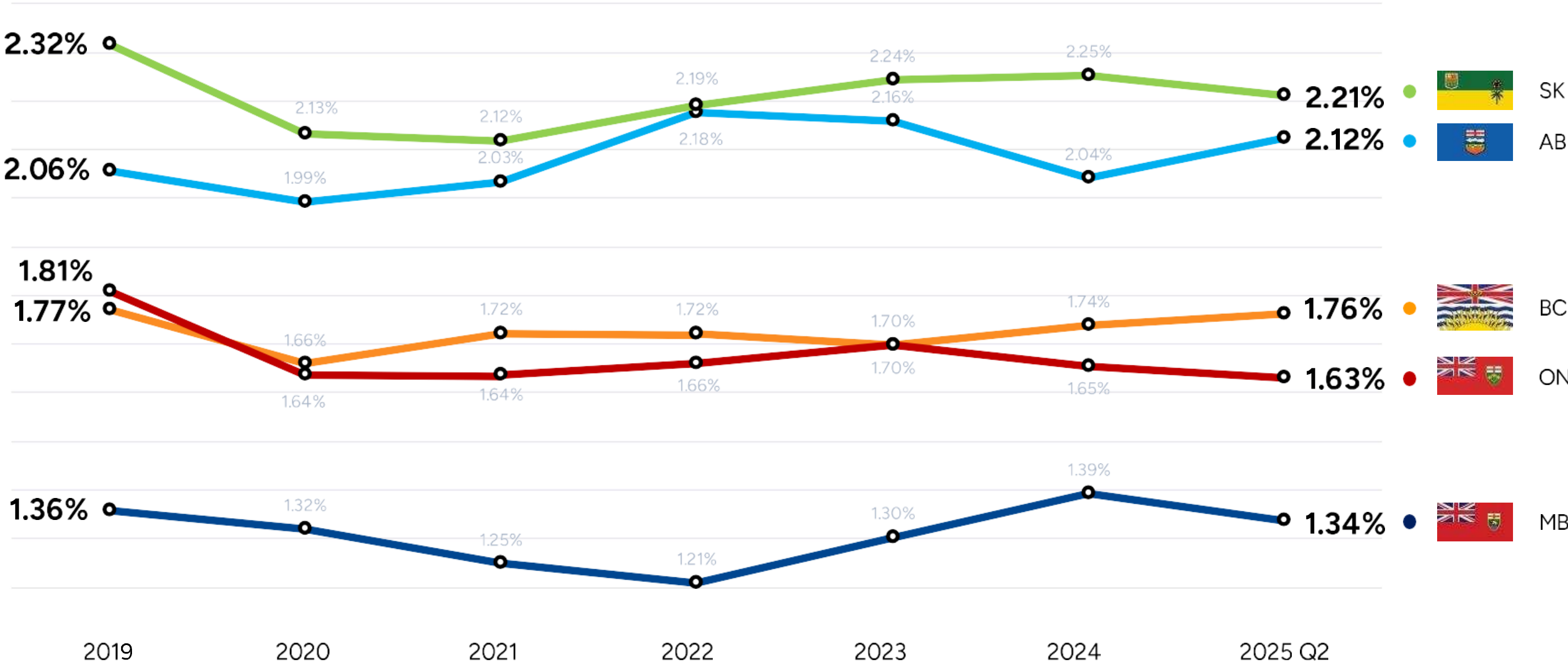
12 credit unions  
27% of assets

# SHARE OF ASSETS – PROVINCIAL CU SYSTEMS Excludes Credit Card



# MANITOBA CREDIT UNION SYSTEM ENJOYS LOWEST EXPENSES

Provincial CU System Operating Expenses as % CU avg assets 2019–2025



## 2025 in Review

Where  
**Exceptional**  
is **Expected**

# Stride's Strategic Pillars:

**DATA:** Stride will focus on extracting as much value, (for our members, staff and organization) as possible from the data we collect. The commitment to using data in our information gathering and decision-making processes will lead to increased focus on member experience delivery.



## 2025 in Review

Where  
**Exceptional**  
is **Expected**

# Stride's Strategic Pillars:

**PROFITABILITY:** Work will continue to maintain and increase overall organizational profitability. Using data and systems, efforts will shift to gaining clarity on the overall financial well being or health of our members. This focus will underpin the importance of continuing to invest in areas that produce the best results for members of our CU and increase our efficiency.



## 2025 in Review

Where  
**Exceptional**  
is **Expected**

# Stride's Strategic Pillars:

**DIGITAL:** Stride will continue to remodel our business to incorporate digital technology across all departments to achieve everything from greater efficiencies, automation and collaboration to improving product and service experiences and member satisfaction. Market insights suggest a younger customer base is demanding this investment of companies when making purchasing decisions.



## 2025 in Review

Where  
**Exceptional**  
is **Expected**

# Stride's Strategic Pillars:

**RELEVANCY:** Stride will bolster its ability to connect with members and become more personally relevant to them by demonstrating that Stride is an "exceptional" partner. This focus will require our organization to excel at providing advice across many product lines and life stages.



# Significant Results or Initiatives completed in 2025!

## Data:

- ❖ **Finalized preparations for 2026 launch of Project Insight – Internal software application that complements existing tools to deliver personalized advice, and product and service offerings based on multiple data sources.**
- ❖ **Strengthened Data Governance practices using commonly accepted data classification methods – work continues into 2026.**
- ❖ **Strengthened our relationship with members by increasing the products or services each member has with Stride yr/yr.**



# Significant Results or Initiatives completed in 2025!

## Profitability:

- ❖ Increased the total assets each member holds with Stride yr/yr ultimately driving growth and profitability
- ❖ Strong consolidated net income of over \$7 Million, created the opportunity to repay members in several ways:
  - Full Redemption of outstanding Preferred Shares
  - Payment of equity to members aged 71 years and older
  - Cash Dividend members





**Total allocations to  
members of over..**

**\$1.1 MILLION**



# Significant Results or Initiatives completed in 2025!

## Digital:

- ❖ **Successfully completed a core banking conversion with minimal member impact.**
- ❖ **Successfully upgraded internal general ledger software.**
- ❖ **Expanded self – serve account opening options for members.**
- ❖ **Completed due diligence and selected a new digital banking platform for Stride mobile application and web-based service offerings – implementation in 2026.**
- ❖ **Digital offerings are appealing to a younger demographic – average age of Stride membership reduced to just over 49 years old.**



# Significant Results or Initiatives completed in 2025!

## Relevancy:

- ❖ **Confirmed Strong Net Promotor Scores (NPS) across all lines of business:**
  - Retail +43 (+32 in 2024) – MB CU's = +13
  - Ag/Comm +36 (+29 in 2024) – MB CU's = -2
  - Journey Wealth +62.5!
- ❖ **Confirmed Strong overall Satisfaction Percentages!**
  - Retail 80% - MB CU's = 74%, Ag/Comm 74%
- ❖ **Very successful launch of the Stride Forward Fund! Close to \$200,000 in support given to 13 incredible organizations that are creating meaningful impact across rural Manitoba.**
- ❖ **Expansion of Strides product and service offerings to Carberry and area – official branch opening summer of 2026.**



# Financial Success

- ❖ **Asset Growth – 9.07% - exceeding Credit Union peer group performance (2024 – 9.08%)**
- ❖ **Loan Growth – 8.70% - exceeding Credit Union peer group performance (2024 – 5.75%)**
- ❖ **Deposit Growth – 9.59% - exceeding Credit Union peer group performance (2024 – 7.95%)**
- ❖ **Thank you to all of our members for your continued support!**





Thank you for joining us tonight  
for the 2025 Stride Credit Union  
Annual General Meeting!