

Message from the CEO



2022 Review

Invested in Ourselves

- Used feedback from internal surveys and interviews to help shape Stride for the future
- Completed a Credit Union-wide organizational review and realignment
- Invested in our People, Marketing and Member Experience by way of new roles



2022 Review

Invested in Growth

- Created a stand alone office for our wealth management entity, **Journey Wealth**
- Assets grew 3.3%, Loans grew 12% and Deposits grew 2.5%
- A true indication of living out our brand promise is membership growth



Looking ahead to 2023 and beyond

Investing in the Member Experience

- Streamlined, updated statements
- Updated and modernized online banking platform
- New phone system with expanded capabilities
- Expanding our communications abilities through adding text and chat options for members
- Introducing CARE+, an enhanced member experience using digital and phone offerings

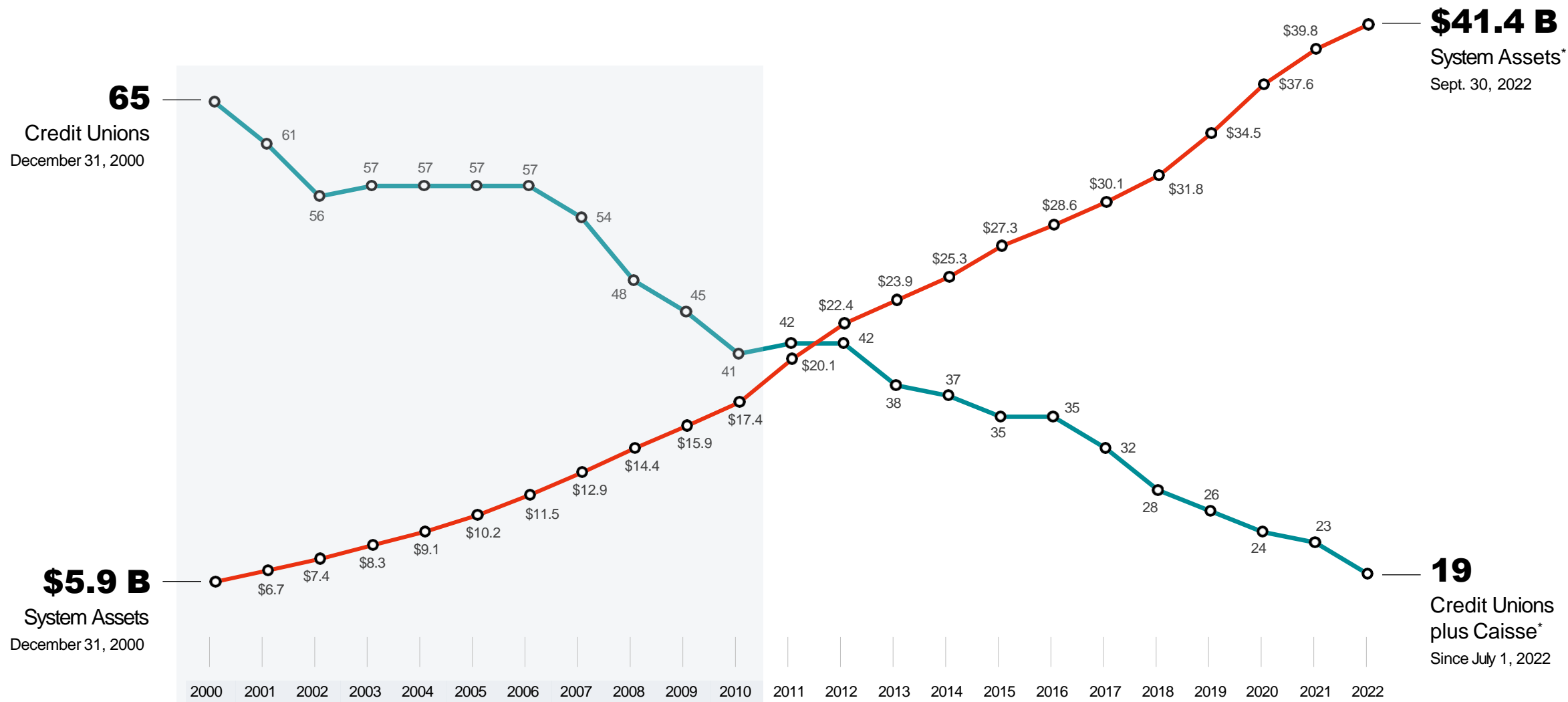




CREDIT UNION DYNAMICS

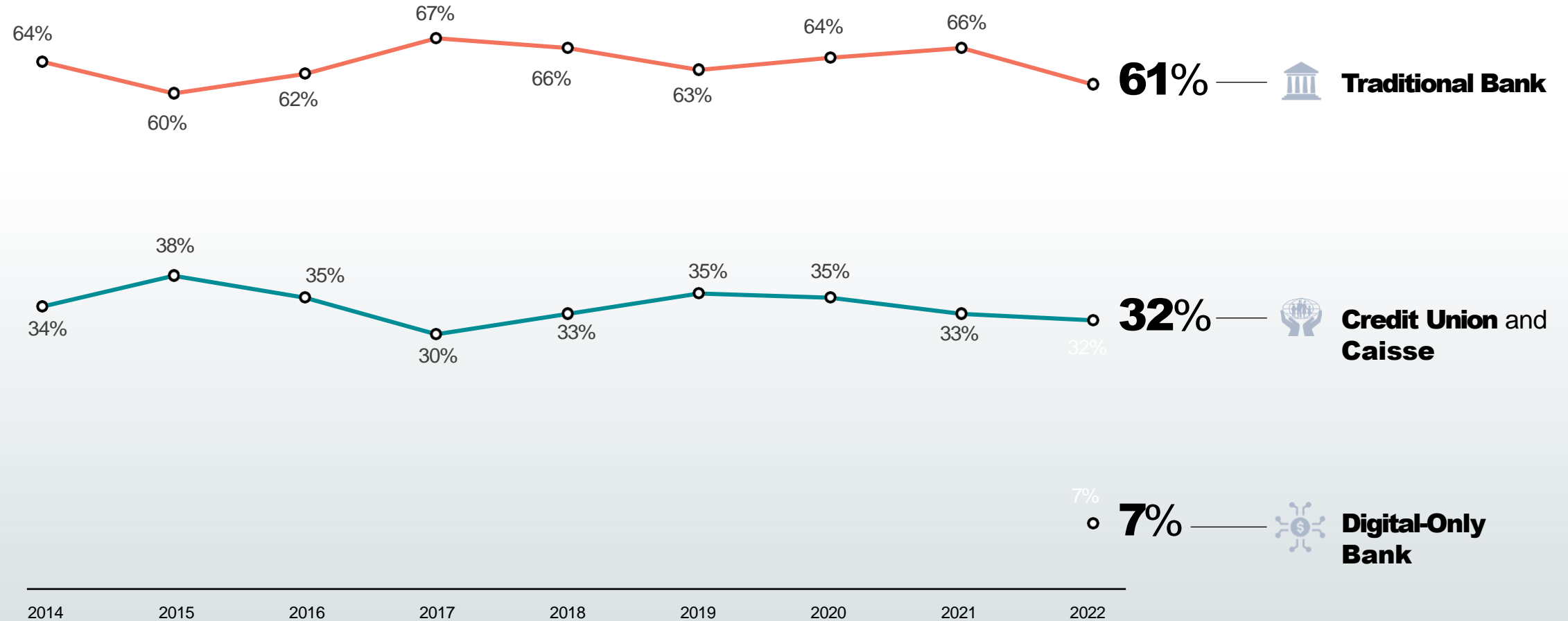
MANITOBA CREDIT UNIONS AND ASSETS 2000–2022

CUCM Research 2022



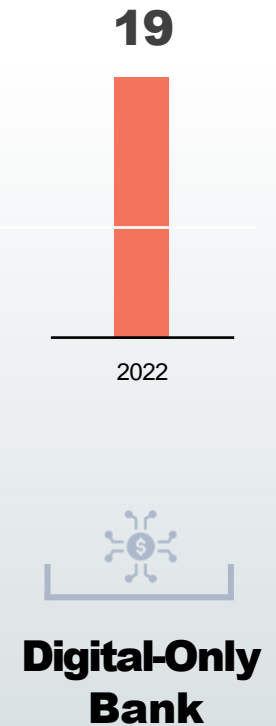
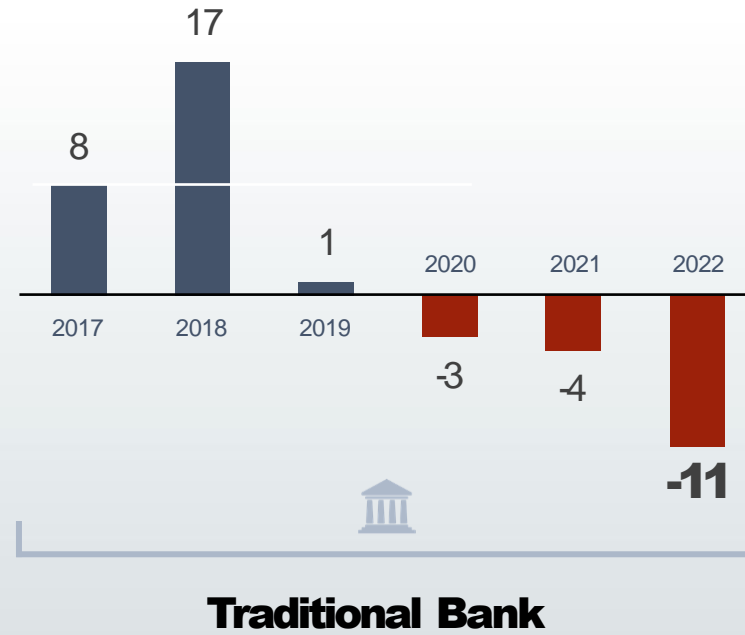
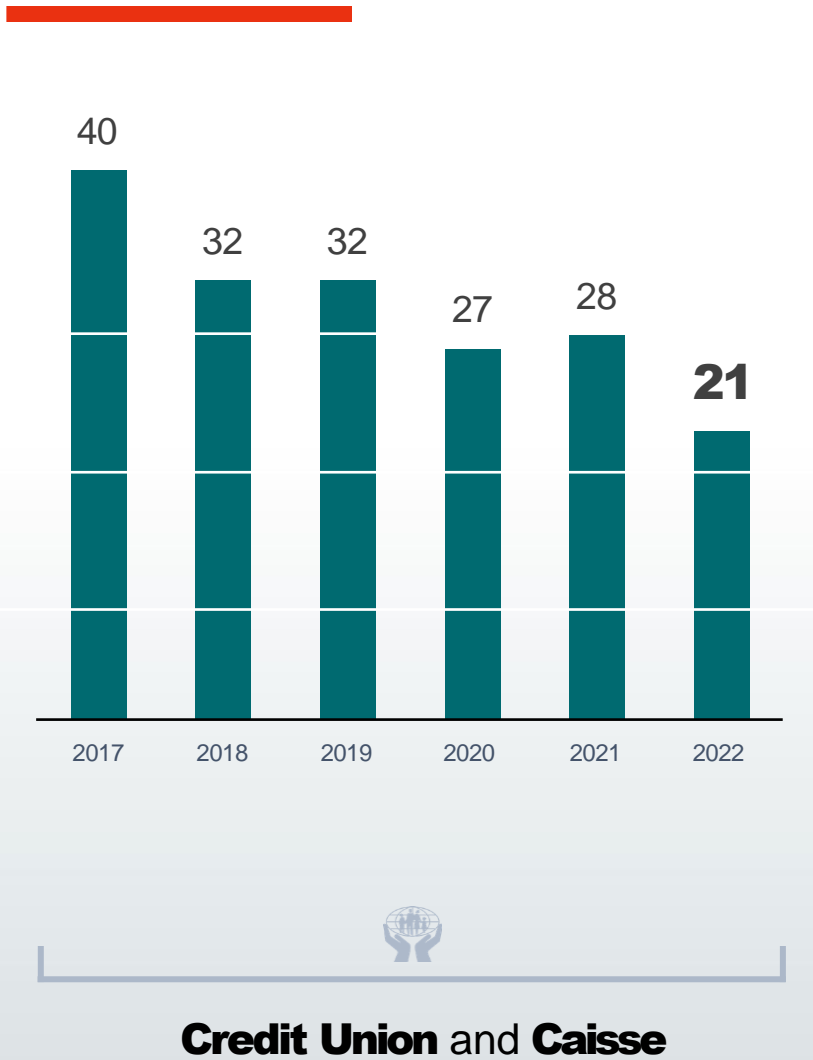
MB — STABLE SHARE OF PRIMARY CONSUMER RELATIONSHIPS

CUCM Research 2022



MB — NET PROMOTER SCORES FOR CONSUMERS

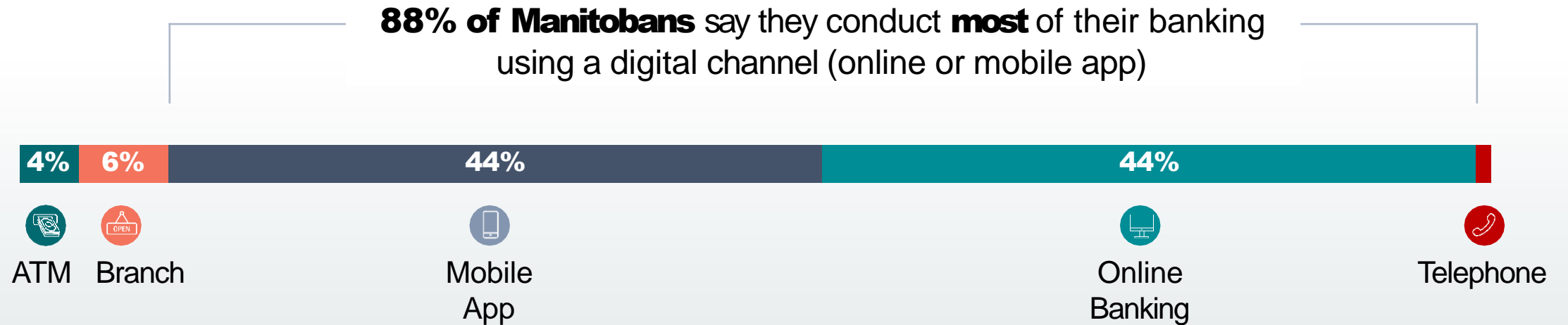
CUCM Research 2022



MANITOBANS and PREFERRED BANKING CHANNELS

CUCM Research 2022

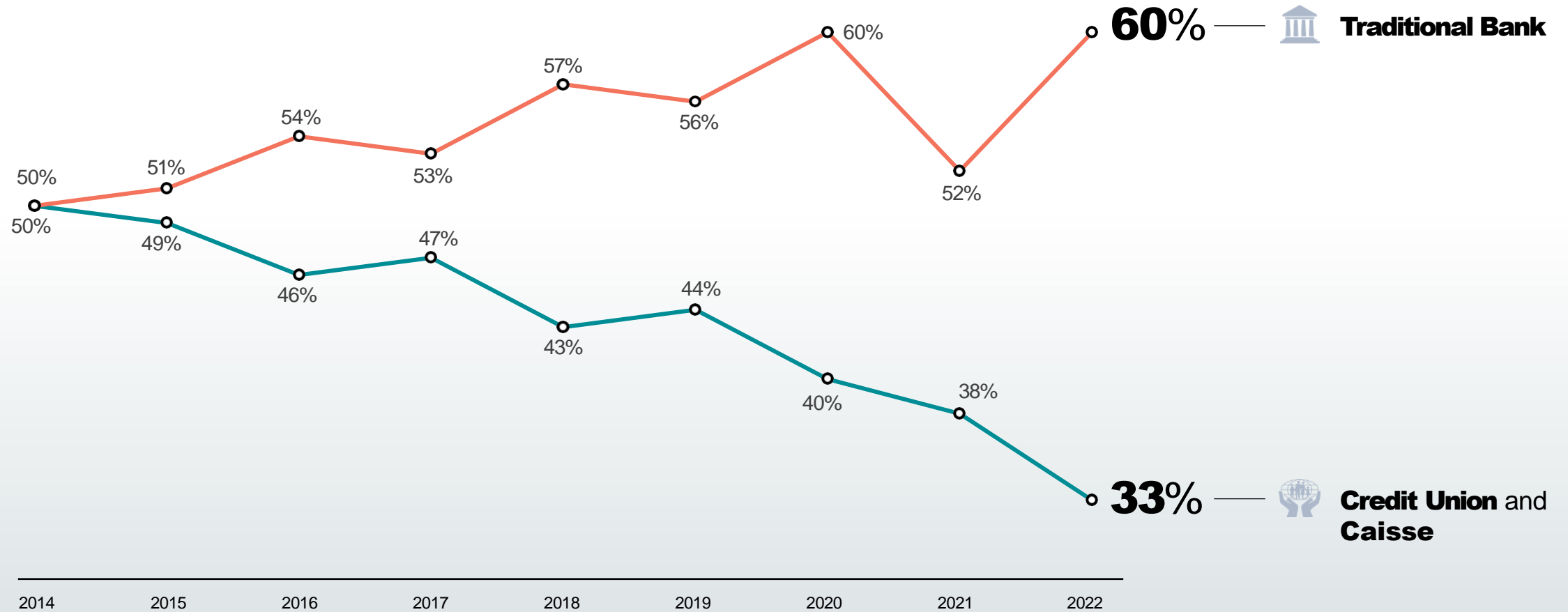
‘How do you conduct **most** of your banking?’



80% of MB consumers report making use of their primary FI's **mobile banking app**

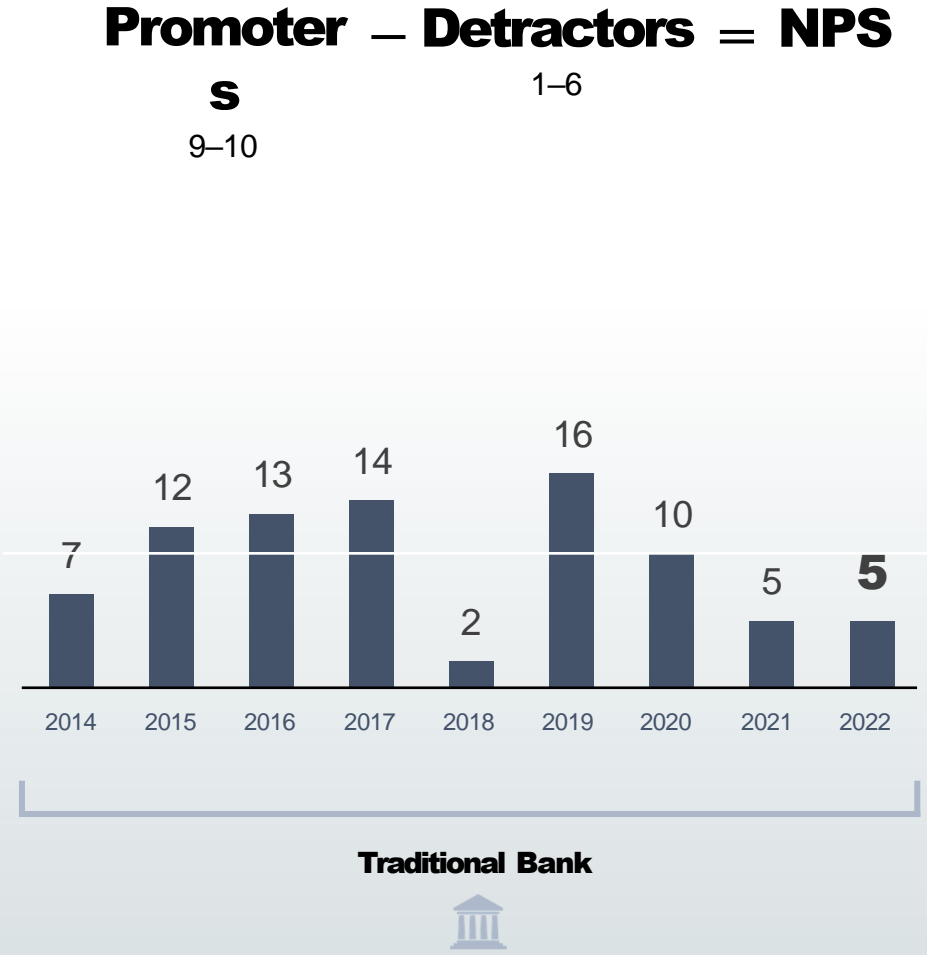
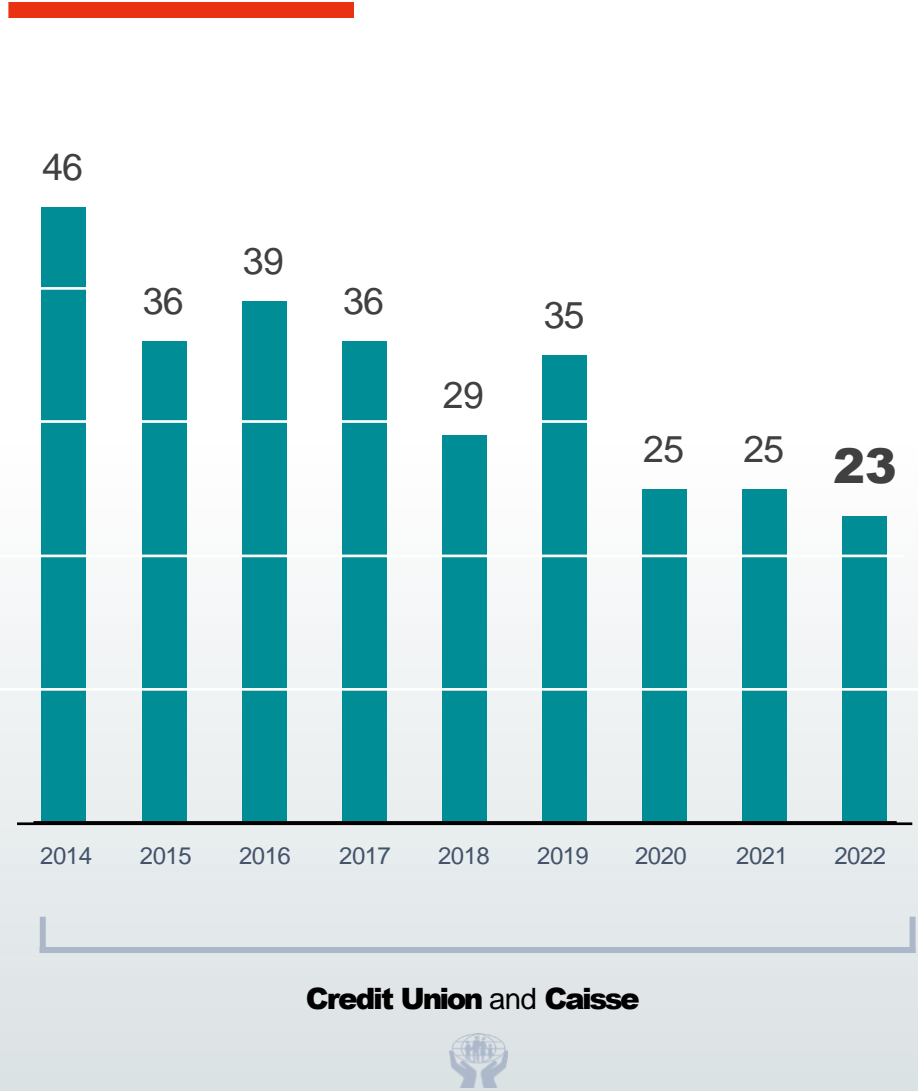
MANITOBA SMEs: SHARE OF PRIMARY RELATIONSHIPS

CUCM Research 2022



MANITOBA SMEs: NET PROMOTER SCORES

CUCM Research 2022





Corporate Citizenship

Stride is proud to contribute to events, projects and fundraisers in the communities that we serve. In 2022, we put over \$250,000 back into our communities through donations and sponsorships. We supported initiatives like MacGregor's Bull Bash, Neepawa's Ag Expo, CPCS, hockey teams, Brake for Breakfast, and the new Austin ChildCare Centre (pictured here).



We take our role as a corporate citizen very seriously. We're thrilled to employ more than 100 community members 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 Neepawa Ag Expo, 4H Beef Sales, CPCS golf tournament, 150 Women Who Care evening, and many more!





The numbers are in!

For 2022, the Cash Patronage to Members is \$700,000 and Surplus Share Buy Back for members 71 years of age and older as of December 31, 2022 is \$242,015. This means over \$942,000 is going back to our members!

We can't wait to see what 2023 brings. Thank you for choosing Stride Credit Union and for joining us at our 2022 Annual General Meeting.