



*Spring has
Sprung*

2017
Annual Report



Table of Contents

- 1 Agenda
- 2 2016 Annual General Meeting Minutes
- 4 Chair of the Board Report
- 6 President & CEO Report
- 8 Board of Directors
- 9 Credit Committee Report
- 10 Audit Committee Report
- 11 CSER Committee Report
- 12 Contributing to Our Communities



Agenda

- Call to Order
- O Canada
- Minute of Silence
- Motion to Approve Agenda
- Introduction of the Board of Directors
- Report on Registration
- Adoption of Minutes
- Business Arising from Minutes
- Message from the Chair of the Board of Directors
- Message from the President & CEO
- Credit Committee Report
- CSER Committee Report
- Audit Committee Report
- Review of Financial Statements
- Auditors Report
- Appointment of Auditors
- Nomination Committee Report
- New Business
- Presentation of Staff Service Awards
- Adjournment
- Spring has Sprung Presentations:
 - The Briar Patch Farm & Nursery
 - Berwick Community Gardens
 - As the Sod Turns Landscaping



2017 Annual General Meeting Minutes

Call to Order

The Annual General Meeting of the membership of Valley Credit Union Limited was held at the Berwick Heights Golf Club on Thursday, April 27th, 2017. The meeting was called to order by the Chairman of the Board, Martin Gillis at 7:00p.m.

Welcome

Martin Gillis, Chair of the Board, welcomed the members, staff, Board, committee members and invited guests to the meeting. The invited guests were Donald Flinn, PriceWaterhouseCooper; Laura Lewis, PriceWaterhouseCooper; Pat Ryan, CEO, CUDIC; and Rhonda Ashby, Financial Services Officer, League Savings and Mortgage.

The National anthem was played, followed by one minute of silence in memory of deceased credit union members and friends.

Motion to Approve the Agenda

Motion to accept the agenda for Valley Credit Union's Annual General Meeting held on April 27, 2017, as included in the annual report, moved by Carol Tobin, seconded by Nancy Roscoe-Huntley Motion carried.

Introduction of the Board of Directors

The Chair of the Board, Martin Gillis, introduced the Board of Directors to the Membership.

Report on Registration

There were 82 members registered and 4 guests reported. Twenty-five members are required to establish a quorum, therefore Martin

Gillis, Chair of the Board, declared a quorum present.

Adoption of Minutes

Motion to accept the minutes of the 2016 Annual General Meeting held on April 27, 2017, as included in the annual report, moved by Shae Griffith, seconded by Carol Wooster. Motion carried.

Business Arising from the Minutes

NIL

Greetings from Atlantic Central

Rhonda Ashby, from Atlantic Central brought greetings on behalf of Atlantic Central and League Savings and Mortgage.

Report from the Chair of the Board of Directors

Martin Gillis, Chair of the Board, turned the meeting over to the Vice Chair, Andrea Martin. Andrea Martin introduced Martin Gillis, Chair of the Board.

Martin Gillis, Chair of the Board, gave his report to the membership which was included in the Annual Report for 2016.

Mr. Gillis introduced the Board of Directors and thanked them, the staff, and management for their daily support of Valley Credit Union.

The Chair highlighted the major activities the Board performed during the 2016 year:

- Directors continue training and education through conferences, meetings, courses and sessions through CUSource and Atlantic Central training partners.
- Continue working on the strategic plan. Improving branches with new colour schemes and coordinated looks across our branches. The small business team has increased and new offering of products and services to meet member's needs.

- A change in VCU's wealth offering gives members a wide range of investment and insurance options, and the IIROC platform for trading of stocks.

- VCU experienced strong loan growth and revenue growth.
- Volunteer efforts included continued support of Open Arms, Coldest Night of the Year and 4H.

Finally, Mr. Gillis thanked the Board for their ongoing dedication and the staff for their continued support to Valley Credit Union.

Motion to accept the Chair's report included in the Annual Meeting package and the verbal report given by Martin Gillis, Chair of the Board, moved by Peter Hicklenton, seconded by Brian Sturney. Motion carried.

The Vice-Chair, Andrea Martin, turned the meeting back over to the Chair, Martin Gillis.

Report from the President & CEO

Martin Gillis introduced Len Ells, President & CEO.

Len Ells, President & CEO reported on some of the highlights of 2016:

- 2016 focused on Fusion; a new sales approach, where our staff focus on providing value to members versus the sale of products.
- Initiatives which focused on our Strategic Priorities: 'Image and Culture' - developed a product library for staff, branch standards guide, common branding in branches; 'Small Business' - hired a VP of Lending and an additional Commercial Relationship Manager. Rolled out a new small business lending product; 'Relationship Management' - 3000 outbound calls to members, training for FSR's and BA's, and hired a new Branch Manager for New Minas branch.

- Moved to QTrade for our wealth management offering. Now able to provide many wealth and insurance products, as well as the IIROC platform for stock trading.

- Financially VCU had a very strong year with almost 9% in credit growth.
- VCU continues to be very active in supporting the communities around the valley. 4H, Open Arms, Clean Annapolis River Project, and Credit Union Centre as some examples.

The CEO thanked the board for their dedication and progress. He thanked the members for continuing to believe in both Valley Credit Union and the credit union system. Finally, he thanked the employees for continuing to grow as a team.

Motion to accept the President & CEO report included in the AGM package and presented by Len Ells, President & CEO, moved by Carol Tobin, seconded by Lynn Heatley. Motion carried.

Credit Committee Report

Andy Vermeulen gave the Credit Committee report as included in the AGM package.

Motion to accept the Credit Committee Report as presented and included in the Annual Meeting package moved by Andrea Peach, seconded by Jennifer Lafitte. Motion carried.

CSER Committee Report

Peter Hicklenton presented the CSER Committee Report as included in the AGM package.

Motion to accept the the CSER Committee Report as presented and included in the Annual Meeting

package moved by Richard Griffith, seconded by Lynn Heatley. Motion carried.

Audit Committee Report

Peter Hicklenton presented the Audit Committee report as included in the AGM package.

Motion to accept the Audit Committee Report as presented and included in the Annual Meeting package moved by Carol Tobin, seconded by Jennifer Lafitte. Motion carried.

Member Question from the Floor

Carol Wooster asked if membership was increasing. The CEO advised the numbers are showing a decrease. Carol believes Valley is one of the better credit unions and asks if there is a way to increase members. The CEO explained how the difference is our people and what they bring to the credit union and membership. It is important to communicate VCU's positives.

Review of Financial Statements

Len Ells, President & CEO, gave a brief overview of the consolidated financial statement for Valley Credit Union for the year 2016.

Auditor's Report

Laura Lewis from PricewaterhouseCoopers gave the Auditor's report, as included in the Consolidated Financial Statements package. The audit report was clean and Laura

thanked the Audit Committee, Denise Morine, Sr.VP Finance, Len Ells, President & CEO, and all the staff for their help with the audit.

Appointment of Auditors

Motion to accept the firm of PricewaterhouseCoopers be appointed as the auditing firm for Valley Credit Union for the 2017 year moved by Peter Hicklenton, seconded by Carol Tobin. Motion carried.

Nomination Committee

Nancy Roscoe-Huntley, of the Nomination Committee, presented the Nomination Committee report.

The Nomination & Election Committee was comprised of Chair, Theresa Pelley, Nancy Roscoe-Huntley, and Brian Sturney.

Four Directors terms were up for renewal but only three Directors re-offered. Only one new nomination was received from Scott Forsythe. All directors were elected by acclamation, as there were no further nominations and all positions were filled.

Motion to accept the verbal report of the Nominating Committee as presented by Nancy Roscoe-Huntley moved by Carol Wooster, seconded by Jennifer LaFitte. Motion carried.

New Business

Peter Hicklenton did not reoffer for his seat on the Board and was acknowledged for his many years of commitment to



the Board and various committees. Carol Wooster congratulated the staff, CEO, and Board for a successful year. Increasing assets and the completed renovations are very nice. Uniformity looks good.

Adjournment
Motion to adjourn the April 27, 2017 Annual General Meeting moved by Andrea Martin at 8:10 pm. Motion carried.



Staff Service Awards

| | |
|----------|---|
| 5 Years | Kelly Cook |
| 10 Years | Christy Bishop Jennifer DeAdder Jean Gendre |
| 15 Years | Linda McDow |
| 20 Years | Dwight Doherty |

The other committee I would like to acknowledge is the CSER Committee. This committee is made up of both Board members and staff members. It receives many requests for funding from various organizations in the valley and determines which to support with the limited budget they have. Through this committee we have been able to support a number of causes such as Autism Nova Scotia, Ground Search and Rescue, and Libraries throughout the valley, to name just a few. We have also entered into a new partnership with the Valley Sport and Multipurpose Facility in Kentville. We have agreed on a sponsorship which will see the facility renamed "Credit Union Rec Complex".

street from the old location. Working with the Atlantic Branch Transformation Committee we were able to design a branch which is both able to take advantage of technology and be more member focused. Five ATMs have also been replaced with new "envelope-less" units which will allow for efficiency improvements.

Financially we had a very successful year with strong loan growth and management kept expenses under budget. For the first time in many years we have seen a slight increase in membership.

The credit union continues to be involved in our communities. This support is not only financial but you will also see staff and Board members volunteering at local events. I would like to particularly acknowledge our staff and the hours they volunteer on behalf of the credit union. These events include Berwick Gala Days, Relay for Life in both Middleton

and Kentville, Hantsport Harvest Festival, the annual VRHF Radiothon, and many more!

I would like to thank the Board Members for their dedication over the past year. When a person volunteers as a Board Member they are committing to more than simply attending one Board meeting a month. They also spend time on committees, volunteer at events attend conferences, and commit to continued training and personal development. They also must make decisions which are not always easy or pleasant, but at the end of the day they have the satisfaction of contributing to the betterment of our communities. I look forward to working with you as we face the challenges ahead to ensure that the credit union continues to thrive.

Sincerely,

Martin Gillis, Chair of the Board

Chair of the Board Report



On behalf of your Board of Directors I would like to extend a warm welcome to our members as well as extend a thank you to the management and staff of Valley Credit Union. During the past year

we continued to concentrate on improving the member experience through staff training, product offering, and branch improvements.

During 2017 the Board had ten regular board meetings and one special board meeting, and there were four meetings of the executive. Representatives from your Board also attended regional meetings and the Canadian Credit Union Conference which was held in Halifax. Your Board also has a representative on the Nova Scotia Cooperative Council and on the Atlantic Central Board. The Board believes strongly in cooperation amongst credit unions and has encouraged both management and Board members to take part in discussions or committees

which promote this cooperation. In May the Board participated in a strategic planning session where we reaffirmed our strategic priorities and performance measures as well as an increased focus on strategic partnerships to help strengthen our communities. Supporting our strategic priority "Small Business" we profiled some of our members in videos outlining their businesses and their relationship with VCU.

The Board members also sit on various committees. I would like to highlight two of the committees which have been very busy this year. The Policy Committee has spent the last 18 months reviewing and, where necessary, rewriting the entire Board Policy Manual and are very close to completion.

Many of you will have noticed the image improvement process we have embarked on in our branches. This year we have completed renovations in Hantsport, New Minas, Cambridge and Greenwood. We have also retired the old Bridgetown location and moved to a new office just down the



Patronage Debates

\$3.45 million
returned to our members
since 2005!

President and CEO Report



Momentum carried from 2016 was apparent as our branches continued to see the results of their efforts to be proactive with members. A slight slowdown in activity early in the year changed quickly as efforts once again began to drive the demand for credit; both personal and commercial.

We continued to focus on our three strategic priorities of Image & Culture, Relationship Banking and Small Business. The results of our focused approach on deepening member relationships and earning their business resulted in some of the strongest growth VCU has ever seen.

We experienced loan growth of 12.3% and deposit growth of 11.1%. Our loan revenue was up more than \$500K, or 9.4%. Operating margin grew 42% year over year and was favourable to budget by \$494K. Member patronage rebates also grew 42% allowing us to return more of our profits to our members.

Final touches on the branch “refresh” projects completed the branding and professionalism we had hoped to achieve. With four branches complete, focus was placed on improvements at head office and replacing our Bridgetown Branch; the next stage in our focus on “Image and Culture”.

The Bridgetown Branch project was delayed several months as we chose to participate in the “Branch Transformation Project” along with

several other Atlantic Credit Unions. The project saw us adopt common standards for colors, textures, furniture, and branch layouts. Our design was finalized by New Ground, our design partner and project lead, in early September. Construction started immediately in a leased building one block from our existing branch, formally opening on December 18th. The “Branch Transformation Project” included establishing “tech bars” and improvements to the banking system for member applications. Other components yet to be introduced include digital online account opening and lending processes, and applications to allow members to establish accounts and loans without having to visit a branch. Technology bars have been established in 2 of our 7 branches, Bridgetown and New Minas, while the other components of the project will proceed through 2018.

The age of our current ATM fleet, along with our focus on technology, saw us replace five of our seven machines. The new ATMs, although much more capable, caused significant negative member impact due to a lack of performance reliability. The issue improved later in the year in most locations but continued to be a member irritant. Pending suitable performance early in 2018 we will work to leverage additional functionality of the machines, including cheque scanning for flow through clearing; a hopeful partnership with League Data and several other Atlantic Credit Unions.

A goal supporting our strategic focus on small business was to continue to develop strategic partnerships and profile our business members. Our 2017 AGM provided five of our business members with a forum to present their businesses to attendees who were able to sample products offered by these businesses in a reception after the meeting. Feedback from AGM attendees was a consistent. “...best AGM ever!”

Leading up to Small Business Week, our marketing department and commercial team engaged several of our small business members and, with Screaming Goat Productions, created a series of videos profiling each business and their relationship with VCU. Videos were shared online and were very well received. Small Business Week saw VCU partner with the Annapolis Valley Chamber of Commerce on an information seminar for business owners. The event was very well attended with over 80 participants who were able to network afterward at an informal reception.

After many months of discussions with a large group of other Atlantic Credit Unions, VCU bowed out of a service model which would have consolidated

| <i>Assets Under Management</i> | |
|--------------------------------|---------------|
| 2011 | \$126,958,651 |
| 2012 | \$132,420,844 |
| 2013 | \$138,855,215 |
| 2014 | \$141,389,505 |
| 2015 | \$152,503,506 |
| 2016 | \$154,151,945 |
| 2017 | \$171,591,058 |

of many of our back office functions. Although there were many benefits for our members and employees, the business case was such that it was not financially viable for us. All was not lost – we continue to have discussions on efficiency improvement, enhancements to our offering, and collaborating with others.

Given the change we have undertaken

as a business, and the realization change will continue, we formally engaged Atlantic Central to provide our employees formal learning on “Managing Change”. Nearly half of our employees attended sessions on effectively managing change, communicating change, and the requirements for successful change. The benefit of this knowledge was both leveraged and demonstrated in the structural change implemented late in the year.

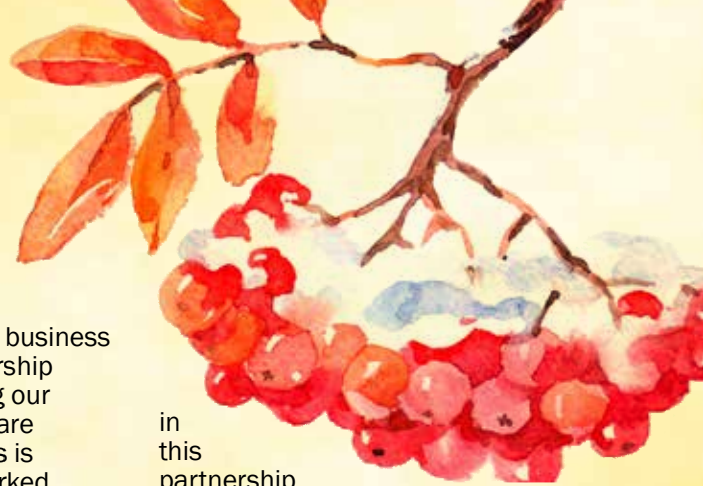
Our focus on learning & development continued into 2017. Supporting our commitment to focus our succession efforts internally, we developed and delivered a Personal Lender’s Program with the support of valued partner, First Ontario Credit Union, who graciously provided the in-class training and majority of the content for the course. Four internal applicants were selected to partake in the 6 month program, with each participant being provided a trained “mentor”, who had completed the St. Mary’s mentorship Program, to assist with their development.

After many, many months of planning, VCU underwent considerable structural change in the fall. A realization a couple of years ago that branch empowerment and accountability were two critical components required for success, senior management began a game of chess with a goal of aligning “pieces”. The path began with our “MemberFirst” approach, our balanced scorecard of shared goals, and holding employees accountable for their own contributions in working together as “one team”. The personal lending training of four of our employees, along with our hiring of Neil Lowry, now Regional Manager Member Service, Western Valley, provided us the opportunity to finally make the move. The restructure provided each branch with formal leadership and with more staff compliment to attend to member needs. Branch and community support is now provided by three Regional Managers across the business. Many titles were also changed to better reflect roles and our commitment to our members, to demonstrate the service they receive and the

experience they have is our primary focus.

We are very much aware our business is about people; our membership and our employees. Ensuring our employees understand they are a valued part of our business is important to us. We have worked hard to create a culture of openness, a culture where we support one another but where we also hold one another accountable. This has been achieved by continuing to build trust, ensuring people are informed, and communicating as completely and effectively as possible. Some of this work takes place during business hours; weekly branch meetings, product quizzes, Fusion Express meetings, and 1 on 1 coaching. Much of this effort takes place outside of work hours with our employees attending semi-annual meetings for updates and discussion, annual employee engagement meetings, and participation on employee recognition and process improvement committees. I am proud to see our employees “own” our business; it is just another “thing” that makes us different.

The Credit Union Rec Complex will come to life in early 2018 as VCU’s board approved a 10 year partnership agreement between Valley Credit Union and Valley Sport and Multipurpose Facility. The agreement will see the facility known as “the soccer dome” become “Credit Union Rec Complex”. The facility is widely used by all ages for a variety of sports programs, seniors and parents walking as well as radio controlled airplane enthusiasts. This year was the first full year of our new wealth offer under the new Qtrade banner, rebranded CU Financial Management, with a new team led by Cindy Viner. With a focus on closely integrating our member needs across both our banking and wealth offers, the teams were able to demonstrate value we have not before achieved. With the wealth and branch teams working closely together, growth in the wealth offer outpaced our highest expectations. The confidence our branch staff have



in this partnership is evident by the daily referrals seeking the best possible solutions for our members. We are in the process of defining how we can best integrate our member insurance needs into this model and hired Wesley Rand as our insurance partner to round out our offering.

More change in our wealth and insurance offer was announced in December with Qtrade, Credential, and NEI joining forces as AVISO Financial. This partnership will result in efficiency improvements and a very strong product offering, benefitting credit unions and their members. We look forward to being involved with this new entity and are excited to see a renewed focus on value and on growth.

Our culture is very much “family”, whether you are a member or a staff member. Our staff know our business and the value we can deliver. The belief our staff have in our business has very much translated to our membership. The results of the hard work and efforts of our employees this year are to be celebrated. Positive net member growth - something we have not seen in many years, record credit growth, and financial performance we have not experienced in a decade. We are well on our way to achieving our vision of being the financial institution of choice for our current and prospective members and we are a valued contributor to our communities.

Sincerely,

Len Eells, President & CEO

Board of Directors Attendance



Martin Gillis 10/11



Andrea Martin 11/11



Doug Oldford 10/11



Shae Griffith 11/11



Brian Sturney 11/11



Andy Vermeulen 9/11



Carol Tobin 10/11



Debbie Eldridge 11/11



Theresa Pelley 8/11



Nancy Roscoe-Huntley 9/11



Gordon Rodgers 10/11



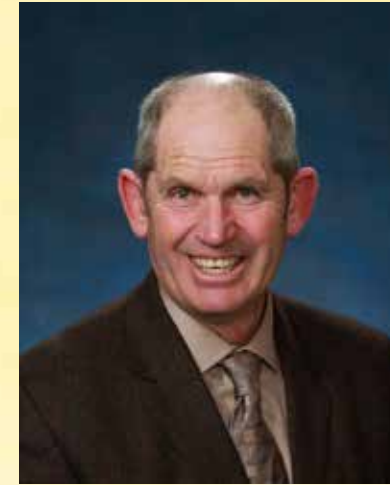
Scott Forsythe 4/7
Started in April



Peter Hicklenton 4/4
Retired in April



Credit Committee Report



During the past year the Credit Committee consisted of Directors Gordon Rodgers, Brian Sturney and myself. Staff members Glenn Jordan and Steve Groves acted as a resource to the committee. The committee met six times throughout the past year. The existence and purpose of the Credit Committee is

stipulated in the Credit Union Act. The committee is responsible for ensuring the compilation, clarity, and accuracy of the data required by the act and recommends policies and procedures for approving and granting credit provided by the credit union.

During those meetings loan activity was examined, reviewed and compared to budget, ensuring the ratio of personal, mortgages, and business loans in the portfolio are maintained in the range approved by the Board of Directors.

Delinquent loans are examined to determine everything is done to help deserving members meet their obligations, and ensure follow up is diligent and timely to protect the assets of Valley Credit Union.

It is my pleasure to report, on behalf

of the committee, staff of Valley Credit Union delivered a new record year in lending growth. Total lending increased \$16.6 million, which was a 12.3% increase in the portfolio and 50% over the 2017 budgeted growth. Lending was well balanced between commercial lending, residential mortgages, consumer loans, and personal lines of credit. Staff are to be congratulated on this superior result. The record growth combined with quality of lending is the result of significant investment in staff training and a shift in attitude that has occurred over the past four years.

On behalf of the Credit Committee,

Andy Vermeulen, Chair

Approved Credit

| | |
|-----------------------|--------------|
| Consumer Loans | \$21,865,481 |
| Commercial Loans/LOC | \$27,251,755 |
| Personal LOC | \$16,057,373 |
| Residential Mortgages | \$79,217,843 |
| Commercial Mortgages | \$7,657,189 |



Audit Committee Report



made by external auditors and other audit or examination reports received by Valley Credit Union.

The committee, which consists of four Directors; myself, Doug Oldford, Nancy Roscoe-Huntley, and Scott Forsythe has adopted a mandate, which covers all of the duties specified to be performed by audit committees in the Credit Unions Act, 1994.

The Valley Credit Union Audit Committee held four regular meetings in 2017. In March of 2018, the committee reviewed with the auditors from PricewaterhouseCoopers, the Audited Consolidated Financial Statement for 2017.

The Audit Committee has an overall responsibility to review the financial position of the credit union, as well as review any recommendations

Lastly, the Audit Committee is pleased to report to the members of Valley Credit Union that your credit union continues to meet the requirements within the policies established by the Board of Directors and is well positioned for 2018.

Respectfully submitted,

Andrea Martin

Andrea Martin, Chair

CSER Committee Report



extensive experience and sage advice and Peggy's dedication to keeping us on budget. We miss them at our meetings and thank them for their years of dedicated service to Valley Credit Union members.

Board representative Nancy Roscoe-Huntley joined the CSER Committee in May 2017 and VCU Staff representative Kristi Hewitt was appointed to the committee starting in 2018.

The CSER Committee is committed to the long-term well being of our members and the communities we serve. Our priority areas of focus for 2017-2019 are the following:

- 1) Education – to sponsor events and activities that support youth and life-long education
- 2) Sports – to support community strength and healthy living
- 3) Health and Wellness – to support organizations / events that benefit the community

In keeping with our mandate, we offered financial support to the following community-minded organizations during 2017:

Libraries

Recognizing libraries play an important role in our Annapolis Valley communities the CSER Committee was pleased to partner with volunteer "Friends of the Library" organizations lending support to: the new Kentville & Area Library, the new Berwick & District Library, the Canning Library & Heritage Centre, and the Middleton and Area Library.

Search and Rescue

Recognizing volunteer search and

rescue organizations play a valuable and life-saving role in our Annapolis Valley communities, the CSER committee was pleased to support Valley Search and Rescue; West Hants Ground Search & Rescue and Annapolis County Ground Search & Rescue.

Roadents Tour de Keji

CSER sponsored the medals for the inaugural "Tour de Keji" which was a Canada Summer Games qualifying bike event.

Middleton Band Parents Association

Support towards the purchase of band instruments.

CAPS

Funding was provided to Companion Animal Protection Society to assist their animal protection activities.

North Kings Education Centre Home & School Association

Support for their collaborative initiative to establish the Northern Kings Multi-Activity Park.

The CSER committee was also pleased to offer volunteers from the VCU staff as well as financial support to the following organizations and events:

Annapolis County Defeat Depression Run/Bike/Walk

Sponsored and a number of staff either



Increase in Usage of Member Direct® Features

| | |
|-----------------------------|-------|
| Interac® Flash Transactions | 169% |
| Interac® Online Payments | 75% |
| Interac® e-Transfers | 71.5% |
| Deposit Anywhere | 42% |



participated in or volunteered at the event in support of the Canadian Mental Health Association, Annapolis County Branch.

Annapolis Valley Chapter of Autism Nova Scotia

Sponsored the t-shirts for their summer day camp, Camp Spectrum. Staff volunteered at fundraising events and VCU Board and staff representatives visited the camp to learn more about the organization

and the day camp.

Nova Scotia 4-H Steer Team

Sponsored and both staff and Board representatives attended a fundraising dinner and auction to assist 4-H youth attending the Royal Winter Fair in Toronto.

This report is just a small reflection of the acts of support, kindness and community giving our Board and staff members engage in every day at work and in their communities.

On behalf of the CSER Committee I extend sincere thanks to our credit union members, volunteers and staff for the support that you have given this past year.

Sincerely,



Shae Griffith, Chair

Committee Support Report

In addition to the CSER Committee activities, Valley Credit Union continued to uphold its commitment to helping build better communities by giving back in a variety of ways in 2017. In addition, VCU donated items for fundraisers and auctions, and staff gave of their own time to participate in events and support the efforts of community organizations.

Community Support is managed at the branch, corporate and Board levels. Branches support initiatives specific to the organizations, associations and volunteer efforts within the communities they serve, corporate supports initiatives that benefit the Annapolis Valley as a whole, and the Board supports larger, long term support commitments.

Valley Credit Union has on-going sponsorship relationships with Open Arms, Valley Hospice Foundation, the Coldbrook and District Lions Club's Valley Drive-In, and the Credit Union Centre.

Preference is given to those organizations likely to provide lasting benefits, and whose values best reflect those of VCU membership. During the reporting period, we supported the following:

14 Wing Greenwood Wing Welcome
Abhaya Open Brazilian Jiu-Jitsu Championships
Annapolis County 4-H Leader's Council Awards
Annapolis Valley Chamber of Commerce Business Awards
Annapolis Valley Chapter of Autism NS Yard Sale Fundraiser
Annapolis Valley Exhibition
Annapolis Valley Giant Vegetable Growers Giant Vegetable Weigh Off
Annapolis Valley School Breakfast Programs
Apple Blossom Festival
Apple Tree Foundation Golf Tournament
BC Fire Fundraising
Berwick & District Nursery School Activity and Playground Renovation Fund
Berwick Community Gardens
Berwick Curling Club
Berwick Curling Club Fun-Spiel
Berwick Gala Days
Bridgetown Chamber of Commerce Ciderfest
Bridgetown Curling Club Golf Tournament
Bridgetown Memorial Cup Tournament
Bridgetown Regional Elementary School Home & School Assoc. Spring Fling
Cambridge and District Elementary School Fun Fair
Canadian Cancer Society Relay for Life, Kentville
Canadian Cancer Society Relay for Life, Middleton
Canadian Military Wives Choir
Canning Community Playground Clean-up
CEED Entrepreneurship Summer Camps
Central Kings High School 2017 Advertisement Campaign
Central Kings High School Drug Prevention Program Books
Clean Annapolis River Project's Clean Annapolis River Festival
Coldbrook and District Lions Club's Valley Drive-In
Credit Union Centre Fundraising Gala
Credit Union Centre Golf Tournament
CURE Foundation National Denim Day
Deep Roots Music Festival
Devour Food Festival

Eden Golf and Country Club Fundraising Event
Food Banks
Glooscap Arena
Glooscap Curling Club
Hantsport Harvest Festival
Hantsport Historical Society
Hantsport Memorial Community Centre Canada Day Celebration
Hantsport Music Festival
Helping Handbags
Kingsport Beach Clean-up
Kingston Steer BBQ
Middleton District Arena End of Hockey Season & Canada 150 Celebration
Middleton Lions Food Drive
Middleton Regional High School Year Book
Middleton Rink
New Minas Rotary Club Apple Blossom Festival Duck Race
New Minas Skate Park Clean-up
North Mountain Bluegrass & Oldtime Music Festival
Nova Scotia Royal Canadian Legion Service Recognition Book
Nova Scotia Royal Canadian Legion Poppy Campaign
Open Arms Coldest Night of the Year Walk
Police Association of Nova Scotia
Port George Country Jamboree
Port Lorne Days
Princess Canning Tea
Royal Canadian Legion - Canning Dart Tournament
SPCA of Kings County
Tim Horton's Camp Day
Valley Hospice Foundation Hike for Hospice
Valley Hospice Foundation Hopping for Hospice fundraiser
Valley Regional Hospital Foundation Festival of Lights
Valley Regional Hospital Foundation Health in Harmony Radiothon
Village of Canning Beautification Fundraiser
Village of Canning Picnic in the Park
West Kings District High School Community Fair
Wolfville Skating Club Year-End Skating Party







VALLEY

www.valleycreditunion.com

