
CCUA
Canadian Credit Union Association
ACCF
Association canadienne des coopératives financières
Credit Union Community & Economic Impact Report
2026
ccua.com

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A Message from the CEO

Canada's credit unions have always been built around a simple idea: financial institutions should serve the people and communities that own them – and be owned by the people and communities they serve.

That idea matters today more than ever. Across the country, Canadians are navigating affordability pressures, changing local economies, housing challenges, and growing uncertainty about the future. In that environment, credit unions continue to play a distinct and important role — not only as trusted providers of financial services, but as community partners, local employers, small-business lenders, and cooperative institutions that reinvest in the places they serve.

From supporting small businesses and local jobs to advancing financial literacy, affordable housing, Indigenous economic reconciliation, and community well-being, credit unions are helping address some of the most important issues facing Canadians.

What makes our sector's impact different from banks and other financial institutions is the credit union model itself. Credit unions are member-owned and locally rooted. Their decisions are guided by the needs of their members, not external shareholders. That gives them an ideal vantage point from which to understand local priorities, respond to community needs, and build long-term relationships with the people, businesses, and organizations they serve.

For policymakers, this report demonstrates some of the practical ways that credit unions support competition, local economic development, and community-based financial services across Canada. When credit unions are able to grow, innovate, and compete on a level playing field, Canadians benefit.

At CCUA, we are proud to represent a sector that combines financial strength with a strong dedication to community. We hope this report helps illustrate the breadth of that contribution — and why Canada's credit unions remain essential to the economic and social well-being of communities from coast-to-coast.



Jeff Guthrie
President and CEO, Canadian Credit Union Association



Section I: Canada's Credit Unions

The Credit Union Difference

A DIFFERENT MODEL. A DIFFERENT IMPACT.

As member-owned cooperatives, credit unions take a different approach to banking. That difference shapes how they operate, where they invest, and the impact they have on communities across Canada.

Credit unions are:

Locally-rooted

- Decisions made close to the communities they serve
- Branches in urban, rural, remote, and Indigenous communities
- Deep understanding of local needs and priorities

Member-owned

- Owned by the people and businesses who bank with them
- Governed by locally elected directors
- Success is measured by member and community outcomes

Purpose-driven

- Reinvest earnings into members, communities, and future growth
- Support local businesses and community organizations
- Create long-term value beyond financial returns

How the credit union difference creates impact:



Quick Facts

CANADA'S 346 CREDIT UNIONS AND CAISSES POPULAIRES:

- Have been owned and operated by Canadians for Canadians for over **100 years**
- Provide banking services to over **11.5 million** customer-owners including more than **780,000** small and medium sized businesses
- Manage **$771 billion** in assets – an integral part of Canada's banking industry
- Generate more than **$7.5 billion** in total economic activity each year
- Directly provide more than **40,000** full-time local jobs and are governed by more than **3,500** local directors
- Operate branches in **1,963** locations, including more than **480** communities that aren't served by any other financial institution
- Contributed **4%** of pre-tax profits on average in 2025 to community causes, sponsorships, and scholarships*
- Generate more than **$2 billion** in taxes to all levels of government each year
- Lead Canada's financial services in gender parity with **33% women CEOs***

* Data does not include Desjardins



Credit Unions from Coast-to-Coast

Newfoundland and Labrador's **6** credit unions

- Serve 56,814 members.
- Operate from 37 locations.
- Are the only financial institution operating in 13 communities in Newfoundland and Labrador.
- Provide 337 full-time jobs.
- Manage more than $1.8 billion in assets.

Prince Edward Island's **4** credit unions

- Serve 46,228 members.
- Operate from 13 locations.
- Are the only financial institution operating in 8 communities in Prince Edward Island.
- Provide 238 full-time jobs.
- Manage more than $2.2 billion in assets.



Credit Unions from Coast-to-Coast (cont'd)



Nova Scotia's **18** credit unions

- Serve 148,251 members.
- Operate from 69 locations.
- Are the only financial institution in 23 communities in Nova Scotia.
- Provide 767 full-time jobs.
- Manage more than $5.2 billion in assets.

New Brunswick's **6** credit unions*

- Serve 209,175 members.
- Operate from 66 locations.
- Are the only financial institution operating in 17 communities in New Brunswick.
- Provide 1,304 full-time jobs.
- Manage more than $7 billion in assets.

*Includes one federal credit union

Credit Unions from Coast-to-Coast (cont'd)

Quebec's **188** caisses populaires

- Are part of the Desjardins Caisse Network
- Serve more than 5 million members
- Operate from 335 locations
- Are the only financial institution in 142 communities
- Manage more than $420 billion in assets

Ontario's **48** credit unions*

- Serve 1,760,753 members.
- Operate from 515 locations.
- Are the only financial institution operating in 38 communities in Ontario.
- Provide 8,616 full-time jobs.
- Manage more than $105 billion in assets.

*Includes Dejsardins



Credit Unions from Coast-to-Coast (cont'd)

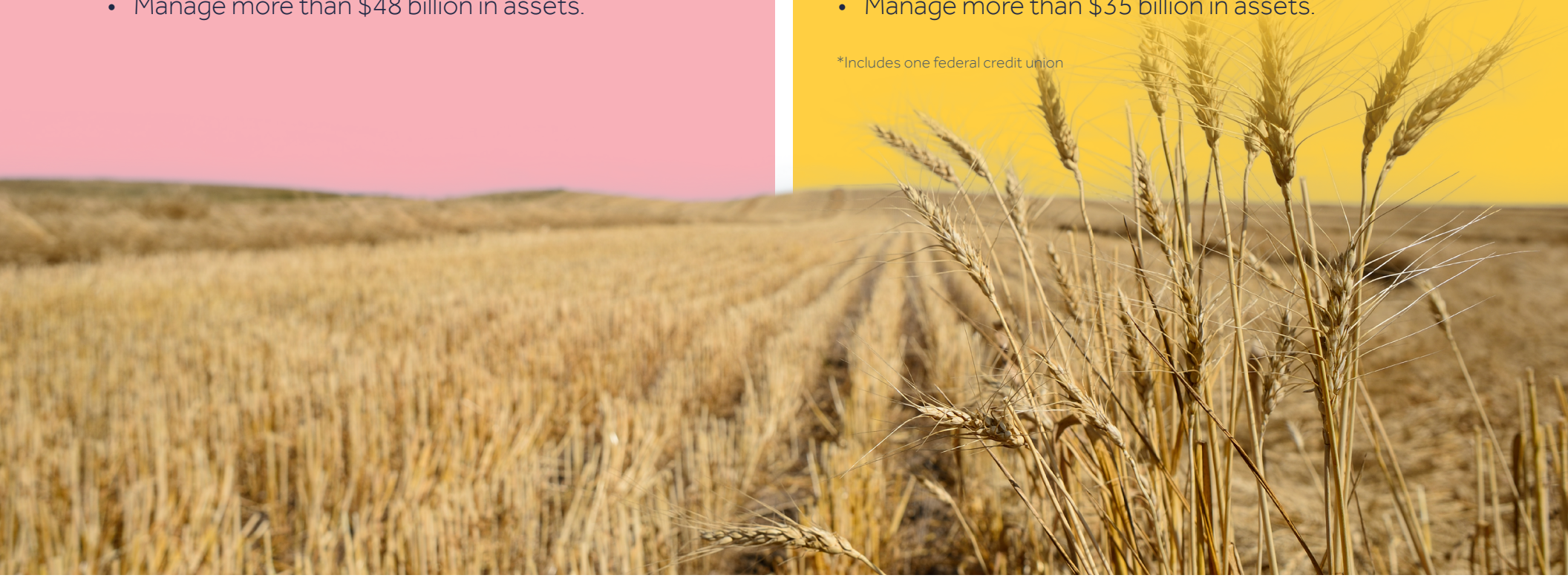
Manitoba's **15** credit unions

- Serve 748,817 members.
- Operate from 171 locations.
- Are the only financial institution operating in 73 communities in Manitoba.
- Provide 3,547 full-time jobs.
- Manage more than $48 billion in assets.

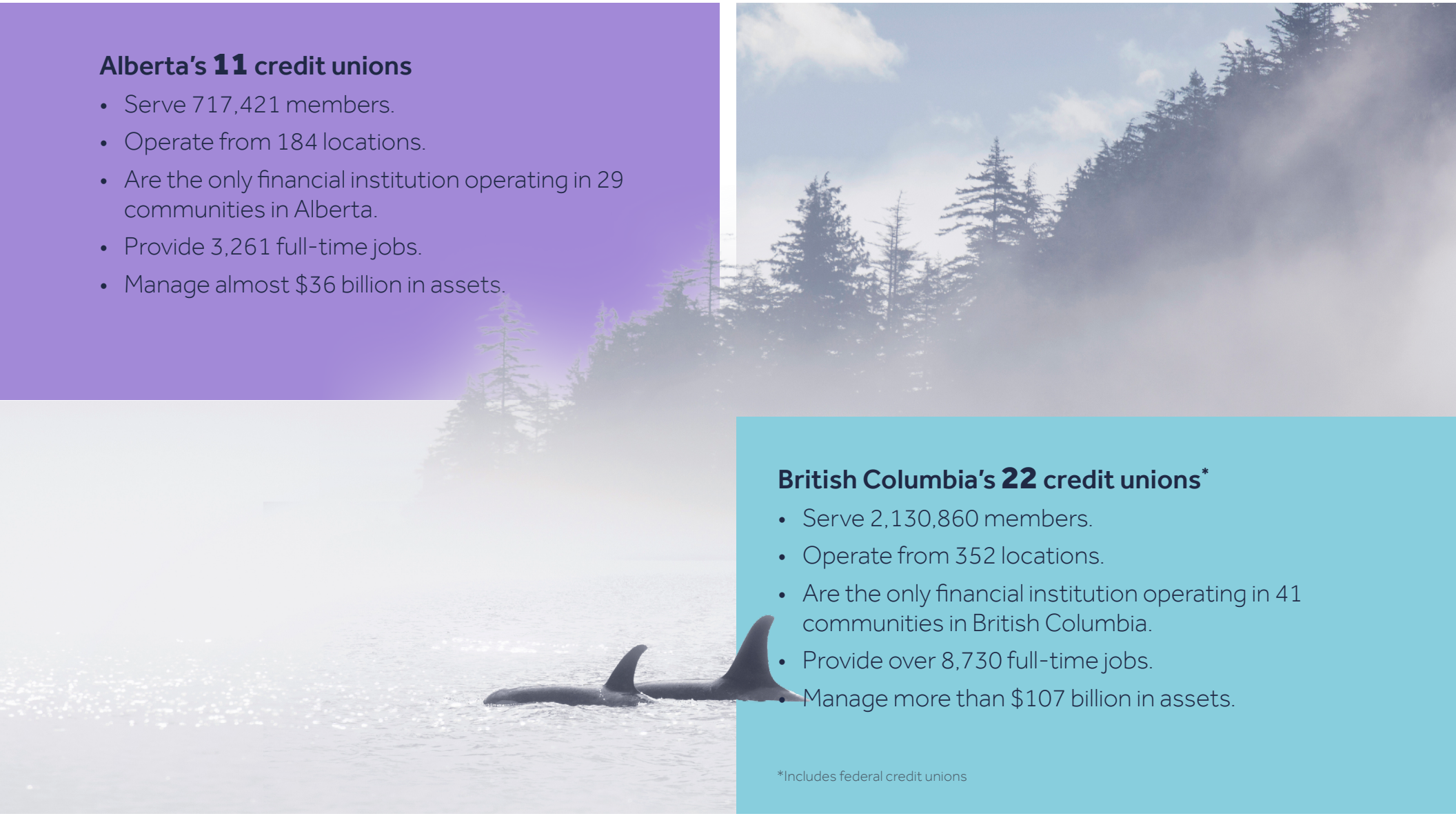
Saskatchewan's **28** credit unions*

- Serve 531,111 members.
- Operate from 221 locations.
- Are the only financial institution operating in 100 communities in Saskatchewan.
- Provide 3,591 full- time jobs.
- Manage more than $35 billion in assets.

*Includes one federal credit union



Credit Unions from Coast-to-Coast (cont'd)



Alberta's **11** credit unions

- Serve 717,421 members.
- Operate from 184 locations.
- Are the only financial institution operating in 29 communities in Alberta.
- Provide 3,261 full-time jobs.
- Manage almost $36 billion in assets.

British Columbia's **22** credit unions*

- Serve 2,130,860 members.
- Operate from 352 locations.
- Are the only financial institution operating in 41 communities in British Columbia.
- Provide over 8,730 full-time jobs.
- Manage more than $107 billion in assets.

*Includes federal credit unions



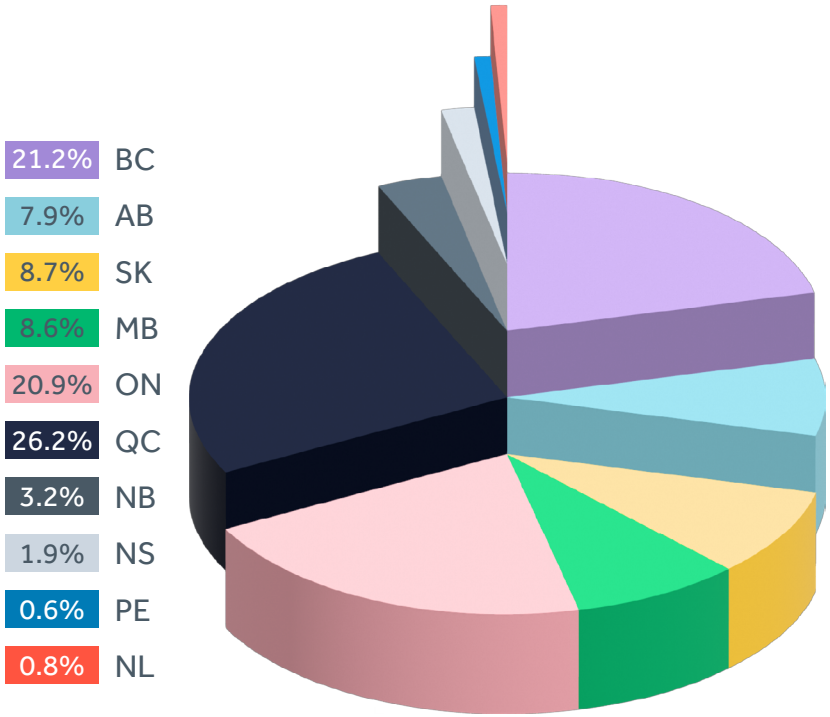
Section II: Strengthening Canada's Economy

Strengthening Canada's Economy

Credit unions & caisses populaires in Canada directly provide more than 40,000 full-time jobs.

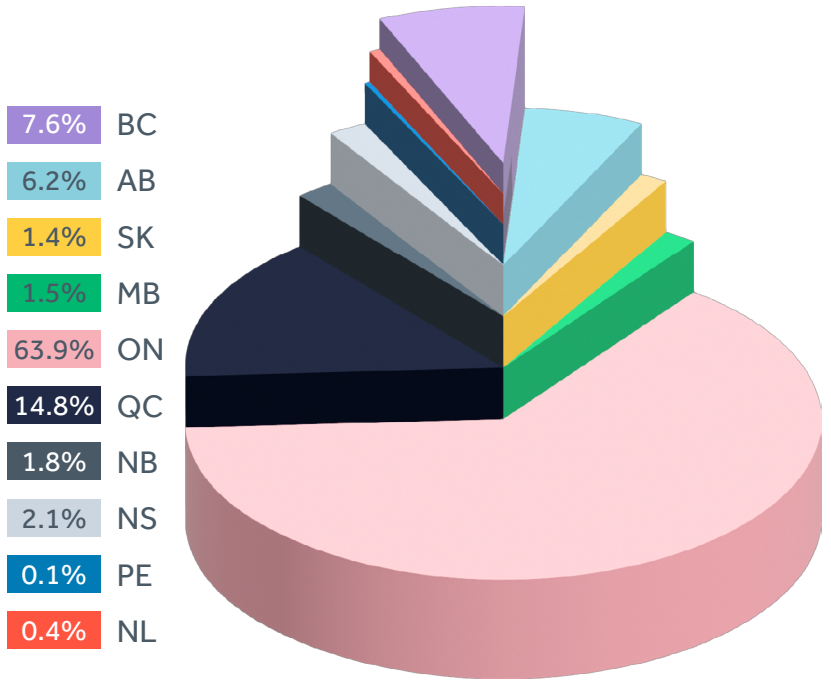
Jobs on Main Street, not just Bay Street

Credit unions provide good jobs on main streets of cities and towns from coast-to-coast. Because credit unions and their head offices are based locally, professional jobs are distributed across all regions in Canada. Compare that to 64% of big bank jobs that are concentrated in Ontario and its big financial centres.



Credit Union Jobs

Source: CCUA, Q1, 2026



Bank Jobs

Source: CBA, 2024

Lending Market Share

Canada's credit unions are among the largest lenders to homeowners. Credit unions are supporting home ownership by providing homeowners, small business owners, and farmers with access to vital capital.

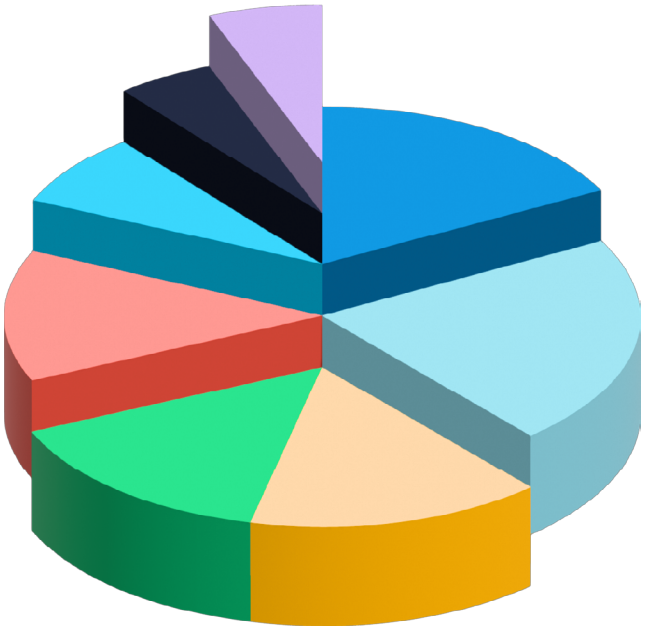
Residential mortgages: $360.9 billion

Personal loans: $17.9 billion

Commercial loans: $293.2 billion

Note: Commercial loans include commercial and agricultural loans and mortgages.

Source: CCUA, Q1, 2026. Figures include caisses affiliated with Desjardins.



17.2%	**Credit Unions & Caisses Populaires**
21.4%	RBC
14.7%	BNS
14.7%	TD
13.2%	CIBC
7.6%	BMO
4.8%	NBC
5.7%	Other

Source: CCUA, 2025. Figures include Quebec



The Leader in Small Business Lending

Canada's credit unions support over 780,000 small and medium-sized businesses.

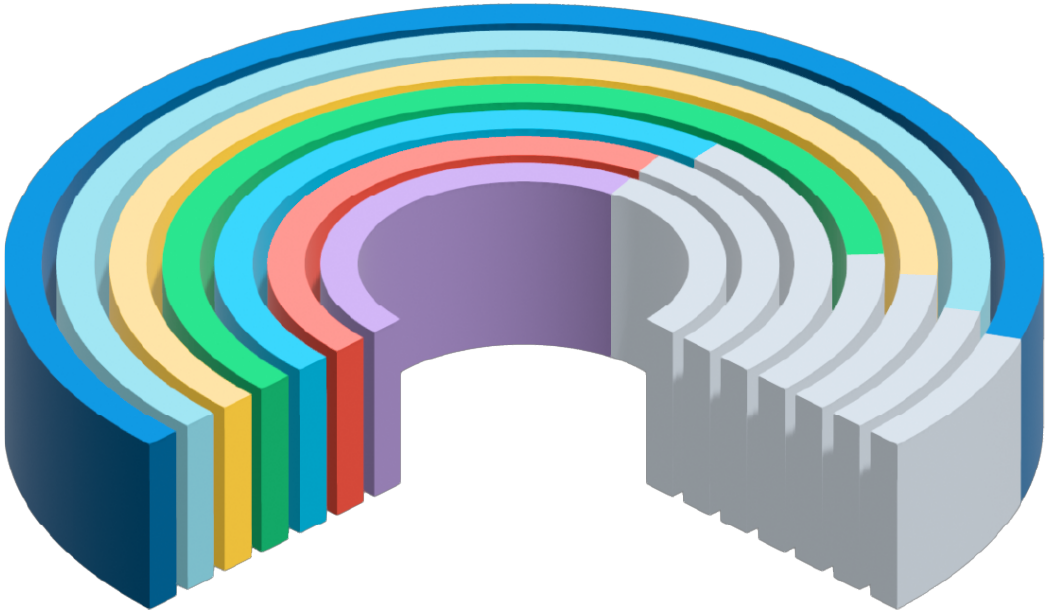
Top three small and medium business sectors (<500 employees) supported by credit union lending.

#1 Agriculture, forestry, fishing and hunting

#2 Construction

#3 Real estate and rental and leasing

Based on the industries that Canada's credit unions report as their top 3.



20.6%	**Credit Unions & Caisses Populaires**	16.1%	TD
19.3%	RBC	9.4%	BMO
17.3%	Scotiabank	8.7%	CIBC
		8.7%	Other

Source: CFIB, 2022, Figure includes Quebec

Supporting Small and Medium-Sized Businesses

Coast Capital Savings Federal Credit Union (BRITISH COLUMBIA):

Coast Capital Savings Federal Credit Union believes strongly in supporting local businesses. In 2025, the credit union launched its Business Money Builder (BMB), a free digital financial health and resilience tool that helps small business owners assess their financial position and access advice specific to their needs. Since launch, more than 2,000 businesses have completed BMBs, receiving personalized action plans and resources to help build their business resilience and achieve their business goals.

DUCA Financial Services Credit Union Ltd. (ONTARIO):

Credit unions are dedicated to helping local businesses succeed by providing convenient, accessible financing tailored to their specific needs. DUCA Credit Union offers a range of lending solutions to support small businesses, including up to $50,000 in start-up financing. Rather than relying solely on traditional business lending criteria, DUCA bases eligibility on the applicant's personal guarantor's FICO score and the applicant's ability to demonstrate a net worth of at least 1.5 times their loan amount. This approach helps reduce barriers to financing for entrepreneurs, giving them the support they need to launch, grow, and contribute to their local communities.

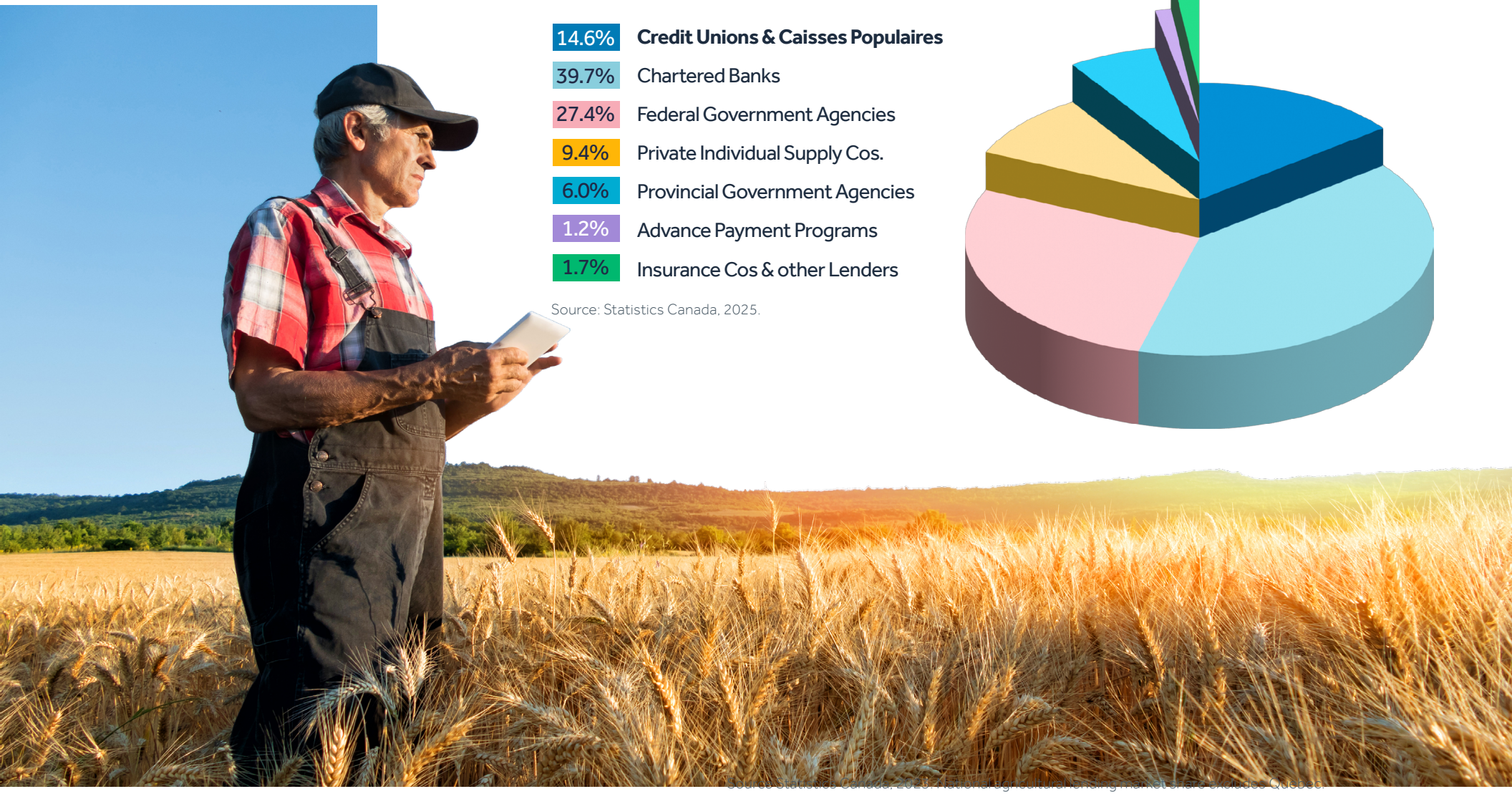
Vancity (BRITISH COLUMBIA):

In 2025, Vancity, in collaboration with JUDI.AI, hosted the Small Business Lending Summit, bringing together representatives from 30 credit unions across North America for two days of workshops and collaboration focused on advancing small business lending. Vancity also continued to elevate local entrepreneurs by featuring various business members at its Annual General Meeting, Vancouver Sun Run, and Innovation House events, creating opportunities for increased visibility and community connection.

Vancity's commitment to small business success is further demonstrated through its long-standing partnership with WeBC and the Women Entrepreneur Loan Program. Together, they provide women entrepreneurs with access to financing that may otherwise be difficult to obtain, helping launch new businesses, accelerate growth, and support job creation throughout British Columbia. By combining accessible capital with trusted advice and community support, Vancity is helping build a more inclusive and resilient small business sector while empowering entrepreneurs to turn their ambitions into thriving enterprises.

Supporting Rural Communities and Farmers

AGRICULTURAL LENDING MARKET SHARE



14.6%	**Credit Unions & Caisses Populaires**
39.7%	Chartered Banks
27.4%	Federal Government Agencies
9.4%	Private Individual Supply Cos.
6.0%	Provincial Government Agencies
1.2%	Advance Payment Programs
1.7%	Insurance Cos & other Lenders

Source: Statistics Canada, 2025.

Source: Statistics Canada, 2025. Agricultural lending market share excludes Quebec.

Supporting Rural Communities and Farmers

Newfoundland and Labrador Credit Union (NEWFOUNDLAND AND LABRADOR):

The fisheries industry is the backbone of Newfoundland and Labrador's economy. Recognizing its importance, Newfoundland and Labrador Credit Union offers a Fisheries Loan Guarantee Program designed to help fishing enterprises invest in their future. The program provides loans of up to $3 million with flexible rates and repayment terms, giving businesses access to the financing they need to expand operations, purchase equipment, modernize their fleets, and support long-term growth in one of the province's most vital industries.

Conexus Credit Union (SASKATCHEWAN):

In 2025, Conexus Credit Union announced the fourth cohort of its Cultivator powered by Conexus AGTECH ACCELERATOR program, which brings agriculture and technology together to accelerate the growth of Canadian agtech startups solving global problems. The yearly cohort benefited from a three-month accelerator program that provides Canadian and UK agtech startups with access to capital, programming, and the mentorship needed to help them scale.





Section III: Investing in People and Communities

Giving Back to our Members

Credit unions use their profits for people. They exist to provide service to their members and not solely to generate shareholder return. Credit unions are committed to improving the financial well-being of Canadians.

Credit unions returned more than $872 million to members and their communities through member profit-sharing and community giving.

4,196 ding-free ATMs

- Across Canada, credit union members can access surcharge-free ATMs at any other credit union through the ACCULINK shared service and THE EXCHANGE network. This is an ATM network bigger than most big banks!

$15 million saved

- Credit union members saved over $15 million on ATM fees by using THE EXCHANGE and ACCULINK networks.



Making an Impact in our Local Communities

An average of 4% of credit unions' pre-tax income went to community donations and sponsorships.

In 2025, credit unions contributed more than $60 million through:

- **+$50 million** in donations and grants
- **+$2 million** in donations-in-kind
- **+$9 million** in sponsorships
- **+$2.5 million** through over 1,200 scholarships & bursaries

Credit unions also supported their communities with:

- **+70,000** volunteers hours
- Free financial literacy workshops that reached more than **17,000** Canadians in 2025
- Discounted financial services to **over 50,000** community organizations.

(Figures do not include Desjardins Group)



Supporting Affordable Housing in our Communities

- Credit unions are among the largest lenders to homeowners
- More than $300 million contributed towards affordable housing, excluding residential mortgages in 2025
- Partnerships with non-profits like Habitat for Humanity
- Collaborating with Indigenous Nations to build cost-effective and eco-friendly houses
- Loans are available to community organizations for affordable rentals, benefiting vulnerable Canadians
- Affordable Housing GICs & Loan Products
- Collaboration with the Canada Mortgage and Housing Corporation (CMHC) allows credit unions to lend a higher percentage of funds for construction costs to private landlords planning affordable housing projects.
- Donations & volunteer hours to help build affordable homes
- Innovation through programs such as Community Savings Rent-to-Own, Meridian's Family & Friends Mortgage, Vancity's Affordable Housing Accelerator Fund, and Kindred's Affordable Housing GIC

For further examples of how credit unions are working to tackle affordable housing refer to the following resources:

Vancity Credit Union: Financial Health and Inclusion

Credit Unions and Housing Affordability: Canadian Trends and Opportunities

Affordable Housing: Examples and Case Studies from Credit Unions in Other Countries



Affordable Housing

Credit unions across Canada are making great strides to ensure members have access to affordable housing and the financial fortitude to keep afloat in these turbulent times. From offering competitive rates on variable and fixed mortgages to repayment flexibility and innovative strategies to unlock a path to homeownership, credit unions are doing their part to build avenues of entry for residents in the Canadian housing market.

Coastal Community Credit Union (BRITISH COLUMBIA):

Coastal Community Credit Union continued to support affordable housing initiatives in 2025 through its partnership with Habitat for Humanity North Vancouver Island. As part of this collaboration, Coastal Community provides future homeowners support by writing first mortgages for Habitat partner families, helping make homeownership more accessible and supporting the organization's mission of building safe, affordable homes for local families. This partnership reflects the credit union's commitment to strengthening communities and creating meaningful opportunities for members and residents across Vancouver Island.

Nova Scotia Credit Unions (NOVA SCOTIA):

In 2025, several Nova Scotia credit unions, including East Coast, CUA, and Coastal Financial, strengthened greater access to homeownership by launching the First-Time Homebuyers Program. This initiative, developed in partnership with the Government of Nova Scotia, has helped make the path to homeownership more affordable and attainable for first-time buyers by reducing the down payment needed to secure a mortgage and providing guidance tailored to their needs.

Mainstreet Credit Union (ONTARIO):

In response to housing affordability challenges in its community, Mainstreet Credit Union donated $15,000 to support the United Way's Strathroy-Cardoc housing initiative, which aims to provide an affordable housing facility and community space for individuals moving toward independent living in the Strathroy area.

Sunrise Credit Union (MANITOBA):

Sunrise Credit Union strengthened its partnership with Habitat for Humanity in 2025 to expand Manitoba residents' access to safe, affordable housing. By providing targeted financing and program support for Habitat-led housing initiatives, Sunrise helped advance community-led projects that create long-term stability for families and revitalize neighborhoods. These efforts focused on removing financial barriers and empowering local volunteers and future homeowners to build lasting, dignified housing in communities that need it most.

Affordable Housing

COOPERATIVE FINANCE FOR COMMUNITY HOMES SOLUTIONS LAB

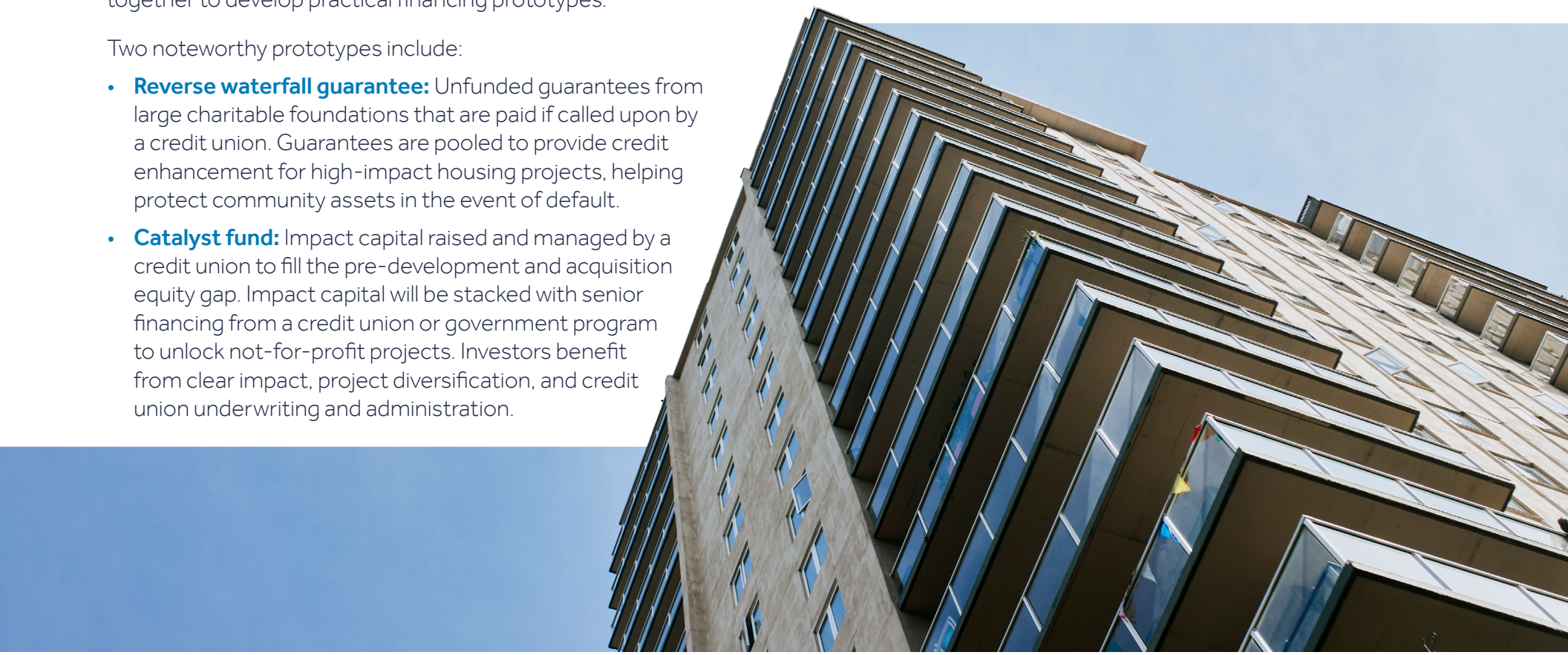
In 2025, CCUA secured funding from CMHC to explore how credit unions can use innovative financing solutions to help community land trusts (CLTs) overcome the equity gap and create more affordable housing. Delivered with consultants at Scaled Purpose, a series of labs brought credit union and CLT participants together to develop practical financing prototypes.

Two noteworthy prototypes include:

- **Reverse waterfall guarantee:** Unfunded guarantees from large charitable foundations that are paid if called upon by a credit union. Guarantees are pooled to provide credit enhancement for high-impact housing projects, helping protect community assets in the event of default.
- **Catalyst fund:** Impact capital raised and managed by a credit union to fill the pre-development and acquisition equity gap. Impact capital will be stacked with senior financing from a credit union or government program to unlock not-for-profit projects. Investors benefit from clear impact, project diversification, and credit union underwriting and administration.

The prototypes can be implemented by individual credit unions or scaled through a network of credit unions.

Read the full report <link tbc> for more details on these and other solutions developed through the lab.



Indigenous Reconciliation

Born from a commitment to serve their communities and prioritize people over profit, credit unions embody values that align strongly with the objectives of reconciliation. Unlike traditional financial institutions, they often have a deeper understanding of local needs and a greater capacity for flexible, community-centric approaches. Below are some examples.

Assiniboine Credit Union (ALBERTA):

Assiniboine Credit Union continues to engage in partnerships focused on expanding access to safe, affordable homes for Indigenous communities in Canada. As a financing partner in the Manitoba Tipi Mitawa Homeownership Program, Assiniboine has helped support Indigenous families in achieving homeownership and building long-term financial stability. The credit union also supported Zoongizi Ode, an organization focused on creating housing solutions for Indigenous youth transitioning out of care, helping to address housing barriers and promoting greater stability and opportunity. Contributions included funding to furnish housing units, along with employee-led campaigns that provided fully stocked backpacks and school supplies to support children as they prepared for the school year. Through these partnerships, Assiniboine Credit Union demonstrates its commitment to reconciliation, inclusion, and investing in solutions that strengthen communities and create meaningful pathways to homeownership and housing security.

Libro Credit Union (ONTARIO):

One of the ways Libro Credit Union demonstrates its commitment to reconciliation is by supporting initiatives led by and benefiting Indigenous Peoples. In 2025, Libro provided a $40,000 grant to Six Nations Polytechnic, a progressive Indigenous-owned and controlled educational institution, to support its Workforce Readiness Micro-Credential Program. This program is offered free of charge, helping unemployed and underemployed adults in developing digital, employability, and interpersonal skills through self-paced learning modules and digital badges.

Northern Savings Credit Union (BRITISH COLUMBIA):

Northern Savings Credit Union is advancing economic reconciliation in British Columbia by supporting greater access to homeownership for Indigenous communities. Through its partnership with the First Nations Market Housing Fund, the credit union provides on-reserve housing loans and mortgages, helping to expand access to financing and create pathways to homeownership.

Indigenous Reconciliation

Coast Capital Savings Federal Credit Union (BRITISH COLUMBIA):

In 2025, Coast Capital Savings Federal Credit Union continued its efforts to advance its reconciliation journey by strengthening relationships with Indigenous communities, expanding employee education, and supporting initiatives focused on inclusion and community impact. Through its Indigenous Employee Resource Group (ERG), Coast Capital provided employee opportunities for learning, storytelling, cultural engagement, and community connection, including sponsorship and participation in the Songhees Nation's South Island Powwow and the stɑl'əẇ Powwow hosted by Kwantlen First Nation. The credit union also continued its partnership with the Moose Hide Campaign and advanced its 2024–2026 reconciliation goals across four central pillars: Community Relationships, Education, Employment, and Financial Inclusion showcasing their commitment to building stronger relationships and creating a more inclusive future for all Canadians.



For further examples of how credit unions are advancing reconciliation, please refer to the following resources:

Towards Equitable Futures: Credit Unions' Commitment to Indigenous Reconciliation

CCUA's Reconciliation Page

Case Study: Indigenous Reconciliation (Assiniboine Credit Union)

Promoting Diverse and Inclusive Communities

CUA (NOVA SCOTIA):

Each year CUA holds its annual Community Investment Grant Program. The most recent run received 570 applications from across the province, which is one of the highest numbers since the inception of the Program in 2015. Following the selection process by CUA's Member Advisory Council, there were 27 grant recipients with a total of $125,000 in grants distributed. As in prior years, a concerted effort was made to support traditionally under-represented groups, guaranteeing that a minimum of $10,000 would be awarded to organizations within the BIPOC (Black, Indigenous and People of Colour) and/or LGBTQ+ communities. CUA significantly surpassed this goal with $86,000 of the total funding being awarded to organizations that fall within those categories.

Affinity Credit Union (SASKATCHEWAN):

Moving to a new country comes with enough unknowns that your money shouldn't be one of them. In 2025, Affinity continued its efforts to welcome newcomers through their New to Canada program, aimed at removing financial barriers to new residents during this key transition period in their lives. This program provides a welcome bonus, two years of waived banking fees, access to special investment rates, fee-free approved loans in the first year, a complimentary safety deposit box for 12 months, and 48 free cheques. By bundling practical banking essentials into a single offering, the program helps newcomers establish their financial footing in Canada without the usual startup costs to support their long-term financial success.

For further examples of how credit unions are advancing Diversity, Equity and Inclusion, please check the following resources:

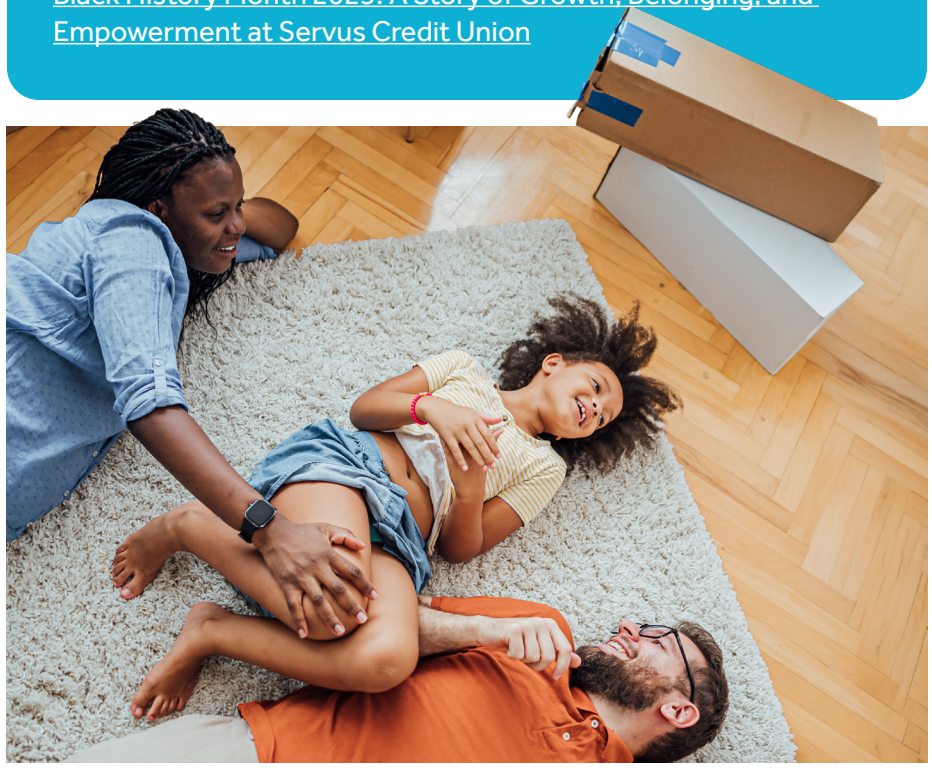
Case Study: Equity, Diversity, Inclusion & Accessibility (Coast Capital Credit Union)

Case Study: Mental Health and Psychological Safety (Libro Credit Union)

CCUA's Diversity, Equity and Inclusion Working Group Page

Championing DEI in the Credit Union Sector: Insights from Leaders Driving Change

Black History Month 2025: A Story of Growth, Belonging, and Empowerment at Servus Credit Union



Advancing Financial Literacy

The Each One, Teach One (EOTO) program, originally developed by Vancity in 2008, and now managed by the Canadian Credit Union Association, trains employees of Canadian credit unions to deliver financial education workshops in their communities.

Recognized by the Financial Consumer Agency of Canada as aligned with Canada's National Financial Literacy Strategy, these workshops are delivered in plain language without any ties to products or services, with the sole goal of empowering Canadians to take control of their financial decisions, goals, and plans.

- Since 2019, **+450** credit union staff volunteers have trained to deliver Each One, Teach One workshops
- **+1,800** workshops delivered
- **+25,000** Canadians benefited from the workshop

Learn more at eotoworkshops.ca



Financial Literacy

Canada's credit unions champion financial literacy in their communities. They constantly seek ways to empower Canadians with the knowledge and tools they need to make informed financial decisions. Below are some examples.

Prospera Credit Union (BRITISH COLUMBIA):

Now part of the Coast Capital Savings Federal Credit Union family of brands, Prospera is committed to equipping Canadians with the financial knowledge to make confident financial decisions. In 2025, as part of supporting financial education across BC, Prospera—through its multi-year partnership with JA British Columbia's Dollars with Sense program—helped more than 200 secondary students build financial knowledge, with employees contributing 80 volunteer hours to deliver the program.

Northern Birch Credit Union (ONTARIO):

In 2025, Northern Birch Credit Union continued to help members improve their financial well-being by hosting 8 financial literacy focused events, including: How Money Works, a specialized seminar for children that was presented to Estonian and Latvian schools, a Credit Scores 101 session, and a fraud prevention event focused on increasing awareness amongst its credit union members of how to keep their financial assets safe and secure against scams.

Servus Credit Union (ALBERTA):

At Servus, financial well-being starts with knowledge. In 2025, Servus continued to support financial literacy initiatives across Alberta through community partnerships, educational programs, and events designed to help Albertans build confidence in managing their finances. Through the Servus Feel Good Fund, the credit union also invested in organizations advancing financial empowerment and reducing barriers to financial well-being, helping individuals, families, and communities build stronger futures.

Brunswick Credit Union (NEW BRUNSWICK):

Enhancing Canadians' financial skills is at the heart of credit union's identity. As a participant in the national credit union financial literacy program, Each One, Teach One in 2025, Brunswick Credit Union held 34 financial literacy workshops, helping 236 community members develop valuable financial skills. Additionally, they strengthened their employee's financial skillset by training 16 employees to deliver the EOTO program. In addition, credit union facilitated 18 supplementary financial literacy sessions to over 500 adults and youth in New Brunswick.

For further examples of how credit unions are supporting financial literacy and inclusion, please check the following resources:

Case Study: Financial Health and Inclusion (Vancity)

Case Study: Financial Empowerment (Assiniboine Credit Union)

Climate Change & Environmental Initiatives

Credit unions understand the impact of climate change and extreme weather events, and the risks it poses to the sustainable development of their members. Although they are at various stages of their journey, credit unions are taking proactive measures to address climate-related risks and opportunities.

- **3 of 3*** Canadian members of the Global Alliance for Banking on Values (GABV) are credit unions
- **4 in 6*** Canadian signatories to the U.N.'s Principles of Responsible Banking are credit unions
- **8 of 21*** Canadian commercial bank signatories to the Partnership for Carbon Accounting Financials (PCAF) are credit unions

*including Desjardins Group



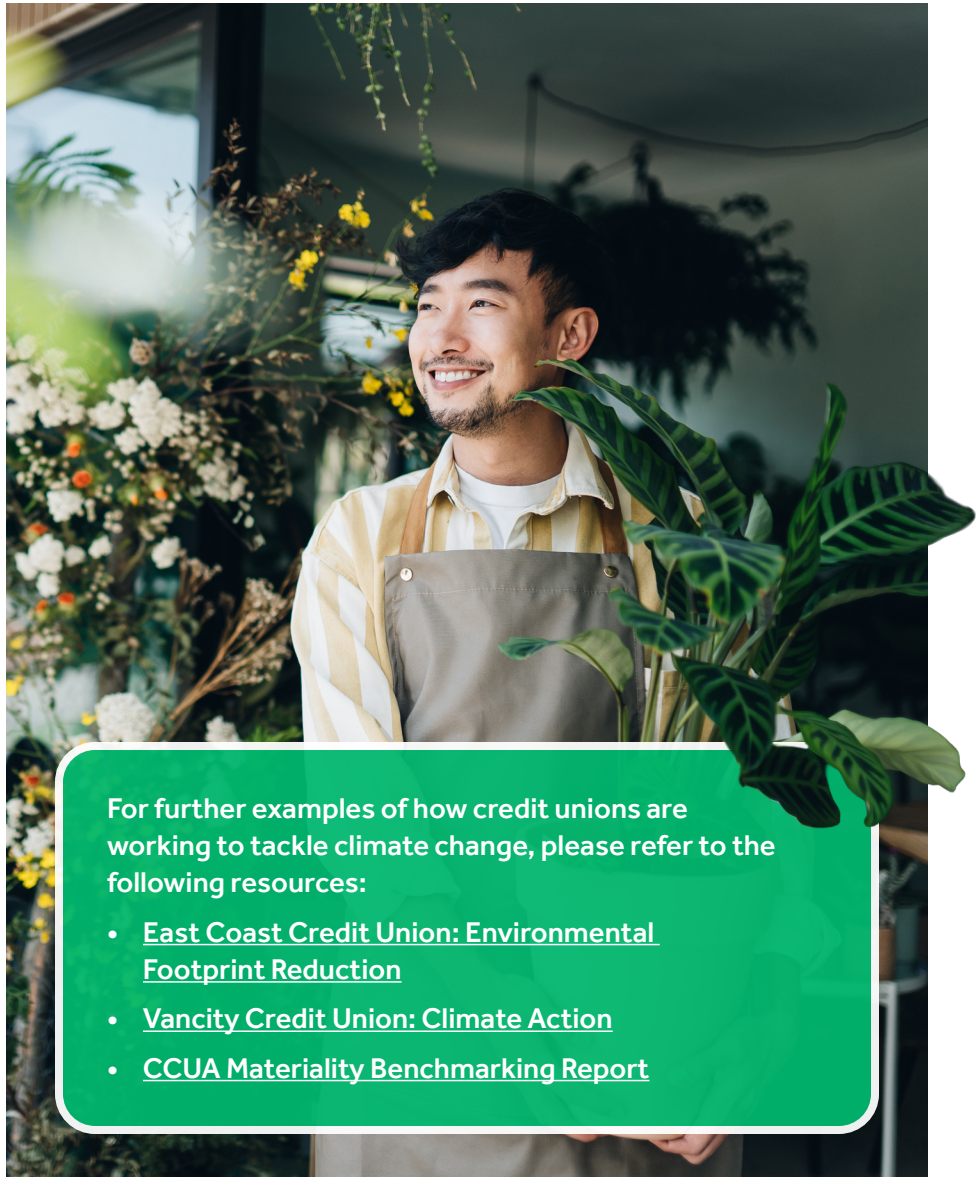
Climate Change & Environmental Initiatives

SASCU Credit Union (BRITISH COLUMBIA):

In 2025, SASCU revamped its community funding structure to target high-impact opportunities that build up community resilience and local empowerment. Its new Empowerment grant provided $50,000 to two non-profit organizations in the Shuswap Region. The Green Resilience grant followed with $31,000 distributed among four other non-profits. These grants supported initiatives that directly benefit the community by strengthening local programs, creating positive social impact, and empowering organizations working to address regional needs. Through this investment, SASCU continued to demonstrate its commitment to supporting the people, organizations, and communities it serves.

OMISTA Credit Union (NEW BRUNSWICK):

OMISTA's Green Choice Home and Transportation Loan programs help Canadians finance their own environmental goals. Through these programs members unlock discounted loan rates towards environmentally friendly upgrades they make in their home or for their purchase of an environmentally friendly transportation option that helps to reduce carbon emissions. As a certified B Corp since 2016, OMISTA is committed to creating positive economic, social and environmental impact in the communities it serves.



For further examples of how credit unions are working to tackle climate change, please refer to the following resources:

- East Coast Credit Union: Environmental Footprint Reduction
- Vancity Credit Union: Climate Action
- CCUA Materiality Benchmarking Report

CCUA
Canadian Credit Union Association

ACCF
Association canadienne des coopératives financières

ccua.com