



OSOYOOS
CREDIT UNION
together we're better

91ST ANNUAL GENERAL REPORT

Initially Delivered at Annual General Meeting
Wednesday, June 17, 2020

Committed to Community

Osoyoos Credit Union is the financial institution of choice
with competitive products, professional personal service and a community focus.



OCU celebrates opening of Rock Creek branch

AFTER MONTHS OF WORK, Osoyoos Credit Union opened its second location to the public — 50 km east of Osoyoos in Rock Creek.

As the credit union's first-ever expansion to another location, this was a big milestone many within the community are celebrating.

The newly constructed Riverside Centre is offering in-branch services two days a week — and a whole lot more.

"We've been able to engage the community as a whole and go back to our co-operative roots," says OCU CEO Greg Sol.

The Riverside Centre boasts many features that are great for the local community, including space and shared resources for other community partners, high-speed fiber-optic Wi-Fi and an electric vehicle charging station.

The branch fills a longstanding need in the Rock Creek community — it's been ninety years since the community has had financial services available locally.

Before OCU arrived, people would often have to drive to other nearby communities to get physical access to banks and other financial institutions.

That all changed with the incorporation of the West Boundary Community Services Co-operative Association in February 2019. Shortly thereafter, OCU and the Rock Creek Farmers Institute purchased land for the Co-op and planning and construction of the Riverside Centre was underway.

There's also room on the property for two additional buildings, including potential retail space for local commercial enterprises.

Staff at OCU Rock Creek will be able to help members with account services like opening accounts, lending, investments, and savings products like Registered Retirement Savings Plans (RRSPs) and Tax-Free Savings accounts (TFSA) at this new location.

For additional convenience, a new ATM is available outside the building for people to access teller services like deposits, withdrawals, balance inquiries and so on.



74 years behind us — and still growing

IN 2021, OSOYOOS CREDIT UNION will celebrate its 75th anniversary — and we'll be doing pretty much what we've been doing for the last 74 years.

We're embracing our quest to be not only the financial institution of choice for the Osoyoos community but also a corporate and community leader.

The Osoyoos Credit Union has come a long way from its humble beginnings in 1946 — when just 18 members turned out for its first annual general meeting.

Now with more than 3,500 members throughout the South Okanagan and West Boundary, OCU is not only the independent financial institution of choice in Osoyoos but also a community leader.

In 2019, we added a second location, setting up a co-operative in Rock Creek that provides banking services to that community and other resources richly received by the Rock Creek community.

Over 74 years, we've dedicated ourselves to a consistent commitment to our members and people before profits.

The money invested in the Osoyoos Credit Union is returned to the community through member patronage and dividends and through commitment to many local organizations and charities.

We've continued to live up to our *Together We're Better* mantra, our staff providing community service, our organization committing financial resources, time and energy to local causes and our combined membership, management and team working together to build a better future for Osoyoos.

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The Annual Report is available on the Osoyoos Credit Union's website at ocubc.com

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Osoyoos Credit Union is a Living Wage Employer

OSOYOOS CREDIT UNION is proud to announce that we are certified as a Living Wage Employer! A Living Wage Employer is an organization that provides a "living wage rate" to its employees that reflects the "true costs of living in a community and that parents can earn what they need to support their families."

As Living Wage Employers, we not only meet the requirements of providing a "living wage," but we also strive to do business with other social enterprises wherever possible to help reduce poverty in our communities.

In 2019, OCU paid out almost \$1.55 million in employee salaries and benefits, income that for the most part was invested back into the community. That was an increase of almost \$150,000 from 2018.

CEO's Report to the Membership



OSOYOOS CREDIT UNION had a successful and productive year in 2019 — one in which our efforts continued to be focused on fulfilling dreams for our members while ensuring we remain the heart of cooperative finance in the region and creating enduring legacies by maintaining core organizational values.

We don't just talk about values; we live them every day.

As we reflect on our future, how we interact with and advise our members today will set the stage for future years as those relationships strengthen and as our employees work with our members to create and achieve their financial goals.

Certainly, changing conditions in 2020 make that even more of a priority for us.

Community is the heart of Osoyoos Credit Union, which is why we continue to invest locally in so many ways.

In 2019, we continued our annual Community Giving fund, which includes a review of submissions in April and November, followed by upwards of \$50,000 in grant funding.

We encourage non-profit, service clubs and good causes of all kinds to review our program posted on our website.

Another way we supported our community was by remaining a living wage employer. This is an initiative that ensures workers receive wages that provide the resources to help their families meet their basic needs.

We continue to encourage partner organizations, members and other businesses in the community to provide similar programming and help their employees also build a healthy and vibrant lifestyle.

To meet our high standard of professional and community service, we have empowered OCU employees to take action to ensure our core values are maintained.

This includes providing each and every team member with the authority to make decisions commensurate with their jobs and skills and developing skill sets that ensure they provide sound financial advice *every time* they interact with a member.

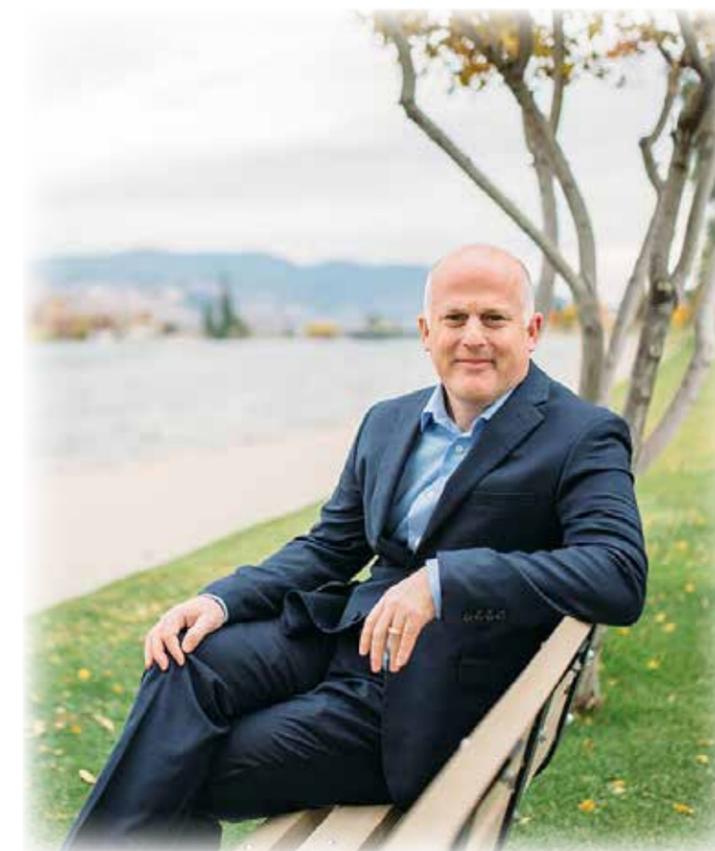
We want our team members to be proud of the work they do, committed to owning up to mistakes — and learning from them — and maintaining a sense of responsibility for understanding and filling in knowledge gaps.

I'm happy to report that OCU team members do take pride in the work they perform. This pride is manifest in a collective capacity to complete tasks fully and accurately, ensuring positive personal presentation daily, and being responsible for their actions.

Our team culture is built on collaboration. This allows the OCU team members to make unique choices — and respect the unique choices of others — knowing that standing together in this effort creates great organizational strength.

It is this organizational strength and commitment to core values that will sustain OCU through this current difficult period. In fact, it allows us to do more, to turn the challenges into opportunities to improve our service and dedication to our membership, partners and others with whom we do business.

Thank you for your support and trust in us through 2019. Together, we will build a brighter tomorrow, even as things are difficult. Together we truly are better.



Greg Sol
Chief Executive Officer

OCU's Board of Directors

Osoyoos Credit Union is governed by a volunteer board of directors elected by membership. Directors are engaged in general and specific duties, including attending regular board meetings and more occasional committee meetings.

With an emphasis on the local economy, our directors strive to represent those who elected them by meeting members' needs through the friendly and local resources an independent credit union can provide.

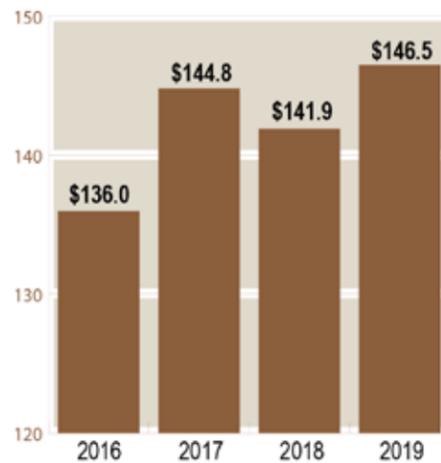
In 2019, OCU's Directors received a combined \$30,387 in compensation.



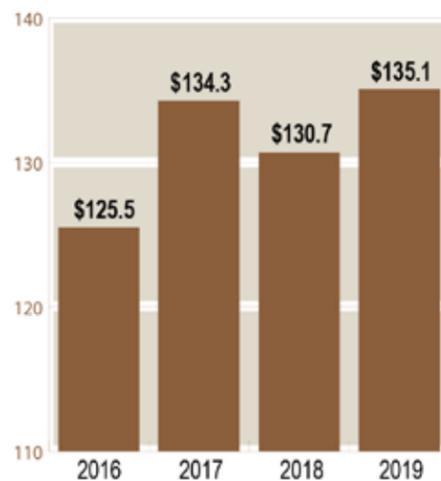
Business Analysis



HIGHLIGHTS



TOTAL ASSETS
(millions of dollars)



MEMBER DEPOSITS
(millions of dollars)

ALTHOUGH financial institutions provide information in table format, the numbers do not always provide the full story of an organization's performance.

This business analysis is a supplement to the provided financial statements, offering an improved view of Osoyoos Credit Union's performance in 2019 and additional explanation where warranted.

At the beginning of 2018, the credit union adopted new or revised standards substantially different from those it previously used.

This new standard fundamentally alters the classification and measurement of financial assets subsequent to initial recognition, including impairment and incorporates a new hedge accounting model.

For additional explanation of these changes, please contact OCU staff to arrange for a personal consultation.

Financial Performance

The Credit Union's total assets increased to \$146,352,155 in 2019, up from \$141,892,358 — or 3.04% — from 2018. This increase is also an improvement from 2017, when assets totalled \$144,822,045 at year's end.

Cash Position

The Credit Union's cash position declined in 2019, falling to \$5,245,911 from \$7,795,913 the previous year.

Cash is defined as cash on hand, deposits with Central 1 Credit Union Ltd. and balances held within investment portfolios.

Member Loans

Outstanding member loans increased in 2019, with commercial and residential mortgages and commercial and consumer

loans all up significantly (7.55%) from the previous year.

In total, Loan Receivables had a net carrying value of \$84,869,589 in 2019, up from \$73,891,006 the previous year.

Member Deposits

Member Deposits increased to \$135,057,076 from \$130,654,117 in 2018, the largest share of that increase coming in Term Deposits, increasing more than \$4.8 million to \$47,207,546.

Demand Deposits account for \$63,187,622 of total deposits, down from \$65,513,793 in 2018.

Registered plans are included in Member Deposits — these include retirement savings plans, retirement income funds, educational savings plans, and tax free savings accounts.

Member Equity

As a condition of membership, which is required to use the services of the Credit Union, each member is required to hold a certain amount of membership shares.

OCU paid out \$36,581 in dividends on Members' shares.

Operating Expenses

The Credit Union's operating expenses in 2019 increased about \$335,000 from 2018.

The largest increases were in operating and Administrative Expense (up \$223,517) and Employee Salaries and Benefits (up \$149,813).

Net Income

Net income for 2019 totaled \$261,261, down from \$323,003 in 2018.



Business Analysis



Beyond the Numbers

IF 2020 WILL BE REMEMBERED as a year of continuous adaptation, 2019 will be recalled as providing opportunity to develop the skills Osoyoos Credit Union management and staff would need to maintain resiliency through the challenges to come.

The Bank of Canada rate remained unchanged in 2019, however both deposit and lending rates declined slightly.

That resulted in a lot of uncertainty in the market with forecasts of a possible recession, in the near future.

Deposit growth proved to be rather challenging in a low-interest rate environment, a situation we overcame by introducing a new investment option for our members by providing access to Index Linked Term Deposits.

The new option gives members the option of investing in the market while guaranteeing their principal investment.

In 2019, a substantial amount of time and effort was invested in growing the skills of our lenders and the results speak for themselves: it was a very successful

year for the lending department with all of the lenders exceeding their individual lending targets for the year.

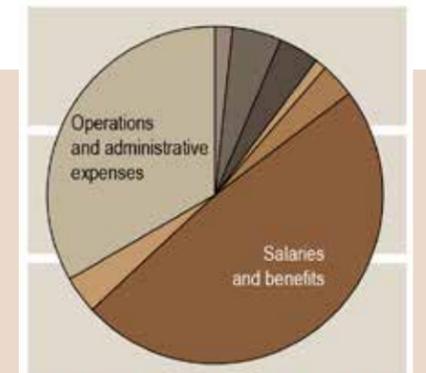
Members are receiving a high level of service and quality advice from our lending team. The increase in lending volume did not negatively impact our delinquency in any way with delinquency rates remaining very low.

Staff education continued to be a key area of focus as staff completed various courses and topic-specific training in addition to their required compliance courses.

The movement towards having an Account Manager assigned to individual members has required staff to fill their knowledge gaps in areas where they were less familiar.

We came into 2020 with a team of well-educated, knowledgeable and caring staff that take pride in their work and in the relationships that they are building with their members.

Cross training efforts with our teller team were very successful with tellers now being able to perform many more tasks on the front line to assist our members.



OPERATING EXPENSES

| Term Deposits | |
|---------------------------------|-------------------|
| Due by Mar. 31, 2020 | 824,500 |
| Due April 1 - Dec 31, 2020 | 3,249,430 |
| Due on or after January 1, 2021 | 15,049,852 |
| Accrued Interest | 144,614 |
| Total | 19,268,396 |

| Portfolio Investments | |
|-----------------------|-------------------|
| Commercial Bonds | 31,371,266 |
| Accrued Interest | 172,401 |
| Total | 31,543,667 |

| Equity Instruments | |
|-----------------------------------|------------------|
| Central 1 Shares (Class A) | 51,146 |
| Central 1 Shares (Class E) | 35 |
| Central 1 Shares (Class F) | 528,923 |
| Stabilization Credit Union Shares | 141 |
| CUPP Services Ltd. | 43,194 |
| Truvera Mortgage Investment | 1,600,000 |
| West Boundary Community Services | 1,000 |
| Total | 2,224,439 |

74
Number of Years
OCU has operated in Osoyoos

4,128
Number of Members
in 2019

\$135.1m
Member Deposits
in 2019

\$185,457
Amount Paid in Patronage
and Dividends in 2019

\$146.5m
Osoyoos Credit Union
Assets in 2019

\$261,261
Net Income
in 2019

Auditor's Report



To the Members of Osoyoos Credit Union:

WE HAVE AUDITED the financial statements of Osoyoos Credit Union (the "Credit Union"), which comprise the statement of financial position as at December 31, 2019, and the statements of comprehensive income, changes in members' equity and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Credit Union as at December 31, 2019, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Credit Union in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing

the Credit Union's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Credit Union or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Credit Union's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Credit Union's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates

and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Credit Union's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Credit Union to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

MNP LLP

Chartered Professional Accountants
March 4, 2020



Financial Position

Osoyoos Credit Union Consolidated Statement of Financial Position

As of December 31, 2019, with comparative information for 2018

| | 2019 | 2018 |
|--|-------------|-------------|
| Assets | | |
| Cash | 5,245,911 | 7,795,913 |
| Investments (Note 5) | 53,071,502 | 56,679,940 |
| Members' loans receivable (Note 16) | 84,869,589 | 73,891,006 |
| Income taxes recoverable (Note 6) | 9,606 | - |
| Advances to related party | 70,000 | - |
| Property, plant and equipment (Note 7) | 2,585,381 | 2,714,625 |
| Intangible assets (Note 8) | 120,115 | 177,973 |
| Other assets (Note 9) | 136,405 | 202,280 |
| Investment property (Note 10) | 423,646 | 430,621 |
| | 146,532,155 | 141,892,358 |
| Liabilities | | |
| Member deposits (Note 12) | 135,057,076 | 130,654,117 |
| Income taxes payable (Note 6) | - | 50,007 |
| Other liabilities | 508,285 | 329,990 |
| Derivative financial instruments (Note 11) | 32,350 | - |
| Deferred tax liabilities (Note 6) | 76,258 | 55,977 |
| Patronage dividends payable (Note 13) | 106,135 | 187,017 |
| Member shares (Note 13) | 1,238,516 | 1,346,591 |
| | 137,018,620 | 132,623,699 |
| Commitments (Note 17) | | |
| Members' equity | | |
| Member shares (Note 13) | 224,743 | 238,277 |
| Retained earnings | 9,288,792 | 9,030,382 |
| | 9,513,535 | 9,268,659 |
| | 146,532,155 | 141,892,358 |

Approved on behalf of the board

Pat Wycherley
Director

Thomas Martin
Director

Osoyoos Credit Union is incorporated under the Credit Union Incorporation Act of British Columbia and is a member of Central 1 Credit Union Limited.

The Credit Union operates as one operating segment in the loans and deposit taking industry in British Columbia. Products and services offered to its members include deposit products, loan products and registered investment products.

The consolidated financial statements of the Credit Union as at and for the year ended Dec. 31, 2019, comprise the Credit Union and its wholly owned subsidiary OCU Wealth Management Services Ltd. Together, these entities are referred to as the Credit Union.

The Credit Union adopted amendments to the following standards, effective Jan. 1, 2017. Adoption of these amendments had no effect on the Credit Union's consolidated financial statements.

- IFRS 10 Consolidated financial statements;
- IFRS 11 Joint arrangements;
- IFRS 12 Disclosure of interests in other entities;
- IAS 1 Presentation of financial statements;
- IAS 16 Property, plant and equipment;
- IAS 27 Separate financial statements;
- IAS 38 Intangible assets.

Financial Position



Statement of Comprehensive Income

For the year ended December 31, 2019

| | 2019 | 2018 |
|---|-----------|-----------|
| Interest revenue | | |
| Interest on member loans | 3,078,911 | 2,856,280 |
| Interest on investments and deposits | 1,812,203 | 1,599,828 |
| | 4,891,114 | 4,456,108 |
| Interest expense | | |
| Interest on member deposits | 1,691,288 | 1,547,711 |
| Net interest income | 3,199,826 | 2,908,397 |
| Impairment losses on member loans (Note 16) | 4,319 | 22,983 |
| Financial margin | 3,195,507 | 2,885,414 |
| Other income | 461,215 | 416,016 |
| | 3,656,722 | 3,301,430 |
| Operating expenses | | |
| Amortization of intangible assets (Note 8) | 61,740 | 67,236 |
| Deposit insurance | 149,759 | 114,030 |
| Depreciation of property, plant and equipment (Notes 7 and 10) | 123,474 | 115,754 |
| Director and committee expense | 41,700 | 27,175 |
| Distribution to members (Note 13) | 103,284 | 182,875 |
| Employee salaries and benefits | 1,568,730 | 1,418,917 |
| Occupancy and equipment | 114,023 | 124,588 |
| Operating and administrative expense (Note 14) | 1,079,451 | 855,934 |
| | 3,242,161 | 2,906,509 |
| Operating income | 414,561 | 394,921 |
| Other expense | | |
| Loss on disposal of property, plant and equipment | - | (48,832) |
| Loss arising from decrease in fair value of derivative financial instrument | (32,350) | - |
| Impairment loss on property, plant and equipment and intangible assets | (34,175) | - |
| Income before income taxes | 348,036 | 346,089 |
| Provision for (recovery of) income taxes (Note 6) | | |
| Current | 66,494 | 67,347 |
| Deferred | 20,281 | (44,261) |
| | 86,775 | 23,086 |
| Net income | 261,261 | 323,003 |
| Other comprehensive income for the year | - | - |
| Total comprehensive income for the year | 261,261 | 323,003 |

Capital Management

In managing its capital, the Credit Union's primary objective is to ensure it maintains adequate liquidity to meet its financial obligations, make necessary capital purchases and support ongoing business.

The Credit Union monitors and assesses its financial performance to ensure it is meeting its objectives.

The Financial Institutions Act (British Columbia) requires the Credit Union to maintain, at all times, a capital base which is adequate in relation to the business carried on.

The level of capital required is based on a prescribed percentage of the total value of risk weighted assets, each asset of the Credit Union being assigned a risk factor based on the probability that a loss may be incurred on the ultimate realization of that asset.

The Credit Union considers its capital to include membership shares (member shares and investment shares), and undivided earnings.

There have been no changes in what the Credit Union considers to be capital since the previous period.



Financial Position

Statement of Cash Flows

For the year ended December 31, 2019

| | 2019 | 2018 |
|--|--------------|-------------|
| Cash provided by (used for) the following activities | | |
| Operating activities | | |
| Interest received from members' loans | 3,118,972 | 2,627,746 |
| Interest and dividends received from investments | 1,868,028 | 1,791,908 |
| Fees, commissions and miscellaneous income received | 404,512 | 373,167 |
| Cash paid to suppliers and employees | (2,709,483) | (2,404,062) |
| Interest paid on deposits | (1,294,417) | (1,236,035) |
| Patronage and dividends paid | (185,457) | (168,124) |
| Income taxes recovered (paid) | (126,107) | 27,650 |
| | 1,076,048 | 1,012,250 |
| Financing activities | | |
| Net change in member deposits | 4,180,141 | (3,630,410) |
| Net change in member shares | (121,610) | (109,979) |
| | 4,058,531 | (3,740,389) |
| Investing activities | | |
| Net change in members' loans receivable | (11,018,644) | 2,006,368 |
| Advances to related party | (70,000) | - |
| Purchases of investments | - | (127,886) |
| Proceeds on disposal of investments | 3,430,032 | - |
| Purchases of property, plant and equipment | (20,969) | (119,802) |
| Purchases of intangible assets | (5,000) | (17,520) |
| | (7,684,581) | 1,741,160 |
| Decrease in cash resources | (2,550,002) | (986,979) |
| Cash resources, beginning of year | 7,795,913 | 8,782,892 |
| Cash resources, end of year | 5,245,911 | 7,795,913 |

Statement of Changes in Members' Equity

For the year ended December 31, 2019

| | Member shares | Retained earnings | Accumulated other comprehensive loss | Total equity |
|---|---------------|-------------------|--------------------------------------|--------------|
| Balance December 31, 2017 | 207,740 | 8,554,661 | (311,115) | 8,451,286 |
| Comprehensive income | - | 323,003 | - | 323,003 |
| Distribution to members | - | (4,142) | - | (4,142) |
| Net issuance of member shares | 30,537 | - | - | 30,537 |
| Impact of initial application of IFRS 9 | - | 156,860 | 311,115 | 467,975 |
| Balance December 31, 2018 | 238,277 | 9,030,382 | - | 9,268,659 |
| Comprehensive income | - | 261,261 | - | 261,261 |
| Distribution to members | - | (2,851) | - | (2,851) |
| Net issuance of member shares | (13,534) | - | - | (13,534) |
| Balance December 31, 2019 | 224,743 | 9,288,792 | - | 9,513,535 |



Credit facilities

The Credit Union has available to it, through Central 1, a \$750,000 CAD and \$250,000 USD demand operating line of credit secured by a demand debenture and the general assignment of book debts.

The outstanding balance at December 31, 2019 was nil.

The Credit Union had the following member deposits at end of year:

| | 2019 | 2018 |
|-------------------|------------|------------|
| Demand Deposits | 63,187,622 | 65,513,793 |
| Term Deposits | 47,207,546 | 42,382,348 |
| Registered Plans | 23,878,938 | 22,197,160 |
| Dormant Accounts | 29,851 | 28,515 |
| Non-equity Shares | 32,524 | 34,524 |
| Accrued Interest | 720,595 | 497,777 |

2019 proved yet again 'together we're better'

OSOYOOS CREDIT UNION STAFF are proud to be a part of an amazing community. We work among the friendliest, most considerate and generous people.

With fresh fruits brought in to us during the summer, wine throughout the year and baked goods brought in from across the border, we are truly blessed to be thought of and appreciated so often.

Our members think so much of us and every day we think so much of them — and the community in which we live and work.

Community is one of the four core values that we strive to live by at work with the people we help and at home with our family and friends every day.

We want to thank everyone in our community for supporting their credit union with personal and business banking needs. That allowed us in turn to support our community with our Community Giving Fund, Staff Volunteer Program and complimentary use of our OCU Event Trailer.

Together, we're better!

Community Giving Fund

In 2019, we decided that we wanted to meet the community members who make Osoyoos and our nearby districts so great — from Rock Creek to the east and Princeton to the west.

We decided as a team that we wanted to meet the people who make a difference in our community when they are the successful recipients of our Community Giving Fund.

We wanted to learn more about their purpose and the impact they make in our community.

We all took turns to go out to the organizations and meet their volunteers and presented their gift from our Community Giving Fund.

A collective \$50,000 we give back to our

community can make such a difference and we are proud to do so.

Our Staff Volunteer Program

We took community support to the next level and implemented a Staff Volunteer Program in 2019.

Staff were encouraged to volunteer in our community and schedule time off from work or take time off in lieu if a volunteer opportunity was on a day off to a maximum of seven hours over the year.

Our OCU team was able to share their knowledge, skills and time with the following organizations:

- Desert Valley Hospice Society-Hike for Hospice;
- Heart & Stroke Foundation-Big Bike Ride;
- Osoyoos Secondary School Drama Club;
- South Okanagan Association for Integrated Community Living;
- Osoyoos Secondary School Breakfast Club;
- Osoyoos Elementary School Junior Curling;
- Osoyoos & District Arts Council;
- Osoyoos Rotary Club;
- Ride to Conquer Cancer-BBQ Fundraiser and Oliver Twist Car Show Fundraiser; and
- Junior Achievements BC-Financial Literacy Programs presented to Osoyoos Secondary School, Osoyoos Elementary School, Greenwood Elementary and Midway-Boundary Secondary School.

Our OCU Event trailer

With the complimentary rental equipment including a barbecue, two full propane tanks, popcorn machine, three tables and tent, our OCU Event Trailer was out in the community to help with 17 events in 2019.

Highlighting OCU's team community activities

- In May, some of our staff participated in the Hike for Hospice to support Desert Valley Hospice.
- In June, we rounded up 30 riders to participate in the Big Bike Ride for Heart and Stroke Foundation. Collectively, we raised more than \$2,200.
- In July, we sponsored a Hole in One Prize at the Osoyoos Rotary Golf Tournament. We also handed out freshly popped popcorn and gave everyone a chance to win a wine basket with two bottles from Adegas on 45th Estate Winery!
- In August, we organized a barbecue Fundraiser for one of our own staff member, Russell Comerford, who was raising money for the Ride to Conquer Cancer in honour of his mother. We raised \$1,800 in five hours thanks to our hungry supporters! Russell rode 200 km in two days — and came to work the following Tuesday.
- We spent August 1 at Area 27 Racetrack to support and bring awareness to ONSN Child & Youth Development Center.
- In September at the Rock Creek Fair, we participated as a sponsor and had our event tent set up to highlight our new location at the Riverside Centre in Rock Creek.
- In mid October our Board of Directors hosted a barbecue for our community to celebrate our International Credit Union Day and the impact the credit unions have to the community.
- Later in October, we celebrated our sixth annual Trick or Treat Main Street with our Toy Story Theme. We captured more than 175 moments for about 200 children and parents-dressed up for the event! Everyone received a copy for their memory book.
- In November, to celebrate our Customer Appreciation Day, our staff rolled up our sleeves and baked goodies for our members to enjoy with their coffee and hot chocolate before the Christmas Light Up show on Main St.
- In late December, we sponsored the last hockey game of the year for the Osoyoos Coyotes! We brought bannam sticks to give away, threw in \$150 in loonies during the Loonie Scramble and provided the fans a chance to win the prize at Toss a Puck onto the ice. And to top off the event, everyone attending had a chance to win a New Year Celebration basket loaded with goodies!