

Member Quiz - Win \$25!

Test your GVC knowledge! Answer the three questions below for your chance to win a \$25 prize. All entries with the correct answers will be entered into a random draw.

- 1. What is GVC’s purpose statement?
- 2. In what year was GVC Credit Union founded?
- 3. Name one credit union that has previously merged with GVC.

Please email your answers to marketing@gvccu.com by **October 31, 2025** with the subject line Member Quiz.



Chequing, Savings, Mortgages, Loans and Friendly Advice.
www.gvccu.com



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Service Fee Notice

As previously communicated in the June statements and on our website, updates to service fees took effect on September 1, 2025.

At GVC Credit Union, we’re committed to providing exceptional value and personalized service, and these updates help support ongoing improvements while sustaining the high standards our members expect. To view the “General Service Fee Schedule” visit www.gvccu.com

Please note: Monthly account package fees are not changing except for ATM fees.

Good news! Interac e-Transfer Send, Request, and Receive remain free on all personal and business accounts.

If you have questions or would like to review your account options, please contact your branch — we’re here to help.

Board of Directors

Elected by you, the members, representing your interests and guiding the future of your credit union are:

Chairperson..... Shaun Olafson
1st Vice-Chairperson..... Charles Milne
2nd Vice-Chairperson..... Herb Gill
Director..... Laurie Bachynski
Director..... Doris Mah
Director..... Glenn McLaughlin
Director..... Sarin Raj
Director..... Elaine Schretlen

Prime Rate

In the interest of our members borrowing at rates which are tied to prime, our prime rate as at September 16, 2025 is **4.95%**

Call for Nominations: Join GVC's Board of Directors

Are you passionate about shaping the future of your credit union? Serving on GVC's Board of Directors offers a rewarding opportunity to make a difference in the strategic direction of our organization. Directors play a key role in guiding the credit union's decisions, operations, and long-term goals.

If you’ve been a GVC member in good standing for at least 12 consecutive months prior to the close of nominations, and you meet the qualifications under the legislation governing GVC and the rules of GVC, you’re invited to submit your nomination.

In 2026, elections will be held to fill four board positions, three for a three-year term and one for a two-year term of office. To nominate a candidate, please reach out to the Nominating Committee Chairperson, Elaine Schretlen, at elaine.schretlen@gmail.com (please use “GVCCU Nomination” in the subject line), or contact Victoria Kowalski, Administration & Marketing Manager, at vkowalski@gvccu.com or 604-238-4338.

Nominations close at 5 PM on Monday, November 10, 2025. Don’t miss your chance to contribute to the future of GVC!

Prospective Candidates Information Session

Are you considering a role as a director and want to learn more? We invite you to join our virtual "Prospective Candidates Information Session," where you can gain insights into the responsibilities and rewards of being a GVC director.

The session will take place online on Wednesday, November 5, 2025, at 5:30 PM. To confirm your attendance, please RSVP by Monday, November 3, 2025, by contacting Amber Marcheen, Corporate Secretary, at 604-238-4338 or via email at amarcheen@gvccu.com.

We look forward to seeing you there!



HEAD OFFICE Administration 206-3185 Willingdon Gr. Burnaby, BC V5G 4P3 t 604.238.4338 f 604.421.8949 Monday-Friday 8-5	BURNABY Burnaby Heights Office 4493 Hastings St Burnaby, BC V5C 0L6 t 604.298.3344 f 604.298.3417 Monday-Thursday 9:30-5 Friday 9:30-6 Saturday 10-2	SURREY Impact Plaza Office 125-15280 101 Ave Surrey, BC V3R 8X7 t 604.584.4434 f 604.584.6038 Monday-Thursday 9:30-5 Friday 9:30-6 Saturday 10-2	VANCOUVER Kingsgate Office 115-370 East Broadway Vancouver, BC V5T 4G5 t 604.875.8590 f 604.875.8591 Monday-Thursday 9:30-5:30 Friday 9:30-6 Saturday 9:30-4
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We’re celebrating YOU — our amazing members!

Stop by any branch every third Friday of the month for complimentary coffee and a sweet treat on us.

It’s our small way of saying thank you for being part of GVC Credit Union

Service Excellence Training – Investing in Our Team

This May, GVC staff participated in a special two-day Service Excellence Training program led by Canscott Management Services. Held on May 18 and 25, the training focused on strengthening teamwork, communication, and our commitment to delivering exceptional service.

Staff also completed MBTI assessments, helping them better understand their strengths and how to collaborate more effectively. These sessions weren’t just about skills — they were about ensuring every member interaction reflects our purpose: empowering people along their financial journey.

By investing in our team, we’re making sure members continue to receive the personalized service that sets GVC apart.



Did You Know? The GVC Cooperative Difference

At Greater Vancouver Community Credit Union, we’re not just another financial institution — we’re a member-owned cooperative. That means when you bank with us, you’re not a customer, you’re an owner.

Unlike banks, our profits don’t go to outside shareholders. Instead, they’re reinvested to benefit you, our members, and the communities where we live and work. This cooperative model has guided us for 85 years and continues to shape every decision we make.

Here are a few ways GVC’s cooperative difference works for you:

Member Ownership – Every member has a voice, with the ability to vote at our Annual General Meeting and help shape our future.

Community Focus – We support local initiatives, charities, and projects that strengthen families, youth, and neighbourhoods.

Values-Driven Service – We believe in second chances, personal relationships, and doing the right thing — always.

Shared Success – Our goal isn’t to maximize profits. It’s to empower people along their financial journey and create long-term value for our members.

When you choose GVC, you’re choosing more than just a place to bank — you’re choosing a community that works together for mutual benefit. That’s the cooperative difference, and it’s something worth celebrating.

Important Reminder for Property Owners

If you have a mortgage with GVC Credit Union, you are required to maintain adequate replacement-value insurance and provide us with a copy of your current policy listing GVC as the loss payee.

Please ensure your policy includes a standard mortgage clause. If you’re unsure about your coverage, contact us or ask your insurance agent to send a copy directly to your branch.

Celebrating 85 Years – Giving Back Through Our Members

At our 85th Anniversary Annual General Meeting, we celebrated with members in a truly special way. Ten lucky members each won a \$500 cash door prize — and, in recognition of this milestone, GVC donated \$850 on behalf of each winner to a community organization of their choice.

Thanks to our members, a total of \$8,500 was directed back into our communities, supporting a wide range of local charities and initiatives that reflect GVC’s values and cooperative spirit:

Aunt Leah’s Place – helps young mothers and youth in foster care build brighter futures through housing, education, and life skills programs.

Wildlife Rescue Association of BC – rescues and rehabilitates injured wild animals, with the goal of releasing them back into their natural habitats.

BC SPCA (Burnaby) – advocates for animal welfare, offering shelter, rescue, and adoption services for animals in need.

Union Gospel Mission – delivers meals, shelter, recovery programs, and compassionate care to those struggling with poverty, homelessness, and addiction.

Covenant House Vancouver – provides shelter, meals, and wraparound services to at-risk and homeless youth, helping them find safety and hope.

AGM Recap – Celebrating 85 Years Together

On Wednesday, May 7, 2025, members, staff, and directors of Greater Vancouver Community Credit Union gathered at the Executive Inn Burnaby (4201 Lougheed Hwy) for a very special milestone — our 85th Annual General Meeting.

The evening began with a buffet-style dinner, giving members a chance to connect and enjoy time together before the meeting began. At 7:00 PM, we welcomed

Knights of Columbus (BC) Charity Foundation – funds charitable causes across BC, supporting families, youth, and community initiatives.

Dixon Transition Society – provides safe housing and support services to women and children fleeing domestic violence.



Photo: Monika Verma, Executive Director, Dixon Transition Society and Edgar Nacar, President, Knights of Columbus BC Charity Foundation

Belvedere North Shore Polish Association – promotes Polish culture and community connection through cultural, educational, and social programs.

St. Helen’s Parish – serves as a spiritual and community hub in Burnaby, offering outreach and programs that strengthen families and neighbourhoods.

Hungarian Cultural Society – preserves Hungarian heritage in Vancouver through cultural, educational, and community-building events.

This initiative reflects GVC’s 85 years of cooperative values and our ongoing commitment to empower people and strengthen communities.

Bryan Yu, Chief Economist at Central 1, who provided valuable insights into current economic trends and the challenges facing British Columbians today.

With 85 members and 10 guests in attendance, the business meeting began at 7:30 PM, highlighting GVC’s achievements, financial strength, and cooperative values. More than just a meeting, it was a celebration of 85 years of community, cooperation, and shared success.

Thank you to everyone who joined us — your support continues to shape the future of GVC.