

2023 ANNUAL REPORT

# Helping members explore the possibilities



 SCU

EXPLORE THE POSSIBILITIES™

**“When you’re surrounded  
by people who share a  
passionate commitment  
around a common purpose,  
anything is possible...”**

HOWARD SCHULTZ

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# Shared commitment. Common purpose. Infinite possibilities.

YOU HAVE DREAMS—WE HAVE SOLUTIONS  
TO HELP YOU LIVE THEM.

That's SCU. We work with a shared commitment to our members and join together every day with a common purpose — to support the financial well-being of our members and guide them on their journey of saving and spending wisely. Together, we collaborate with our members every step of the way, building relationships and trust. We create solutions that meet members' unique financial needs today, while exploring the infinite possibilities for the future.



# Success by the numbers.



**110,009**

TOTAL MEMBERS



**5,028**

NEW MEMBERS



**4.60%**

ASSET GROWTH



**5.70%**

DEPOSIT GROWTH



**5.36%**

LOAN GROWTH



## 2023 Board of Directors



**MARIA REIMER**  
Board Chair



**BRUCE PENNER**  
First Vice-Chair



**CHRIS GOERTZEN**  
Second Vice-Chair



**DORIS MARTENS**  
Director



**JEREMY HILDEBRAND**  
Director



**JAYSON BARKMAN**  
Director



**BONNIE GOERTZEN**  
Director



**KRIS PLETT**  
Director



**MATT KEHLER**  
Director

## Message from the Chair

We are pleased to report that 2023 was another strong fiscal year for SCU. Through our organic growth, we welcomed 5,028 new members, increased our net membership to over 110,000, and increased our assets to nearly \$10 billion. This growth is a testament to our members' continued trust and confidence in us.

This success was in spite of 2023 being another year of ongoing challenges. As we move into 2024, continued economic pressures such as high inflation, rising interest rates, and the potential for a recessionary period will create ongoing uncertainty for both consumer and business members. SCU has responded as we always do—remaining focused on meeting the needs of our members first and foremost. We continue to provide dependable advice so members can achieve their financial goals.

The state of credit unions in Manitoba will continue to see significant change in 2024, with merger activity that has the potential to further reduce the number of credit unions operating in the Province. Our commitment to sound financial practices positions us as a steadfast institution in the market. Amidst competitive pressures, we understand the need to invest in products, services, and technologies to maintain our members' trust in our strength and stability, even in times of change.

As we move into 2024, our overall vision for SCU will revolve around these investments, along with providing development opportunities for employees so they can expand their business and financial acumen. Technology remains at the forefront of our investment strategy to stay relevant, competitive, and viable for our members for years to come. We will additionally focus on elevating our product offering, enhancing existing offerings or creating new products that meet our members' unique needs.

Attracting talent and investing in our people is critical to our success. We are committed to creating programs that make SCU an employer of choice, ensuring our team is well-equipped to serve our members.

I want to thank our CEO, Glenn Friesen, for his commitment and dedication to SCU, along with the Executive Leadership team and all employees for their enthusiasm, expertise, and the energy they bring to SCU every day. A special thank you goes to my fellow Board Members for their service. I am grateful for the opportunity to have represented our members and to serve as the Board Chair over the past number of years.

Finally, I also offer my sincere appreciation to every SCU member. Thank you for your continued patronage, trust, and support, and for being an integral part of the SCU story.

Sincerely,

Maria Reimer, Board Chair

## Message from the CEO

As I reflect on 2023, both at home and abroad, it's clear that change and uncertainty have become a constant and the challenges are diverse and dynamic. Yet, amid this uncertainty, we can see opportunity: Opportunities to leverage our stability today as a strong foundation for our future. Opportunities to support our members and find new ways to meet their evolving needs. And, opportunities to serve as a pillar of strength for the communities we serve.

It starts with a shared commitment, coming together around a common purpose—serving our members—and providing trusted advice and solutions that help them explore the infinite possibilities that lie ahead.

The economy is rife with variables, and we recognize the impact on our members' daily lives of increasing food costs, rising interest rates, the possibility of a recessionary period, the upcoming American election, and the global tensions affecting regions like Europe and the Middle East. The human cost of these devastating wars is immeasurable, and the results resonate internationally.

Now more than ever, our members need a trusted partner to guide them through the financial challenges they may face. Our commitment is to provide support and explore possibilities that help our members secure a better financial future. Our specialized model allows us to work with each member individually, meeting them where they are and assisting them in achieving their unique financial goals.

In an effort to cool the Canadian economy and slow the rate of inflation, the Bank of Canada continued to increase policy interest rates, pushing interest up on both saving and borrowing for consumer and business members. Times of increasing interest rates can create both opportunities and challenges. With rising lending rates, our lending specialists partnered with members to understand their needs, offering expert advice, and uncovering solutions—all with the goal of keeping home ownership affordable. Increasing rates also provided members with an opportunity to do more with their money, as SCU provided competitive rates and special offers on a range of deposit products throughout the year.

Our focus on project accomplishments reflects our dedication to our members. From being the first credit union to launch the new First Home Savings Account to improving connectivity and embracing digital solutions, our focus in 2023 was to provide members with more options, enhanced security, and better overall experiences.

In addition to our ongoing investment in digital technologies such as debit card management that introduced new security controls, we continued to deliver on our promise of improving service by updating our phone systems in branches and in our member contact centre. And for our business members, we expanded our business solutions to offer remote cheque scanners that added convenience and provided support to those faced with repaying their Government of Canada CEBA loan by January 2024.

We must continue to focus beyond the horizon and imagine the infinite possibilities in the future. We are always looking ahead, anticipating your needs, and adapting to the changing financial landscape. Whether uncovering unique solutions, evolving our product lines through our partners, digital banking enhancements, or new credit card offerings, our commitment remains steadfast—to serve you better today and in the future.

Our success is in no small part due to you, our loyal members. Because of your commitment, trust, and support, we delivered a steady fiscal performance in our loan and deposit portfolios. In 2023, our loan portfolio grew by 5.36%, and our deposit portfolio grew by 5.70%. Our assets increased 4.60% in 2023 to a new high of more than \$9.54 billion. We are incredibly fortunate to have experienced such strong growth in a year that brought so many challenges to the world.

Every day, our employees come to work with the sole purpose of helping our members secure their best financial future. A sincere thank you to our employees for your unwavering commitment to serving our members. It's because of you that we are outperforming our peers, experiencing organic membership growth, and maintaining member satisfaction.

I also wish to thank the SCU Board of Directors for their ongoing support, and to acknowledge our Executive Leadership team for their dedicated efforts in supporting our employees' and members' needs.

And to our members, thank you for your continued support, trust, and loyal dedication to SCU.



Glenn Friesen, Chief Executive Officer

## 2023 Executive Leadership Team



**GLENN FRIESEN**  
Chief Executive Officer



**AMANDA PETERS**  
Chief Financial Officer



**DAVID MOORE\***  
Chief Retail &  
Sales Officer



**JAMES GOSSELIN**  
Chief Corporate  
Sales Officer



**TIM FRIESEN**  
Chief Risk Officer



**ANDY ALGUIRE**  
Chief Information &  
Technology Officer



**STACEY McLEISH**  
Chief People & Brand  
Officer

\*Departed October 2023

# A tribute to Reg Penner .



“The SCU is one of the many beneficiaries of Reg’s passion for community service and commitment to living a life of purpose, and his contributions played a pivotal role in the growth of SCU. Reg’s memory will be a blessing that will resonate for generations to come.”

Maria Reimer  
Board Chair

“Reg offered his time and service quietly, seeking no recognition and finding joy simply in helping others. His mentorship and guidance has helped shape what SCU is today.”

Glenn Friesen  
CEO

On March 29, 2023, SCU lost a respected mentor, community leader, and cherished friend with the passing of Reg Penner.

Reg served on the SCU Board of Directors for 21 years, seven of them as Board Chair. He was a passionate advocate for the credit union system as a whole and devoted much of his time to many organizations in the Steinbach community and beyond. He will forever be remembered for embodying what it means to live one’s life purpose and in service of his community.

This past year, Reg was posthumously honoured with the Manitoba Credit Unions Order of Merit, presented by the Credit Union Central of Manitoba. This award recognized Reg’s long-standing commitment to the Manitoba credit union system. In addition to the honour of being selected, Reg’s family requested that the \$1,000 bursary attached to his Order of Merit award go to a student graduating from Steinbach Christian School who is continuing their education.

“

They laid out my finances in a way that I could understand and helped with every financial ‘first’ I had. From getting a student credit card, to setting up an RRSP, they made me feel secure in the future I was beginning to build. I wouldn’t be saving and preparing for my future if it were not for the SCU staff.

Gillian  
Member since 2014

”



# Helping members save more

## Live life and save for it

The tide changed in 2023. With rising inflation and interest rates came increased deposit rates. SCU provided competitive rates and special offers throughout the year on a range of products, increasing the possibility for members to do more with their money than they imagined.

In 2023, SCU launched the First Home Savings Account (FHSA), which offered members another way to save for a downpayment. The FHSA combines the tax-deduction benefit of an RRSP with the tax-free growth of a TFSA and is another tool in the toolbox that SCU has to help members on their journey of saving and spending wisely.

Rising rates continued to make GICs an attractive investment opportunity. Together with SCU's High Interest Savings Account (HISA) and a range of registered products for every stage of the savings journey, members had the best options from which to choose and a dedicated team of specialists to help meet their financial needs.



SCU's deposits grew by  
**5.70%**

“

My wife and I always dreamed of building a home outside the city. When we found the perfect piece of land, we were ecstatic, but quickly learned that purchasing vacant land required 50% down with a promise to build within a year. SCU offered a more affordable option that would allow us to build when the time was right. In less than a week, we secured financing, made an offer, and successfully purchased our land. Without SCU, our dream would have never been possible.

Adam and Rachel  
Members since 2017 and 2012

”

## Helping members navigate change

### Custom mortgages designed for you

In a time of rising interest rates, SCU rose to the challenge and delivered custom mortgage solutions tailored to meet the unique needs of each member. And, because everyone is different, what fits one person doesn't necessarily fit the next. That's the value of partnering with a lending specialist — they work to understand your goals and offer the combination of expert advice, competitive rates, and the flexibility to choose mortgage terms that keep home ownership affordable. Whether they wanted to renovate, build, buy new, get into the rental market, or were new to Canada— in 2023, SCU had a mortgage solution to meet the unique needs and situation of every member.



SCU's lending grew by

**5.36%**



After a sudden job loss, we needed support creating a retirement plan and advice to help us through this new phase of our lives. The wise and caring professionals at SCU helped us go from being afraid of retirement to being more prepared. Now we go into retirement with joy and excitement of the adventures ahead. SCU made ALL the difference as they guided us through this part of our journey! Thank you SCU!

Deb  
Member since 2006



## Helping members achieve their goals

Whether they were just starting out or well on their way, in 2023 we supported members wherever they were in their financial journey. Our wealth team is a group of specialized advisors who offer advice and guidance to serve every level of investor, whether they are looking to grow their wealth, meet their investment and retirement goals, or leave a legacy for loved ones.

After all, it's all about relationships. And, in building connections with our members, we're able to see the bigger financial picture and provide tools and solutions that guide members on the road to financial freedom. We leverage the experience and know-how of a team that provides superior wealth management expertise to deliver strategies that help members achieve their life and retirement goals.

## Helping members do business better

SCU's team approach to working with business members places them and their needs at the centre, surrounded by a team of committed specialists who rally around a common purpose—providing product and service solutions that make it easier and more affordable to do business in a changing environment. We worked to provide competitive savings and investment rates for business members and offered payment and processing solutions that streamlined operations, reduced manual tasks and duplication, and allowed businesses to do more with their money.

After several delays, in 2023, the Canadian government set January 18, 2024 as the deadline for the repayment of Canada Emergency Business Account (CEBA) loans. SCU's goal was to help members successfully repay their CEBA loan in order to take advantage of the program's partial loan forgiveness, and to ensure businesses could continue to thrive within our communities.

“

SCU helps our business grow by providing expert advice, whenever we need it. Oftentimes we don't know what we don't know and it's really helpful to have somebody at the other end of the phone who answers and is willing and able to provide expertise whenever we need it. It's about more than money... it's about trust.

Desmond  
Macanta Design Build  
Member since 2015

”

# Helping members connect to convenience

In 2023, we joined together with a common purpose and a shared commitment to our members by continuing to invest in technologies that focused on improving the delivery of our products and services and enhancing member experience. Whether in-branch, online, mobile app, or behind the scenes, SCU's ongoing integration of technology across the organization provided members with more options than ever to explore the convenience and security of banking wherever and whenever they wanted.

## DIGITAL BANKING

We've continued to expand SCU's digital banking capacity by introducing new features and controls that enhance security and member experience. We will continue to build on the platform's sturdy foundation well into the future.

## DEBIT CARD MANAGEMENT

In 2023, we introduced new security features to help members manage their SCU debit cards. Using the desktop or mobile banking app, members can now choose to lock specific debit card features, empowering them to control when and how their debit card is used.

## CREATING BETTER WAYS TO CONNECT

SCU continues to deliver on our promise of ensuring members can interact with us when and how it works best for them. In 2023, SCU engaged a new phone service provider in branches and in our Member Contact Centre, providing updated menus and self-service options that help members connect to the right people more quickly.

And, by expanding our use of DocuSign across lending and wealth management, we were able to provide members with a convenient and virtual way to conduct business from the comfort of their own home.

## REMOTE CHEQUE DEPOSIT FOR BUSINESSES

This year, we expanded our business solutions by introducing remote desktop cheque scanners, saving business owners time and money with a secure, easy-to-use option for depositing cheques in real time.

## UNDERSTANDING OUR MEMBERS' NEEDS

In 2022, SCU embarked on a multi-year project to integrate a new Customer Relationship Management (CRM) tool. This investment will provide SCU with tools to improve member service and create additional efficiencies to support our members on their journey of saving and spending wisely.

## EXPANDING OUR PRODUCT OFFERING

Each year as part of our annual product review, we evaluate our credit card offerings to ensure our cards provide the features, benefits, and value our members need. This year, our partner, Collabria, introduced the Cash Back World Elite Mastercard®, a credit card designed to meet the daily needs of cardholders by providing points on everyday purchases like gas and groceries.

SCU was proud to be among the first credit unions to offer the federal government's new First Home Savings Account (FHSA) as a dedicated registered savings account for first-time home buyers. The new FHSA has become another valuable tool in the toolbox that SCU has to help members saving for their first home.

®The Collabria Mastercard is issued by Collabria Financial Services Inc. pursuant to a license from Mastercard International Incorporated.

®Mastercard, World Elite and the circles design are registered trademarks of Mastercard International Incorporated.

# Coming together for community

As a community-focused organization, we are committed to supporting charities and non-profits who reflect our organizational values and positively impact the communities we serve.

In 2023, SCU continued its commitment to our members by coming together to support the growth of the communities in which we live, work, and play.



The SCU Board of Directors believes that supporting our communities is a fundamental value of our credit union. Every year, we support many meaningful organizations and causes that help businesses thrive, make families stronger, and bring people together in the spirit of community. It's what we've always done, and what we'll continue to deliver for the future.

Maria Reimer,  
Chair of the SCU Board  
Member since 1996



## HELPING MEMBERS EMBRACE LEARNING

At SCU, an important part of our culture is to embrace learning. Each month, we invite members to join our monthly webinar series for an informative hour of education and insight into a variety of financial topics. And, in 2023, SCU was proud to present scholarships to 23 deserving students from our communities as they embarked on their post-secondary educational journey.

## RAISING FUNDS IN, AND FOR, THE COMMUNITY

Throughout the course of the year, SCU partners with organizations in the community that bring people together in support of those in need. As one example, throughout July and August, SCU partners with Golden West Radio in Steinbach to host the weekly Taste of Summer Charity BBQs. Each week, funds are raised for a pre-selected charity: In 2023, the eight BBQs raised more than \$45,000 in community donations.

## A SPIRIT OF GIVING ACROSS THE ORGANIZATION

The SCU Charity Committee, comprised of volunteers from all branches and sites, holds staff events throughout the year to raise funds for those in need. In 2023, the Committee organized eight staff events, raising approximately \$14,000, which was then matched by the SCU Board of Directors. Over the past decade, employees of SCU have personally donated over \$125,000 to local charities.

## SUPPORTING CULTURE IN OUR COMMUNITY

Each year, SCU receives requests from organizations for financial and in-kind sponsorships across the community. In 2023, SCU supported a diverse collection of nearly 70 cultural and community celebrations.

## BUILDING ON OUR FOUNDERS' LEGACY

Over the past few years, the Board of Directors has donated to the SCU Community Fund as a way to build on our founders' legacy and honour their commitment to supporting a thriving Southeast community. This year, the Board donated more than one million dollars to the Fund, along with supporting many meaningful causes and initiatives in Winnipeg and surrounding areas.

**2023**  
**Summary**  
**Consolidated**  
**Financial Statements**



# Summary Consolidated Financial Statements

DECEMBER 31, 2023

## REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY CONSOLIDATED FINANCIAL STATEMENTS

To the Members of Steinbach Credit Union Limited:

### Opinion

The summary consolidated financial statements, which comprise the summary consolidated statement of financial position as at December 31, 2023, and the summary consolidated statements of net income and comprehensive income and members' equity for the year then ended, and related notes, are derived from the audited consolidated financial statements of Steinbach Credit Union Limited and its subsidiaries (the "Credit Union") for the year ended December 31, 2023.

In our opinion, the accompanying summary consolidated financial statements are a fair summary of the audited consolidated financial statements, on the basis described in Note 1 to the summary consolidated financial statements.

### Summary Consolidated Financial Statements

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary consolidated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited consolidated financial statements and the auditor's report thereon.

### The Audited Consolidated Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated February 21, 2024.

### Management's Responsibility for the Summary Consolidated Financial Statements

Management is responsible for the preparation of the summary consolidated financial statements on the basis described in Note 1 to the summary consolidated financial statements.

### Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary consolidated financial statements are a fair summary of the audited consolidated financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standards (CAS) 810, Engagements to Report on Summary Financial Statements.

Winnipeg, Manitoba  
February 21, 2024

*MNP LLP*

Chartered Professional Accountants

## SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at December 31

	2023		2022	
<b>Assets</b>				
Funds on hand and on deposit	\$	113,361,205	\$	72,936,313
Investments		836,006,893		873,468,635
Loans to members		8,432,782,429		8,003,767,248
Income taxes recoverable		10,301,691		-
Other assets		31,268,132		48,693,429
Inventory		15,025,388		24,423,041
Investments in associates		31,211,312		19,873,618
Property, equipment and intangible assets		73,354,853		75,709,441
Deferred income tax assets		-		4,968,875
	\$	9,543,311,903	\$	9,123,840,600
<b>Liabilities</b>				
Members' deposits	\$	8,552,771,318	\$	8,091,419,982
Accounts payable		39,216,859		40,256,621
Income tax payable		-		9,415,549
Deferred income tax liability		2,578,404		-
Due to non-controlling interest		7,434,231		10,452,133
Secured borrowing		312,875,105		394,067,978
	\$	8,914,875,917	\$	8,545,612,263
<b>Equity</b>				
Members' shares	\$	550,045	\$	530,865
Retained surplus		628,943,577		578,286,025
Non-controlling interest		(1,057,636)		(588,553)
	\$	628,435,986	\$	578,228,337
	\$	9,543,311,903	\$	9,123,840,600

Approved by the Board of Directors

  
Director

  
Director

A full set of audited financial statements is available from the Credit Union

## SUMMARY CONSOLIDATED STATEMENT OF NET INCOME AND COMPREHENSIVE INCOME

For the year ended December 31

	2023	2022
<b>Income</b>		
Interest from loans to members	\$ 375,858,877	\$ 269,427,425
Investment income	55,136,379	22,301,483
	\$ 430,995,256	\$ 291,728,908
<b>Cost of funds</b>		
Interest paid to members	\$ 273,809,395	\$ 151,120,336
Interest paid - other	9,506,011	7,477,246
	\$ 283,315,406	\$ 158,597,582
<b>Net interest income</b>	\$ 147,679,850	\$ 133,131,326
<b>Credit impairment (loss)</b>	(3,950,692)	(5,254,481)
<b>Other income and fees</b>	28,878,913	29,803,071
<b>Net other operating income</b>	\$ 172,608,071	\$ 157,679,916
<b>Operating expenses</b>		
Administrative	\$ 23,275,766	\$ 23,508,375
Member security	7,247,016	6,717,882
Occupancy	7,606,364	7,442,582
Organizational	2,960,624	2,723,992
Personnel	43,135,955	39,020,930
	\$ 84,225,725	\$ 79,413,761
<b>Net income before patronage refund, donations, unrealized gains (losses) on derivatives, and income taxes</b>	\$ 88,382,346	\$ 78,266,155
<b>Patronage refund</b>	(12,028,984)	(10,017,615)
<b>Donation to SCU Community Fund</b>	(1,127,146)	-
<b>Unrealized gains (losses) on derivatives</b>	(5,946,579)	16,838,601
<b>Net income before income taxes</b>	\$ 69,279,637	\$ 85,087,141
<b>Provision for income taxes</b>	19,091,168	20,849,594
<b>Net income and comprehensive income for the year</b>	\$ 50,188,469	\$ 64,237,547
<b>Net income (loss) and comprehensive income attributable to:</b>		
Steinbach Credit Union	\$ 50,657,552	64,483,780
Non-controlling interest	(469,083)	(246,233)
	\$ 50,188,469	64,237,547

A full set of audited financial statements is available from the Credit Union

## SUMMARY CONSOLIDATED STATEMENT OF MEMBERS' EQUITY

For the year ended December 31

	Members' shares	Retained surplus	Non-controlling interest	Total members' equity
<b>Balance at January 1, 2022</b>	\$ 515,145	\$ 513,802,245	\$ (342,320)	\$ 513,975,070
Net income and comprehensive income for the year	-	64,483,780	(246,233)	64,237,547
Common shares issued - net of redemptions	15,720	-	-	15,720
<b>Balance at December 31, 2022</b>	\$ 530,865	\$ 578,286,025	\$ (588,553)	\$ 578,228,337
<b>Balance at January 1, 2023</b>	\$ 530,865	\$ 578,286,025	\$ (588,553)	\$ 578,228,337
Net income and comprehensive income for the year	-	50,657,552	(469,083)	50,188,469
Common shares issued - net of redemptions	19,180	-	-	19,180
<b>Balance at December 31, 2023</b>	\$ 550,045	\$ 628,943,577	\$ (1,057,636)	\$ 628,435,986

A full set of audited financial statements is available from the Credit Union

### Notes to Summary Consolidated Financial Statements

December 31, 2023

#### 1. Basis of the summary consolidated financial statements

Management has prepared the summary consolidated financial statements from the Credit Union's December 31, 2023 audited consolidated financial statements which can be obtained at the Credit Union or online at [www.scu.mb.ca](http://www.scu.mb.ca). The detailed notes included in the audited consolidated financial statements are not included in these summary consolidated financial statements.

#### 2. Compliance with minimum capital and liquidity requirements

The Credit Union is in compliance with the capital and liquidity reserve requirements at December 31, 2023 established by the Deposit Guarantee Corporation of Manitoba in its Standards of Sound Business Practice.

Readers of the summary consolidated financial statements are advised that in order to appropriately interpret the Credit Union's capital and liquidity, the reader must refer to the audited consolidated financial statements and notes for the year ended December 31, 2023, which contain the information detailing the calculation.

## LOCATIONS

333 Main St  
Steinbach, MB R5G 1B1  
204.326.3495

2100 McGillivray Blvd  
Winnipeg, MB R3Y 1X2  
204.222.2100

1575 Lagimodiere Blvd  
Winnipeg, MB R3W 0B9  
204.661.1575

## DRIVE-THRU ATMS

### STEINBACH

Clearspring Mall

### WINNIPEG

2100 McGillivray Blvd  
1575 Lagimodiere Blvd

1665 Henderson Hwy  
997 St. Mary's Rd

## DRIVE-THRU TELLERS

333 Main St, Steinbach  
1575 Lagimodiere Blvd, Winnipeg

[scu.mb.ca](https://scu.mb.ca)

