



Local Matters

Since our inception in 1939, we've played an active role in our local communities; we're rooted within the fabric of the towns and cities we call home. Our cooperative values drive us to look for opportunities to create partnerships and make a difference. After all, we're only as strong as the members and communities we serve. When they thrive, we thrive. And this is why local matters.

Interior Savings Credit Union endeavours to fund a minimum 3% of operating earnings in community investment spending. Together we're helping to build and support communities where people are welcomed, encouraged, supported and cared for. Where everyone can find the connections, confidence and skills to not only enjoy life, but fulfill their potential too.

We've set our sights on making an impact in four key areas:

- Empowering parents with young children
- Supporting mental wellness through all stages of life
- Maintaining social connection with age
- Supporting a strong cooperative local economy

For more information on our Community Investment Programs or to apply for funding, visit **interiorsavings.com/community**.

Learn more about our community involvement here:
my.interiorsavings.com/LocalMatters.



Our members help create local money that stays local – supporting the local economy, local initiatives and positive local change.



\$350,000

is the total amount of cash invested in community programs as well as paid time for our employees to volunteer.



\$655,000

is the total value invested when you add in our in-kind support and program management costs such as our mascot, community events team, and community tent program.



\$1,088,000

is the total value to the community when you include the investment our employees, members and communities made to support our efforts.



2018 Giving Highlights

\$563,000

in bursaries awarded to local students.



\$47,700

value of staff volunteering during work hours.

\$120,000

invested in the development of sustainable programs in our communities through our Community Investment Fund.

\$15,079

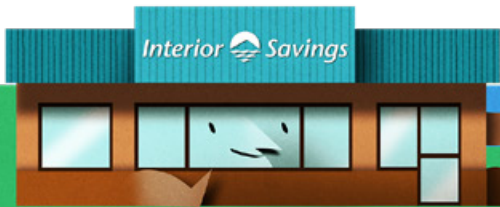
donated by our employees to the United Way campaign.

Member Rewards

- ☐ **\$2.2 million**
earned by members through bursaries, dividends and our Member Rewards program.
- ☐ **\$61.4 million**
returned to our members since 2002 in the form of patronage and dividend distributions.
- ☐ **22%**
of operating income returned to members.



8,444
hours volunteered by our employees.



Do Some Good

We're active in our communities and support our employees' passion for doing good.



dosomegood.ca/u/InteriorSavings

Volunteerism is an important part of our work culture at Interior Savings. Our partnership with Do Some Good, a community contribution company focused on increasing and celebrating volunteerism, has allowed us to build more connections and harness our employees' commitment to making a difference. It's a great complement to our Employee Volunteer Program which includes our annual Day of Difference, two hours per month to volunteer during work hours, an employee pledge program, and rewards and recognition as employees reach volunteering milestones.

2018 Highlights:

In 2018, our team volunteered 8,444 hours in our communities, and we recognized 20 employees for outstanding volunteerism demonstrated through over 100 hours of giving back.



Celebrating the Credit Union Difference

On the third Thursday in October, credit unions around the world celebrate and honour the employees, members, and organizations who are helping to build strong communities.

Here at home, we mark the day with our own annual tradition – our Day of Difference. On October 18, our branches opened with treats and gifts for members. Then, at 2:00 pm, we closed our doors and over 500 employees fanned out across 14 communities from Osoyoos to Clearwater to lend a helping hand to those community organizations who work tirelessly for the benefit of others.

The day was also marked by the return of our \$10,000 Local Give – our invitation to those in our communities to help us celebrate the credit union difference. We offered 100 people \$100 to do great things in their communities, and we were blown away by the response! Participants shared heartfelt stories of kindness. Some recruited friends and families to increase their impact and others tapped local businesses to get involved. From beginning to end, Day of Difference proved to be a celebration of community, connection, and local good.



Empowering Parents with Young Children

We're helping our next generation to fulfill their potential by investing in initiatives that provide families with opportunities to expand their knowledge and skills.

Interior Savings Unplug and Play

At work and at home, technology plays a big role in our lives. Digital devices help us stay connected, entertained, informed and educated on a limitless number of subjects. But there's another side; more and more we're hearing about the long-term effects of too much screen-time on mental and physical health, and it's impacting our kids too. That's where Unplug and Play Family Literacy Week comes in.

Unplug and Play is a week of awareness and fun activities promoting the balance of technology use with family time, creative pursuits, recreation and connection to nature. It's an opportunity to explore new activities or old favourites, while engaging in a meaningful way with friends, family and neighbours. In 2018, well over 8000 people across the Thompson Okanagan participated in Unplug and Play Family Literacy Week events.



“When business invests in community, great things can happen. Interior Savings makes it possible for us to promote the importance of finding a healthy balance in our lives between our screen time use and active family time.”

Fiona Clare
Literacy Outreach Coordinator,
Literacy in Kamloops

Other ways we're helping to support children and youth:

- 563 local students received \$1000 bursaries through our Million Dollar Bursary program.
- Interior Savings Moonlight Movie Tour returned in 2018 continuing the tradition of a family movie night under the stars. To date, the Moonlight Movie Tour has raised over \$148,000 in support of youth and mental wellness programs in our communities.
- We partnered with Metis Community Services to purchase a storage container that allows them to accept and distribute donated items and supplies to at-risk and low income indigenous families and elders.
- Launch Community Development Foundation received funding to purchase facilitation equipment that will assist in developing participants' financial literacy.
- Our presenting sponsorship of YMCA Healthy Kids Day in Kelowna and Kamloops allowed for 5300 kids and their families to engage in fun, active play and learn about healthy habits to help them grow and thrive.
- Interior Savings Fat Cat Children's Festival returned to inspire a love of community, culture and the arts with activities and performances to entertain thousands of festival goers.



Supporting Mental Wellness through all Stages of Life

Mental health, just like our physical health, is important to our well-being, and yet, is less likely to be spoken about. We're trying to change that.

Mental Wellness Pilot Project

2018 marked the roll-out of an exciting partnership with Canadian Mental Health Association (CMHA) in Kelowna to build awareness and knowledge within our organization. We're actively working on breaking the stigma around mental health, and giving our employees a tool box of strategies they can use to help maintain their own mental wellness, and support others. The work we do internally is intended to have a ripple effect in our communities as we share the #GETLOUD message. The pilot project was an important step in helping to create a mentally healthy workplace and fit nicely with employee support initiatives already in place that encourage a holistic approach to wellness and work/life balance.

We're proud to share that Interior Savings' focus on mental health was recognized by CMHA Kelowna with a Mentally Healthy Workplace Award in 2018. We recognize that creating a mentally healthy workplace is an ongoing journey, but this accolade tells us we're on the right path.

“Interior Savings is showing a real and sustained commitment to fostering a mentally healthy workplace. They are taking the very steps needed to help create a mentally healthy community.”

Shelagh Turner
Executive Director,
CMHA Kelowna



Other ways we're helping to build healthy communities:

- Interior Savings Across the Lake Swim returned for its 9th year with over 1200 swimmers embracing the mental and physical challenge of swimming across Okanagan Lake. The event continues to raise money to provide swimming lessons to grade 3 and 4 students in School District 23.
- We partnered with Ashcroft Curling Club to facilitate the Youth Learn to Curl program to help youth stay active and engaged in their community.
- The annual Interior Savings Kidz Tri it Triathlon returned to Merritt in 2018, encouraging active lifestyles and community connection amongst our youth.



Maintaining Social Connection with Age

Aging well is a combination of many factors that are interwoven in the foundation of health and well-being. What we do today, impacts tomorrow.

Embrace Aging Month

We teamed up with UBC's Institute for Healthy Living and Chronic Disease Prevention and Interior Health Authority to bring back Okanagan Embrace Aging Month. Throughout the month of March over 30 free events were offered to help inspire and inform the community on steps we can all take to age well – both mentally and physically. Topics included: the science of sleep, technology tips, fraud prevention, maintaining mobility, understanding arthritis, and introductions to Pickleball and PokemonGo for older adults. In addition, we welcomed Canadian broadcaster and science writer Jay Ingram to speak on Alzheimer's Disease and the three questions people ask most often: Will I get it? What can I do to reduce my chances of getting it? And if I do get it, what happens then?

Each year we see growing attendance and a larger offering of seminars and workshops to help people build their knowledge, learn new skills and make new connections – all with the goal of aging well.



Other ways we're helping to build more connected and age-friendly communities:

- With an investment from Interior Savings, Kamloops YMCA-YWCA expanded their Active Aging program to allow for more people to participate, and to increase accessibility of their program with the addition of specialized equipment.
- Barriere & District Seniors Society received support from our Community Investment Fund to help people stay active and socially connected through fun, outdoor activities.
- Interior Savings provided support to YMCA of the Okanagan to help ensure older adults with mobility challenges are able to access the same enriching experiences as others using their facility with the purchase of a portable pool lift.



Supporting a Strong Cooperative Local Economy

It's no surprise; when communities work together, great things happen. We believe that collaboration breeds innovation. That cooperative spirit is at the forefront of our values as a credit union.

Social Enterprise Accelerator Fund

Interior Savings, United Way Central and South Okanagan Similkameen and Purpl joined forces to create a Social Enterprise Accelerator Fund designed to help registered charities in the Central and South Okanagan scale a social enterprise which would then in turn help to generate long-term, sustainable revenue to support the organization's charitable objectives. The project is a win-win in building for the future as many charities struggle with chasing short-term grants and competing for donor dollars. With an investment in training and capacity building, this new approach is giving community organizations the opportunity to create reliable, ongoing sources of income to support the work they do in our communities.



Interior Savings, United Way, Purpl and Elevation Outdoors celebrate the launch of the new Accelerator Fund.

“We are thrilled to be pooling resources with Interior Savings to maximize our impact.”

Helen Jackman,
Executive Director,
United Way Central and South Okanagan Similkameen

Other ways we helped build our local economies in 2018:

- We partnered with the Lake Country Food Assistance Society (LCFAS) to bring their Food Recovery Project to fruition. Our investment helped to create a commercial kitchen that acts as a handling and distribution hub in the collection and distribution of perishable foods. With extensive community collaboration, the LCFAS is improving access to healthy foods for the most vulnerable.
- With our investment in the Okanagan Regional Library Maker Space, we're helping to increase technical knowledge and skills in our community. The creation of a dedicated Maker Space – a do-it-yourself, collaborative workspace – will allow people of all ages to gather, explore, create, invent and learn, all within the central location of the downtown Kelowna Library.
- In collaboration with Sunrise Rotary in Kelowna and Daybreak Rotary in Kamloops, 2018 saw the return of Ribfest in Kelowna and Kamloops; a three day festival of free family fun and tasty eats. In total, the events saw over 84,000 people attend and raised over \$128,000 to support local programs and services.
- With support from our Community Investment Fund, the communities of Vavenby, Blackpool and Clearwater were able to fill some gaps in equipment needs to help them respond and protect their communities from wildfire threats.