Message from the CEO

Cory Munden

CREDIT UNION
LEADING EDGE

Mission and Vision Statements

LECU Vision

At Leading Edge Credit Union, we strive to assist all our members to meet their financial goals by providing advice and services with a focus on the members' best interests

LECU Mission

To be the financial institution of choice by providing quality financial products and offering exceptional member value through knowledgeable and professional staff while adhering to the co-operative principles and values

What Value Do Our Stakeholders Want in Our Credit Union?

How Are We Doing?

Affordable Products and Services

Affordable Products and Services

78% Of members indicated in our survey that LECU provides them with access to loan and deposit rates that suit their needs

85% Of members indicated that LECU provides them with all the products and services they need

77% Of members indicated that LECU provides reasonable service charges

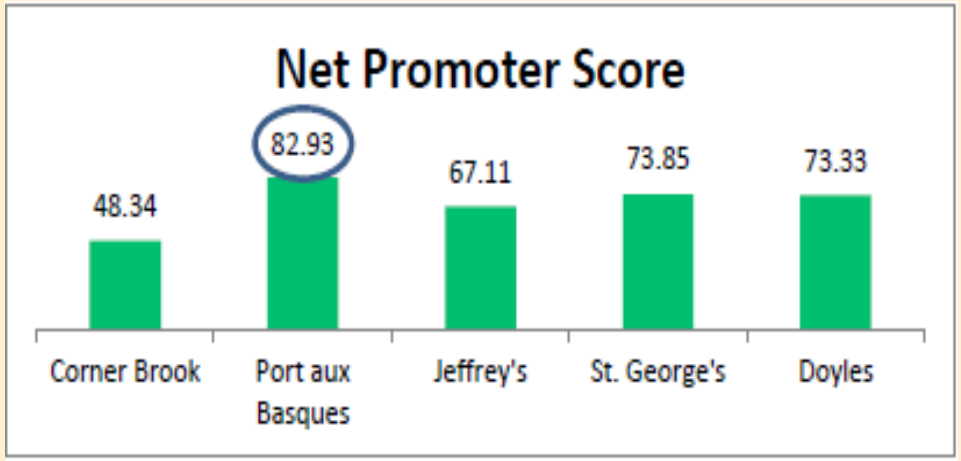
How Are We Doing?

An organization they can trust

An organization they can trust

92% Of members indicated in our survey that they feel LECU does what is best for them, the community, and the credit union.

My Credit Union demonstrates the values of fairness and trust. **3.74 out of 5**



How likely are you to refer family and friends to the credit union.

Dividends Paid since 2009 **$668,266**

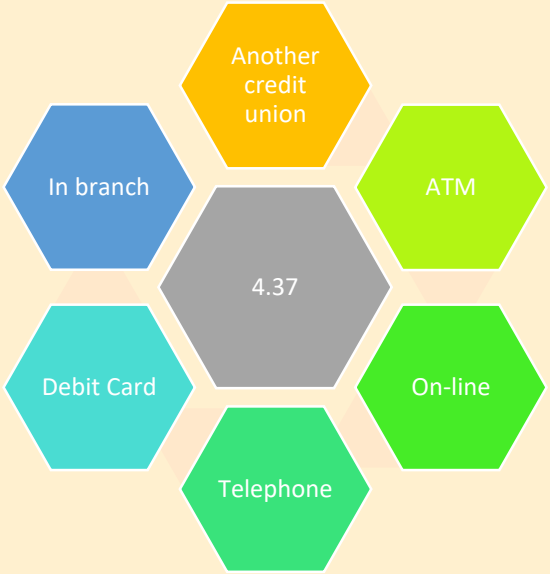
How Are We Doing?

Exceptional service and advice

Exceptional Service and Advice

88% Of members indicated in our survey that they feel very satisfied with the service they receive through all product lines

Product Access Satisfaction



Member satisfaction score for LECU for 2017. **97.2%**

93.6% Percentage of members that feel staff take the time to understand their financial situation

How Are We Doing?

An organization that makes their community a better place

An organization that makes their community a better place

$26,383

Statements	Rating out of 5 (5 is strongly agree)
LECU shows it cares about the community	4.25
LECU provides funding for community groups	3.59
LECU behaves ethically	4.1
LECU management and employees are visible in the community	3.94
LECU demonstrates it cares about the environment	3.47

Community Impact Report

OUR CSR VISION

Leading Edge Credit Union will be a leader in enhancing the long-term viability of the communities it serves; Our CSR practices will be integrated throughout our business operations and will deliver social, economic and environmental benefits to our members, communities, and other stakeholders.

Our Impact Story

$67,963

Forfeited Revenue for Community and Environment Initiatives

Ecoloans Program:
40 loans in 2018 = $276,000
Total forfeited interest revenue = $15,785

Low or No Fee Seniors Banking Packages:
1,508 seniors packages = total discount of $23,853

Growing Our Future Childcare Co-op
Interest Free Mortgage = $17,000 in 2018

302 Community Organizations availing of FREE BANKING = $$11,325

Our Impact Story

$26,383

Total amount Directly Invested in our Communities

- Donations and Sponsorships $12,942
- Post Secondary Scholarships $1,750
- Total Value of Staff Volunteer Time During Work Hours $11,691

Our Impact Story

1,530

Volunteer Hours

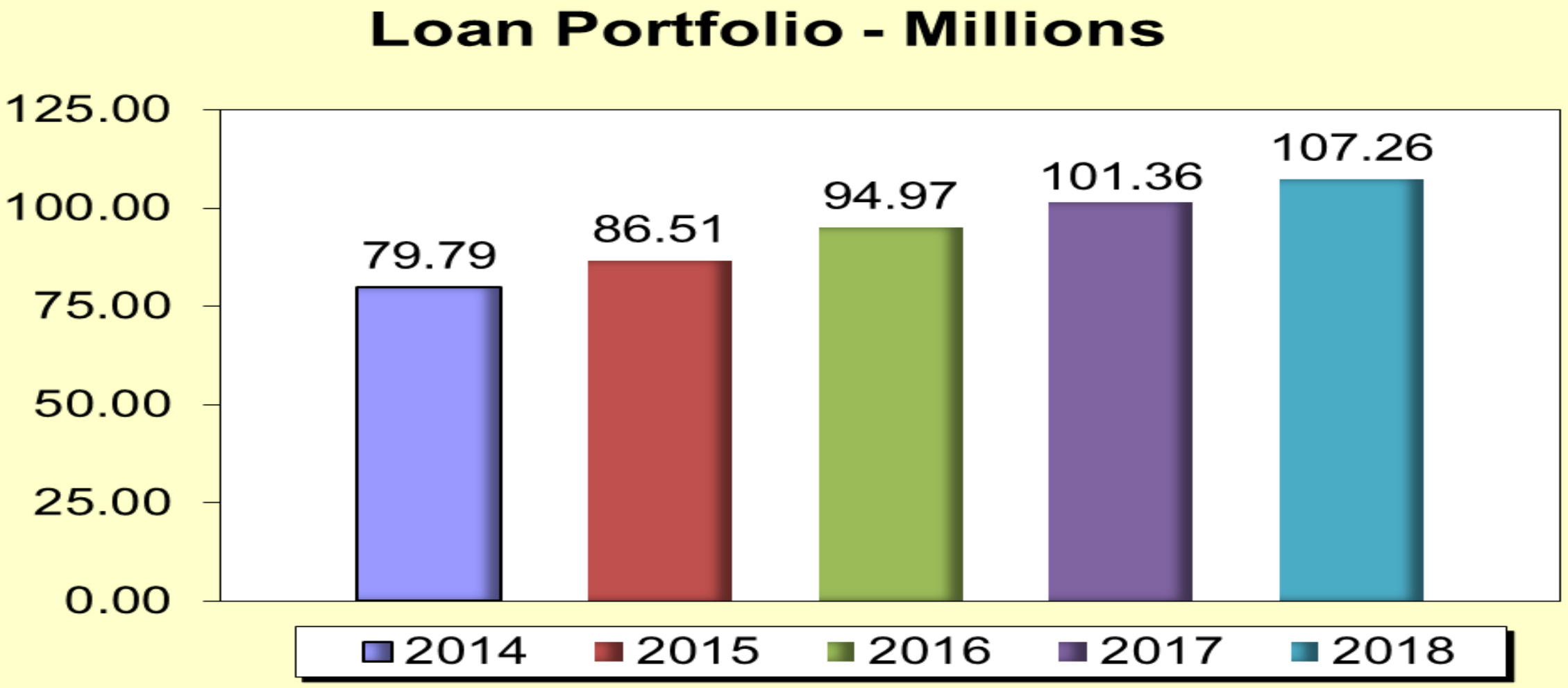
1097

# of Hours Volunteered by LECU Staff on Personal Time

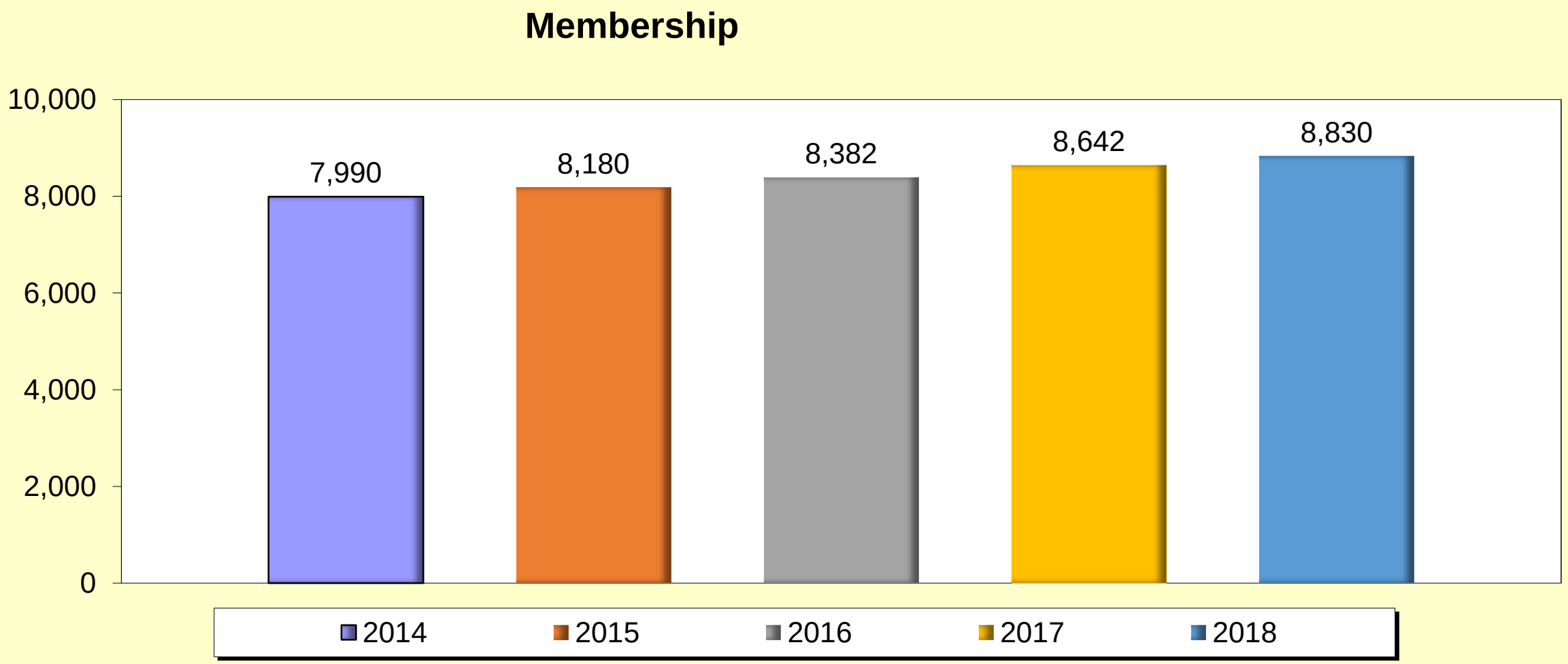
433

# of Hours Volunteered by LECU Staff on Work Time

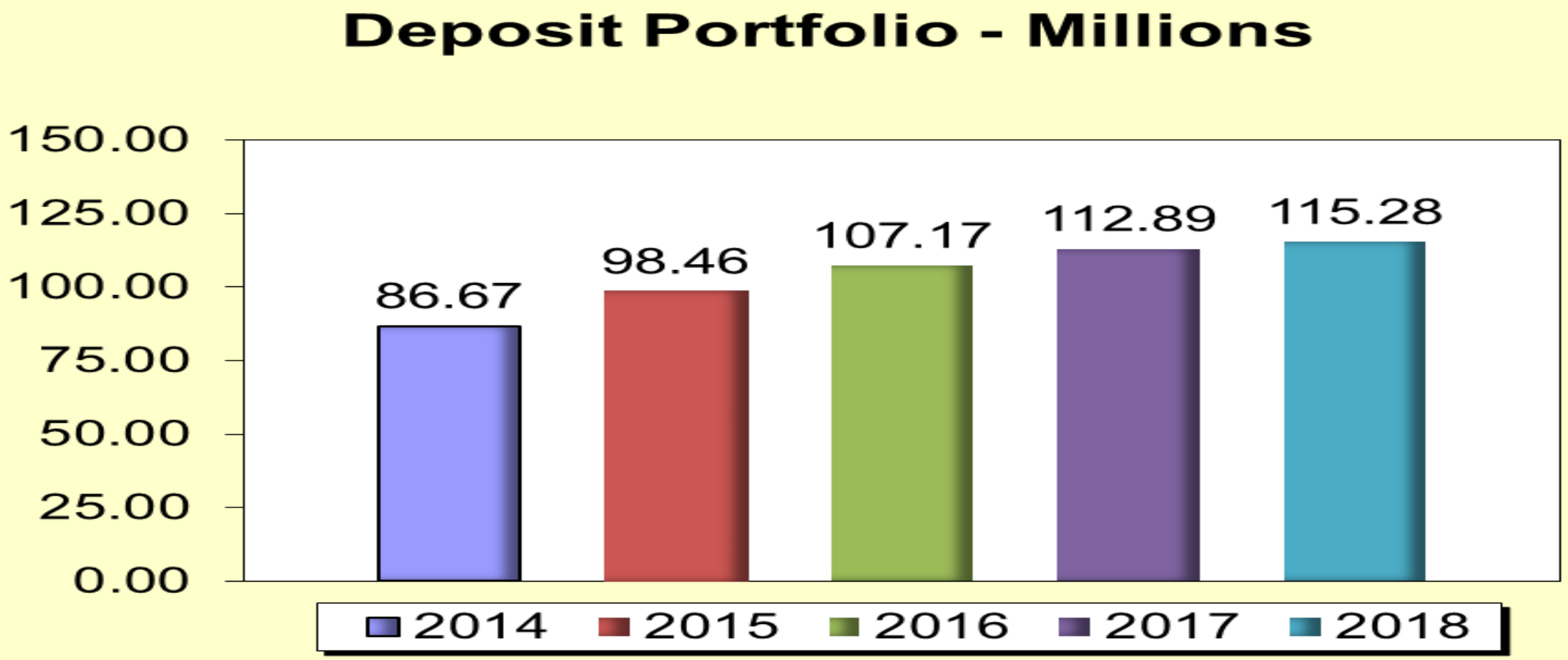
Loan Growth


Loan Portfolio - Millions
125.00
100.00
75.00
50.00
25.00
0.00
79.79
86.51
94.97
101.36
107.26
2014
2015
2016
2017
2018

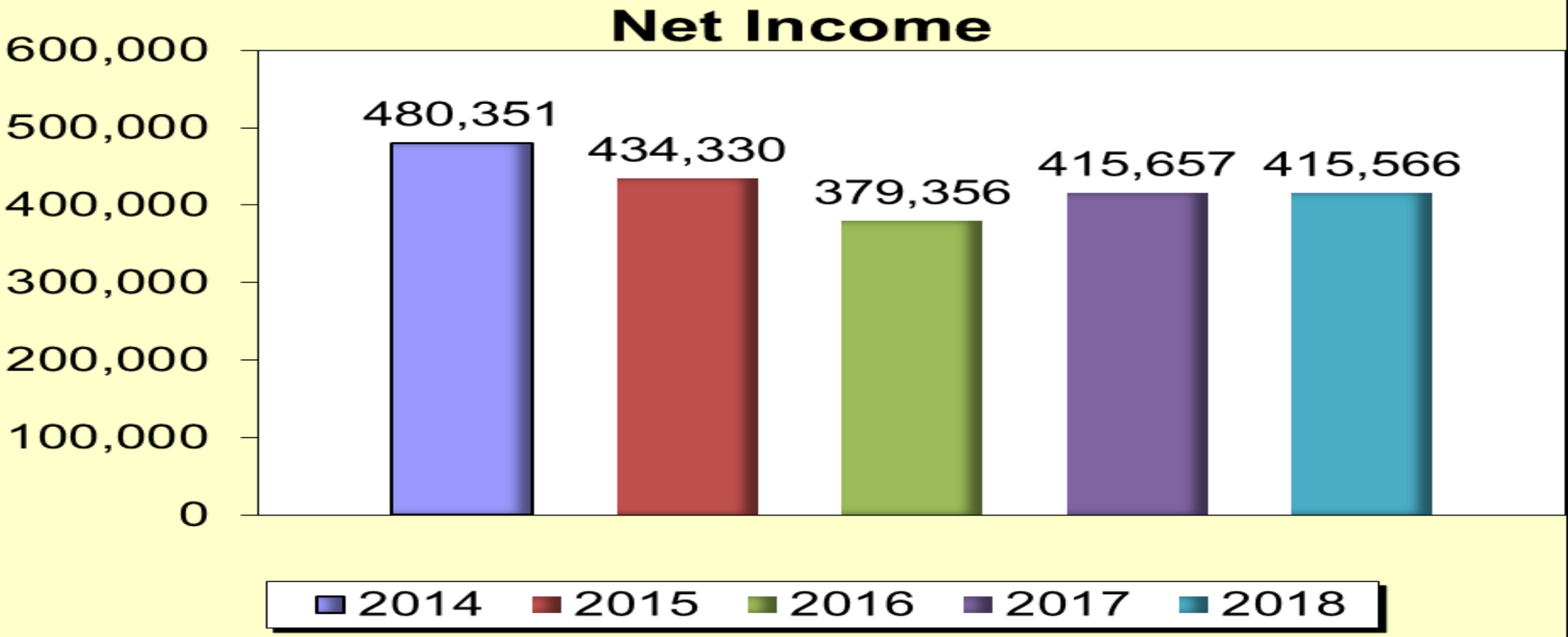
Membership Growth



Deposit Growth



Net Income


Net Income
600,000
500,000
400,000
300,000
200,000
100,000
0
480,351
434,330
379,356
415,657
415,566
2014
2015
2016
2017
2018

Our Goals for 2019

- To remain financially stable
- To provide our members exceptional value on all the banking products and services they require
- To continue to invest in our people so we have professional and knowledgeable staff
- To live our co-operative model through giving back more to our communities, focus on environmental initiatives, provide more training and development to our members and public, share our success with the membership