



2025

ANNUAL REPORT



MISSION, VISION, AND VALUES

MISSION

To be a sustainable, dynamic, socially responsible co-operative that provides a lifetime of personal, quality, and meaningful support to our members and their communities.

VISION

To provide exceptional member value where people are excited to be a part of what we represent and provide.

VALUES

Our services are convenient to access and easy to use. Banking is stressful, Compass Credit Union is not.

Our actions will be the highest integrity. We will listen to member needs delivering an exceptional experience that generates member confidence.

Our members will benefit from our financial guidance. We will be leaders in assisting them to achieve financial success by delivering knowledgeable and personalized solutions.

Our employees and our members are our champions. Our credit union will grow through the engagement of our members and our employees demonstrated through positive attitudes, interactions and learnings.

Our leadership will be seen through the values-based decisions that we make that are in the long term best interests of our members and the credit union. We have been providing exceptional advice since 1952.



AGENDA - AGM 2025

8TH Annual Compass Credit Union General Meeting April 16, 2026

- Welcome and Call to Order
- 1 Minute of Silence in honor of departed Compass Credit Union Members
- Motion Regarding Quorum
- Adoption of Agenda
- Minutes of Previous Meeting (April 23, 2025)
- Introduction of Board, Staff, and Guests
- Door Prizes
- Reports
 - Chair - Susan Hargreaves
 - Audit Committee - Allan Hall
 - Motion regarding auditor
 - Nominating Committee - D'Arcy Barker
 - Elected and/or Returning Directors
 - Financial Statement(s) Presentation - Jamie Antonation
- Amendments to the Articles of Amalgamation
- Door Prizes
- Recognition of Long Term Service Awards:
 - Allan Hall - 25 Years
 - Alycia White - 15 Years
- CEO Report - Corelei Poyser
- Questions and Answers
- Door Prizes
- Adjournment

BOARD OF DIRECTORS



Susan Hargreaves
Board Chair

Term Expires: 2027
Committees:
Executive



Allan Hall
Vice Chair

Term Expires: 2027
Committees:
Executive
Audit Committee
CCU Insurance Board



D'Arcy Barker
Secretary

Term Expires: 2027
Committees:
Executive
Audit Committee
Nominating Committee
CCU Insurance Board
Delegate



Wendy Petersen
Director

Term Expires: 2026



Don Huisman
Director

Term Expires: 2026
Committees:
CCU Insurance Board
Delegate



Rachel Wollman
Appointed Director

Term Expires: 2027
Committees:
Audit Committee
Nominating Committee
Delegate



Maria Galindo
Director

Term Expires: 2028
Committees:
Nominating Committee

Lon Cullen - *
Term Expires: 2028
* Resigned Mid-term

Quentin Derhak - Vice Chair
Term Expired: 2025

Tony DeVliegere - Director
Term Expired: 2025

BOARD OF DIRECTORS

ATTENDANCE

	Regular Board Meetings	Audit Committee	Nominating Committee	Strategic Planning
Sue Hargreaves	12/12	3/3	4/4	1/1
Allan Hall	12/12	3/3	2/2	1/1
D’Arcy Barker	12/12	1/2	4/4	1/1
Maria Galindo	9/9		2/2	1/1
Don Huisman	11/12			1/1
Wendy Petersen	11/12		2/2	1/1
Rachel Wollman	9/9	1/2	2/2	1/1
Lon Cullen	4/6	1/1		
Quentin Derhak	3/3			
Tony DeVliegere	3/3	1/1		

DIRECTORS AND OFFICERS DISCLOSURE



Transactions with directors, committee members, management and staff are at terms and conditions as set out in the loan policies of the Credit Union.

Payments made for honoraria and per diems amounted to \$32,164 (2024 - \$43,428), reimbursement of expenses amounted to \$13,244 (2024 - \$3,821) and meeting, training and conference costs amounted to \$84,659 (2024 - \$77,899) for the year ended December 31, 2025.

Loans to directors and staff as at year end amounted to 2.24% (2024 -1.90%) of total assets of the Credit Union.



OUR STAFF



Abhavya Misra
Clearing Clerk
[Hindi]

Alycia White
Manager of Credit

Ana Estudillo
MSR

Ashaya Klassen
MSR

Astrid Florez
MSR
[Spanish]

Caralee Marsh
Compliance Manager

Carlo Galindo
MSR
[Spanish]

Chloe Green
Admin Assistant

Corelei Poyser
Chief Executive Officer

Courtney Millar
MSR Supervisor

Debbie Charles
Business Account Manager

Fernando Chorro
Financial Services Officer II
[Spanish]

Fiona Cawili
MSR

Hadi Dehais
System Administrator
[Arabic (All dialects)]

Heather Mattus
Financial Services Officer I

Jamie Antonation
Manager of Accounting &
Technology

Jaskaran Kaur
MSR
[Punjabi, Hindi]

Jennifer Melanson
Accounting Clerk

Jerry Egemba
MSR
[Igbo]

John Jansen
Chief Operations Officer

Jonathan Caballero
MSR
[Spanish]

Josephine Del Rosario
MSR Supervisor
[Arabic, Japanese, Spanish,
Pampago, Tagalog]

Kerry Van Buskirk
MSR
[ASL]

Kian Bell
Lead Wealth Specialist

Lisa Dyck
MSR Supervisor

Luis Chorro
Financial Services Officer II
[Spanish]

Mandi Percival
Financial Services Officer II

Melanie Krauss-Wakely
Manager of Member Service &
Administration

Monica Lambourne
Erickson Branch Manager

Nick Eu
MSR

Patrick Loewen
Business Account Manager

Ruth Loewen
Marketing & Social Media
Coordinator

Snehal Patel
MSR

Sohana Akter
MSR
[Bengali]

Susan Harris
Mutual Funds Specialist

Tiffany Gustafson
MSR

Tracy Houck
Financial Services Officer II

Utsav Mahida
IT Technician
[Hindi, Gujarati]

Valeria Morales Delgado
Loans Admin
[Spanish]

Yemisi Lawal
Loans Admin
[Yoruba]




Sheri Dillabough
Insurance Broker


Mike Grantham
Manager of Insurance

Kathleen Kalberg
Insurance Broker

OUR BRANCHES


ROSSER BRANCH


 1016 Rosser Ave
Brandon, MB R7A 0L6

 (204) 729-4800
Hours: Mon-Fri
9:00am - 5:00pm



THOMAS MALL BRANCH


 742 - 18th Street
Brandon, MB R7A 5B5

 (204) 729-4820
Hours: Mon-Fri
10:00am - 6:00pm



ERICKSON BRANCH


 24 Main Street, P.O. Box 100
Erickson, MB R0J 0P0

 (204) 636-7771
Hours: Mon-Fri
9:30am - 5:00pm



PHILLIPS INSURANCE AGENCY

 B-150 1st Street
Brandon, MB R7A 2X1

 (204) 727-0709
Hours: Mon-Fri
8:30am - 5:30pm



SOCIAL MEDIA

 @compasscreditunion

 @compasscu

 @compasscu

 @compasscreditunion

IN YOUR COMMUNITY

WOMEN OF DISTINCTION AWARDS

In April, Compass had the pleasure of being a Platinum Sponsor for the Women of Distinction Awards in Brandon. This is an amazing event designed to recognize women's leadership, and their outstanding achievements in our community.



BBQ FOR WILDFIRE EVACUEES

In June, Compass led an initiative to support the wildfire evacuees with a fundraiser BBQ. Compass brought together the other credit unions in Brandon and collectively raised \$1748.40 which was donated to the Red Cross Wildfire Relief Effort.



YWCA DONATION

In July, Compass had the opportunity to make a \$1,250 donation to support the YWCA and the amazing work they do in the community. Compass also had the pleasure of working with them to provide financing for the acquisition of their building and to continue to support service for women across Westman.



IN YOUR COMMUNITY

THE COUNSELING CENTRE DONATION

In September, Compass had the opportunity to support another community organization, The Counseling Centre, which was selected as the recipient of our \$5,000 donation. Their amazing work and efforts to make counseling accessible to all people, regardless of their finances, has made a huge impact in the Westman area.



MEMBER APPRECIATION BBQS

In September, Compass held their annual Member Appreciation BBQs. There was an excellent turnout at all 3 branches, and it was a great time to talk with members and interact in a casual setting. In Brandon, Compass raised \$726.30 for the Brandon Bear Clan, and in Erickson, \$422.70 was raised for Services For Seniors.



HELPING HANDS SOUP KITCHEN

At Thanksgiving Compass purchased all the turkeys for the Helping Hands Soup Kitchen Thanksgiving Dinner in Brandon. On the day of the meal, Compass was honoured with the opportunity to help serve the dinner to people in need. The work the soup kitchen does is truly inspiring and Compass was grateful that they could contribute to such a worthy cause.



IN YOUR COMMUNITY

TRUTH & RECONCILIATION BREAKFAST ROLLING RIVER FIRST NATION

For Truth & Reconciliation Day, Compass visited Rolling River First Nation to help Services For Seniors prepare and serve a free pancake breakfast. Compass also donated \$500 towards the cost of the food. We were honored that we could be a part and participate in this special event.

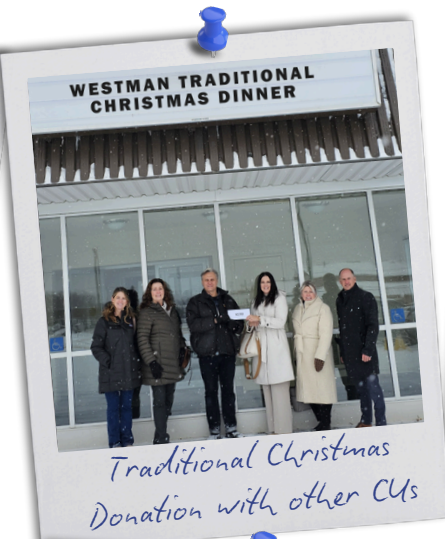


AND SO MUCH MORE...

Throughout the year, Compass has been involved in the Westman community in many ways, whether through volunteering, sponsoring events, or donating to worthy causes.



Rotary Book Sale
Volunteers



Traditional Christmas
Donation with other CUs



Brandon Chamber Lunch
Presentation



Brandon Chamber Golf
Tournament



BU Financial Literacy
Presentation

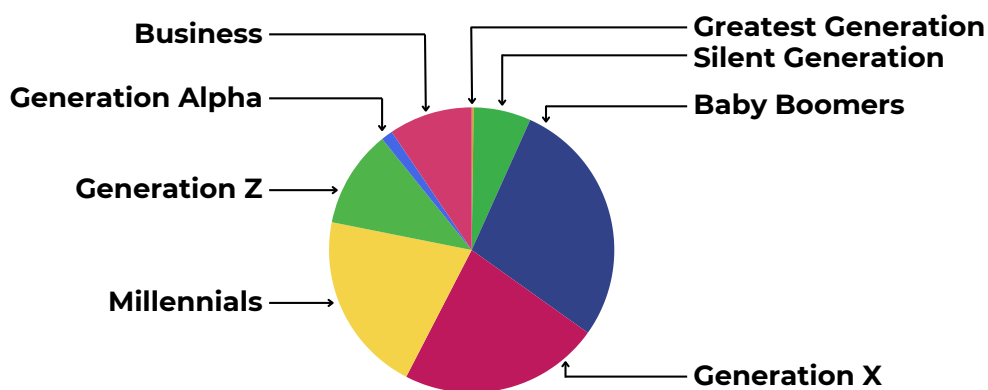


Door Prize Donations

MEMBER DEMOGRAPHIC

MEMBERS

Demographic Groups	Number of Members	Birth Date Time Frame	Percentage of Membership
Greatest Generation	15	1921 - 1927	0.2%
Silent Generation	437	1928 - 1945	6.5%
Baby Boomers	1887	1946 - 1964	28.1%
Generation X	1526	1965 - 1980	22.7%
Millennials	1379	1981 - 1996	20.6%
Generation Z	743	1997 - 2012	11.1%
Generation Alpha	89	2013 - 2025	1.3%
Business	636	N/A	9.5%



6712
Members
 with an average age of
53 years
 As of Dec. 31 2025

OUR STAFF DEMOGRAPHIC

YEARS OF CREDIT UNION EXPERIENCE

Total Years of Experience (at Compass Credit Union): **252 Years**

Average number of years (at Compass Credit Union): **6.5 years**

BI-LINGUALISM AND MULTI-LINGUALISM

37.5% Of Compass Credit Union staff speak more than one language.

53% Of Compass Credit Union's member services department speak more than one language.

44% Of Compass Credit Union's lending team speak more than one language.

VOLUNTEERISM

In 2025, Compass Credit Union Staff Gave **678** Hours of their time to volunteering! On average, that is 17 hours of volunteering per staff member.

PHILLIPS INSURANCE AGENCY

A wholly owned subsidiary of Compass Credit Union



WHAT DO WE OFFER?



Years of Service to Westman

Over 40 years of service to the Westman area.



Certified Services

We are proud to provide certified coverage to serve you better.



Knowledgeable Staff

Our staff have years of experience, tools, and training to help you no matter the situation.



Convenient Location

Our office is located on the corner of 1st Street and Victoria Ave in Brandon, MB.



Locally Owned

Owned and operated by people that understand you.



Competitive Pricing

Personalized coverage that will meet your needs

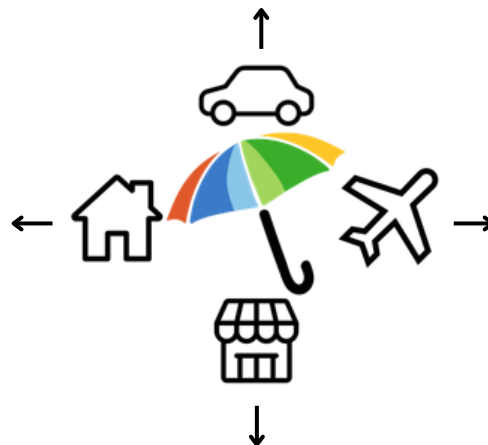
PRODUCTS AND SERVICES:

Auto and Recreational

We can provide coverage for your car, truck, motorcycle, travel trailer, motor home, snowmobile and ORV.

Home

We will work with our companies to get you the best coverage for your home, condo, tenant or seasonal insurance that you require.



Travel

We have travel coverage available so that you can enjoy your trip worry free.

Commercial

Your business is your livelihood and we will work to find you the best fit for your particular needs.

NEW DEVELOPMENTS

PRODUCTS, SERVICES, & TECHNOLOGICAL ADVANCEMENTS



Apple Pay G Pay SAMSUNG Pay

MOBILE Wallet

You can now enjoy the convenience of paying with your mobile wallet using your Compass Credit Union debit card!



DOCUSIGN

Members can now sign documents digitally, cutting down on the amount of paper Compass uses which reduces the environmental footprint. Also, DocuSign adds another element of convenience for our members.

WEBSITE & BRANDING REFRESH

With Compass's recent brand refresh, you may have noticed a slight update to the look of the website and advertising. We have developed and set branding standards for colours, fonts, and style.

NEW COMMUNITY CHAMPION ACCOUNT

In 2025 Compass launched a new account for community champions and volunteers.



NEW
COMMUNITY CHAMPION
Account

We want to say Thank You!

FEATURES

- No Service Fees - Chequing Account
- No age requirement
- No monthly fees
- 5 Free E-transfers
- Unlimited Chequing / Preauthorized Debits
- Free Money Orders & Drafts
- 50 Free Personal Cheques
- No Interest

CHAIR REPORT



Susan Hargreaves Board Chair

This past year has been one of reflection, growth, and meaningful progress. It has also been a year that required thoughtful conversations, careful consideration, and a shared commitment to doing what is right for our members and our community.

One of the most significant discussions we had as a board was the exploration of merger possibility. We approached this opportunity with open minds, asking important questions about what it would mean for our members, our staff, and the future of Compass Credit Union.

The board reaffirmed its desire for Compass to remain an autonomous credit union but recognizes the ever-changing environment (internal and external) and good governance practices require the Board to regularly review this assumption and confirm its ongoing relevance. What I am most proud of is not just the decision itself, but how we got there.

As a board, we came together. We listened to one another. We respected different perspectives. And we aligned around a common goal, which is to serve our members in the best way possible.

We also took a step back and looked inward. We evaluated our strengths, our opportunities, and how each of us could contribute more effectively. Through that process, we strengthened not only our governance, but also our ability to work as a cohesive and collaborative team.

At the same time, we worked closely with our executive leadership. That partnership has been a key part of our success this year. Corelei Poyser completed her first full year as CEO. It has been a total joy to watch her grow and thrive in this role. There has been strong communication, mutual respect, and a shared focus on moving the organization forward.

Together, we developed a strategic plan that reflects who we are and where we want to go. Growing our niche market. It is a plan rooted in sustainability, growth, and continued service to our members. Building a stronger brand awareness and community presence through visible engagement and member-focused initiatives while maintaining strengthening governance and regulatory compliance while enhancing digital and operation resilience to support secure, reliable service for our members. We moved forward together.

There was a sense of alignment across the board, the executive, and the entire Compass team. People rolled up their sleeves, focused on the work in front of them, and committed to achieving our goals.

That kind of alignment does not happen by accident. It happens through trust, through leadership, and through a shared understanding of purpose. Compass Credit Union is not just a financial institution. At its core, it is about people. It is about relationships. It is about trust. And it is about being there for our members in ways that go beyond transactions.

This past year, we made a conscious effort to stay connected to our members. We listened. We engaged. And we kept our focus on what matters most, which is serving our community. Because being local matters. Understanding the people we serve matters. And being able to make decisions with our members in mind, right here in our community, is something we value deeply.

As a result of the work done this year, Compass is in a strong position. We have achieved our goals, we have seen positive financial results, and we have continued to grow as an organization. But more importantly, we have grown as a team. There is a sense of pride in what has been accomplished, and there is confidence in where we are headed.

I would like to acknowledge the Board of Directors for their dedication and leadership, and our executive leadership team for their guidance and commitment. I would also like to recognize the entire Compass team, whose daily efforts are what truly bring our vision to life.

It takes all of us working together to achieve what we have achieved this year. We encourage you as members to continue to refer Compass Credit Union to your friends and family.

As we look ahead, our focus remains clear. We will continue to build on our strengths. Our Niche market. We will continue to invest in our people and our community. And we will continue to strive to be the best local credit union we can be.

On behalf of the Board, I want to thank our members for your trust and your continued support. You are the reason we do what we do.

Thank you.



CEO REPORT



Corelei Poyser
Chief Executive Officer

As I reflect on 2025, I am proud of what Compass Credit Union accomplished and the thoughtful, collaborative way in which those results were achieved. It has been a year of steady progress, strong alignment, and a continued commitment to delivering value to our members and communities.

In a changing operating environment, our focus remained on disciplined execution. Through strong collaboration between management and the Board, we effectively managed risk within approved tolerances, maintained financial stability, and continued to advance key priorities that support the long-term sustainability of our organization.

Over the past year, we made meaningful progress in strengthening our operations and enhancing the member experience. We advanced our digital capabilities with the introduction of mobile wallets, including Apple Pay, Samsung Pay, and Google Pay, and continued improvements to internal systems. At the same time, we began the work for transitioning to a new online banking platform and mobile app, important steps toward delivering a more modern, secure, and reliable digital experience.

We also focused on strengthening our brand and deepening our connection to the communities we serve. Being local matters. Ensuring that decisions are made close to home by people who understand our members remains a key operational strength. Behind the scenes, we enhanced systems, processes, and risk management practices to support resilience and consistency in how we deliver service.

Our commitment to purposeful, member-focused innovation was demonstrated through the introduction of the Community Champion Account, recognizing individuals who give their time to support others. This initiative reflects how we translate our values into practical solutions that make a meaningful difference in our communities.

This disciplined approach to execution is reflected in our results:

- Loans increased by 10.06%, reflecting strong and sustained member demand
- Deposits grew by 5.70%, demonstrating continued member confidence
- Total assets rose by 6.80%, supporting overall financial strength
- Membership increased by 4.88%, reflecting ongoing growth and community relevance

These results demonstrate consistent operational performance and balanced growth across the organization.

None of this progress would be possible without our people. I want to sincerely thank our entire team for the professionalism, care, and dedication they bring to their work each day. Throughout the year, we continued to invest in our team by strengthening leadership capacity, enhancing communication, and reinforcing a culture grounded in accountability, collaboration, and shared ownership. Feedback from both members and staff continues to inform how we prioritize and improve our operations.

Our strong partnership with the Board has provided clear direction and governance, allowing management to remain focused on execution and delivery.

As we look ahead, our priorities remain clear. We will continue to strengthen our operations, advance our digital capabilities, and deliver consistent, reliable service to our members. Compass Credit Union is well positioned to build on this foundation and continue delivering value in a changing environment.

To our members, thank you for your trust.
To our employees, thank you for your dedication.
To our Board of Directors, thank you for your leadership.

It is an honour to serve as CEO of Compass Credit Union, and I am confident in our continued progress.

Thank you.

FINANCIAL SUMMARY

HIGHLIGHTS FROM OUR FINANCIAL STATEMENT:

Loan Growth: **10.06%**

Asset Growth: **6.80%**

Deposit Growth: **5.70%**

Return on Assets: **0.56%**

Return on Equity: **8.25%**

As of December 31, 2025

COMPASS CREDIT UNION DONATED

\$17,017.00

To local charities and events in 2025

Our Donations went to ...

- YWCA Westman
- Assiniboine College
- Red Cross
- Wasagaming Foundation - Camp Wannakumbac
- Westman Christmas Cheer (Brandon & Erickson)
- The Counseling Center
- Onanole Recreation Centre
- Services to Seniors
- YMCA Strong Kids
- Friends of the Bluebirds
- Manitoba 55-Plus Games
- And more...

COMPASS CREDIT UNION SCHOLARSHIP PROGRAM

\$5,000.00 was given to 5 students in need. Here are this year's recipients:



Hannah Schaeffer



Danil Buzhor



Brenna Sawchuk



Emmanuel Adesina



Amanda Mielke

Compass Credit Union Limited
Summary Consolidated Financial Statements
December 31, 2025

To the Members of Compass Credit Union Limited:

Opinion

The summary consolidated financial statements, which comprise the summary consolidated statement of financial position as at December 31, 2025, and the summary consolidated income statement, summary consolidated statements of changes in members' equity and cash flows for the year then ended, are derived from the audited consolidated financial statements of Compass Credit Union Limited (the "Credit Union") for the year ended December 31, 2025.

In our opinion, the accompanying summary consolidated financial statements are a fair summary of the audited consolidated financial statements of Compass Credit Union Limited for the year ended December 31, 2025.

Summary Consolidated Financial Statements

The summary consolidated financial statements do not contain all the disclosures required by IFRS® Accounting 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 March 31, 2026.

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.

Brandon, Manitoba
March 31, 2026


Chartered Professional Accountants

Compass Credit Union Limited
Summary Consolidated Statement of Financial Position
As at December 31, 2025

	2025	2024
Assets		
Cash and cash equivalents	17,170,855	22,542,180
Investments and accrued interest	3,376,950	2,676,935
Members' loans receivable and accrued interest	225,008,799	204,438,178
Accounts receivable	68,638	44,186
Income taxes recoverable	50,360	8,816
Prepaid expenses	120,330	128,867
Property and equipment	1,651,206	1,777,628
Intangible assets and goodwill	1,343,356	1,343,356
	248,790,494	232,960,146
Liabilities		
Line of credit	1,500,000	-
Member deposits and accrued interest	225,437,322	213,277,571
Accounts payable	1,237,846	458,762
Deferred tax	92,000	78,000
	228,267,168	213,814,333
Members' equity		
Member shares	1,059,634	1,077,960
Retained earnings	19,463,692	18,067,853
	20,523,326	19,145,813
	248,790,494	232,960,146

Approved on behalf of the Board

Signed "Allan Hall"

 Director

Signed "Rachel Wollman"

 Director

Compass Credit Union Limited
Summary Consolidated Income Statement
For the year ended December 31, 2025

	2025	2024
Interest income		
Member loans	9,608,390	8,756,067
Investments	1,053,531	1,682,231
	10,661,921	10,438,298
Interest expense		
Deposits	5,323,241	5,203,056
Interest on borrowed money	3,422	-
	5,335,258	5,235,242
Gross financial margin	5,335,258	5,235,242
Operating Expenses		
Administration	1,371,266	1,180,043
Amortization	168,567	170,282
Member security	222,840	200,346
Occupancy	323,558	437,190
Organizational	190,857	183,010
Personnel	3,117,687	2,809,484
	5,394,775	4,980,355
Net operating income (loss)	(59,517)	254,887
Other income	1,978,387	1,876,511
Income before provision for (recovery of) impaired loans and income taxes	1,918,870	2,131,398
Provision for impaired loans	102,713	886,396
Income before income taxes	1,816,157	1,245,002
Income taxes (recovery of)		
Current	406,318	360,431
Deferred	14,000	(73,000)
	420,318	287,431
Net income	1,395,839	957,571

Compass Credit Union Limited
Summary Consolidated Statement of Changes in Members' Equity
For the year ended December 31, 2025

	<i>Member shares</i>	<i>Retained earnings</i>	<i>Total equity</i>
Balance December 31, 2023	1,138,536	17,110,282	18,248,818
Net income	-	957,571	957,571
Issuance of member shares	2,000	-	2,000
Redemption of member shares	(62,576)	-	(62,576)
Balance December 31, 2024	1,077,960	18,067,853	19,145,813
Net income	-	1,395,839	1,395,839
Issuance of member shares	2,865	-	2,865
Redemption of member shares	(21,191)	-	(21,191)
Balance December 31, 2025	1,059,634	19,463,692	20,523,326

Compass Credit Union Limited
Summary Consolidated Statement of Cash Flows
For the year ended December 31, 2025

	2025	2024
Cash provided by (used for) the following activities		
Operating activities		
Interest received from members' loans	9,494,443	8,619,266
Interest and dividends received from investments	1,053,531	1,858,461
Other income received	1,953,935	1,883,345
Cash paid to suppliers and employees	(4,562,024)	(5,022,228)
Interest paid on deposits	(5,271,543)	(4,787,847)
Income taxes paid	(324,425)	(198,220)
	2,343,917	2,352,777
Financing activities		
Proceeds from borrowing	1,500,000	-
Net change in member deposits	12,104,631	10,006,138
Proceeds from issuance of member shares	2,865	2,000
Payments for redemption of member shares	(21,191)	(62,576)
	13,586,305	9,945,562
Investing activities		
Net change in members' loans receivable	(20,559,387)	(15,939,167)
Purchases of investments and accrued interest	(700,015)	-
Proceeds on disposal investments and accrued interest	-	22,122,975
Purchases of property and equipment	(42,145)	(68,594)
	(21,301,547)	6,115,214
Increase (decrease) in cash resources	(5,371,325)	18,413,553
Cash resources, beginning of year	22,542,180	4,128,627
Cash resources, end of year	17,170,855	22,542,180

Compass Credit Union Limited
Notes to the Summary Consolidated Financial Statements
For the year ended December 31, 2025

1. Basis of the summary consolidated financial statement

Management has prepared the summary consolidated financial statements from the Credit Union's December 31, 2025 audited consolidated financial statements which can be obtained at the Credit Union. The detailed notes included in the audited consolidated financial statements are not included in these summary consolidated financial statements.

2. Statement of compliance

The Credit Union is in compliance with the capital and liquidity reserve requirements at December 31, 2025 established by the Standards of Sound Business Practice Regulation to The Credit Unions and Caisses Populaires Act of Manitoba.

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, 2025, which contain the information detailing the calculation.

MEMBER TESTIMONIALS

LENDING

Satisfied Member ★★★★★

Highly recommended! The service I received from [Staff] was, as always, exceptional. He quickly resolved my problem and was kind and attentive throughout. Thank you for a great experience!

Satisfied Member ★★★★★

Compass credit union was very helpful with our mortgage needs and very helpful in changing over accounts to Compass credit Union. Hoping to do much more business in the near future!

Satisfied Member ★★★★★

You know what, it's very rare these days to speak with a down to earth person who truly understands and has your best interest in mind. She listened to what we needed/wanted. We don't use lending often, but will now deal with [Staff] for all of our lending needs in the future. Thank you guys for making things less stressful and easy.

Satisfied Member ★★★★★

[Staff] is always a pleasure to work with knowledgeable, attentive, and quick to recall important details.

INVESTMENTS

Satisfied Member ★★★★★

[Staff] was pleasant and helpful. She understood what I was trying to accomplish immediately, and with a few keyboard strokes, we were done. Great and thank you.

Satisfied Member ★★★★★

Excellent Service & Professionalism. I highly recommend [Staff]! We are Grateful!

Satisfied Member ★★★★★

[Staff] answered all my questions and provided the information I requested. Helpful and pleasant appointment as usual.

Satisfied Member ★★★★★

[Staff] is knowledgeable, professional & welcomes my numerous questions in reference to my upcoming retirement options & tax implications. We covered a lot of valuable information. I don't hesitate to confirm my understanding of the steps & how we best move forward. I would highly recommend [Staff].

BOOK
an appointment
with us today!

