



MEMBER SERVICES

Your handbook to products and services.

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WELCOME

Each and every day Cambrian Credit Union helps its members succeed financially with market leading interest rates and professional, hassle-free service.

That's the way it's been since we first opened our doors in 1959 and we continue that tradition today by offering great value through programs such as our Cambrian Best Pricing policy and free banking through The Unfee.

We're proud to say that most people still come to us referred by friends or family, or attracted by our reputation as a reliable provider of a full range of affordable financial services. We offer fast and convenient online, telephone and ATM banking services in addition to our traditional services at our 11 branches in Winnipeg and Selkirk.

We also provide access to a full range of investment services including a full-service brokerage[†] as well as an online brokerage[†]. Through our Commercial Services department, Cambrian is also recognized as a leading provider of financial services to Manitoba's diversified business sector.

By helping our members build strong financial foundations, we expect to continue our growth in the years to come, getting stronger and building on our tradition of great rates and great service.

[†] See page 29.

Cambrian Best Pricing Policy

Cambrian is committed to bringing the best value to you and making things as simple as possible. That is why we introduced our Cambrian Best Pricing policy.

Best rates

Our Cambrian Best Pricing policy is our commitment to you that we will constantly deliver among the best interest rates on mortgages, savings and GICs in Manitoba.

Hassle-free

And you get our great rates without having to negotiate for a better rate. The posted rate is what you get. Whether you are shopping for a mortgage* or a GIC, the posted rate is our best rate. There is no haggling at Cambrian. Your rate does not depend on your negotiation skills, because we consistently deliver our best prices to all our members.

* On approved credit.

Free Daily Banking with The Unfee

Cambrian Credit Union rewards our members.

If you have a recurring direct deposit to your Cambrian account such as a payroll or pension deposit, we will Unfee you by refunding the following service fees to your account every month:

- Monthly account package fees
- Cheque clearing fees
- *Interac*® Debit direct payment fees
- Pre-authorized debit fees
- Over-the-counter withdrawal fees
- Online member to member transfer fees
- Bill payment fees through CambrianOnline, Touchtone, or over-the-counter
- Monthly overdraft protection fees

Check your monthly statement to see how much you have saved.

Green for Green - Get \$1 back every month

The Cambrian Green for Green Online Documents Program pays our members \$1 every month when they sign up to receive their Statements, Term Renewal Notices, and Tax Receipts through CambrianOnline. It's secure, easy to access at any time, and faster than Canada Post. We store all online Statements and Tax Receipts for seven years and they're easy for you to print anytime if needed.

Deposit Protection

The Deposit Guarantee Corporation of Manitoba guarantees all deposits at Cambrian Credit Union. No matter what the amount or term, all of your money is safe – whether it's in a savings or chequing account, a TFSA, GIC or RRSP.

CambrianOnline

Use a computer with a secure Internet connection to do your banking anytime and anywhere. Sign in to CambrianOnline through our website at www.cambrian.mb.ca to get secure access to your personal accounts.

- View account balances and transaction history
- View images of cleared cheques
- Transfer funds between accounts
- Pay bills, and set up bill payments to major utilities, companies, and government payments
- Make principal payments on your mortgage
- Order cheques online
- Cancel a lost or stolen Member Card®
- View and print transaction history on deposit accounts, RRSPs, RRIFs, lines of credit, loans and mortgages
- Purchase and manage TFSAs, RRSPs and GICs online
- Make member to member transfers
- Set up stop payments
- Set up post-dated bill payments and transfers
- Use Secure Messaging to contact us online
- Check current mortgage and deposit rates
- Check exchange rates on U.S. funds
- View an audit trail of your transactions
- View your Credit Union MasterCard account
- View and print Cambrian issued taxation documents
- View your Credential Securities Inc. portfolio in real time
- View transit/router information for pre-authorized debit or credit setup
- Use the Lending Centre to apply for a loan, or get preapproved for, refinance or transfer a mortgage
- Receive discounted transaction fees
- Fight ATM fraud by signing up to receive email or text message notifications when your ATM card is used

Touchtone

Do your banking by phone.

In Winnipeg call (204) 231-3001

In Selkirk call (204) 482-4155

Elsewhere in North America call 1-877-590-5936

- English or French service
- Set up bill payments to major utilities and companies
- Transfer funds between your accounts
- Check your account balance
- Find out if a cheque has cleared
- Check current mortgage and deposit rates
- Find out our hours of business
- Check exchange rate on U.S. funds
- Leave a message for a Support Services
- Check your loan payment amount and due date
- Review transaction items

Mobile Banking

Cambrian offers mobile banking for those who want access to their accounts via their cell phone. Check balances, pay bills or transfer funds simply and securely. To access mobile banking, download the Cambrian app through iTunes or Google Play.

You can:

- Check balances
- Deposit cheques with Deposit Anywhere™
- Pay bills
- Transfer funds
- View recent and upcoming payments
- Send money via *Interac* e-Transfers®
- Conduct member to member money transfers

Commercial Internet Banking

Manage your company's everyday finances online – securely and conveniently.

www.cambrian.mb.ca/business

(For more details on Commercial Services, see page 20)

Interac® Debit

Pay for goods and services directly from your account. Use your Member Card® and Personal Identification Number (PIN).

- Buyer Protection and Extended Warranty applies to *Interac*® Debit purchases on eligible accounts
- *Interac* Flash® enabled

Interac e-Transfer®

Send and receive money simply, conveniently, and securely with *Interac* e-Transfer®. Through Cambrian's Online and Mobile Banking you can email money to anyone with an email address whose financial institution accepts *Interac* e-Transfers®.

ATM

Chip secured debit cards with 24-hour access to your accounts anywhere there is an Automated Teller Machine (ATM) – in your neighbourhood, downtown or in a foreign country.

All you need is your Member Card® and a Personal Identification Number (PIN).

- Deposit, transfer and withdraw funds*
- Check your account balance*
- *Interac*®, PLUS and Cirrus service

*Only available through Cambrian and Acculink credit unions

Transactions with Cambrian Credit Union Member Cards® are surcharge-free at all Acculink credit unions across Canada.

Direct Deposit

Payroll and government cheques deposited directly to your account.

- Reliable deposit dates
- Statement reports the name of the payor
- Each direct deposit to your account earns you ONE FREE credit union ATM withdrawal in the same month
- **A recurring direct deposit into your account qualifies you for free banking through The Unfee!**

(For more details on The Unfee, see page 4)

MEMBER ACCOUNTS

Premium Savings

- High daily interest savings account
- Posted rate of interest is applicable to the entire balance
- Interest calculated on the daily closing balance and paid monthly on the last day of the month
- No cheque writing available
- Quarterly statement, monthly on active accounts
- First ATM transaction free each month
- Each direct deposit to this account earns you ONE FREE credit union ATM withdrawal in the same month
- Use credit union ATMs, *Interac*®, *Cirrus* and PLUS Networks
- CambrianOnline, Mobile, and Touchtone banking included
- No minimum deposit

Standard Chequing

- Daily interest chequing account
- Interest calculated on daily closing balance and paid monthly on the last day of the month
- Interest rates structured according to balance of account at the following levels:
 - \$0 - \$2,999
 - \$3,000 - \$4,999
 - \$5,000 and over
- Rate of interest is applicable to entire balance at each level
- ATM access
- Per item fee for cheques, withdrawals, *Interac*® Debits, pre-authorized debits, bill payments, member to member transfers, ATM withdrawals and *Interac* e-Transfers®
- Quarterly statements, monthly on active accounts
- Personalized cheques at reasonable cost
- Imaged cheque return available
- Unlimited transfers using CambrianOnline, Mobile, Touchtone or credit union ATMs
- Use credit union ATMs, *Interac*®, *Cirrus* and PLUS Networks
- CambrianOnline, Mobile, and Touchtone banking included
- Overdraft protection available upon approval

Connect Account

Great value money management account for members aged 22 years and younger

- All Connect accounts automatically qualify for The Unfee where all package account and standard service fees are refunded on the first day of the following month
- Monthly service fee charged only with ATM card access and refunded via The Unfee
- Daily interest chequing paid monthly
- Interest paid according to the balance in your account paid monthly on the last day of the month
 - \$0 - \$2,999
 - \$3,000 - \$4,999
 - \$5,000 and over
- Transaction fees above and beyond monthly limits (over-the-counter withdrawals, cheques, pre-authorized debits; credit union ATM withdrawals or *Interac*[®] Debits; and Touchtone and online bill payments or online member to member transfers) qualify for The Unfee and are refunded on the first day of the following month
- Buyer Protection and Extended Warranty included on *Interac*[®] Debits and cheque purchases
- CambrianOnline, Mobile and Touchtone banking included
- Quarterly statements, monthly on active accounts
- Personalized cheques at reasonable cost
- Cambrian Credit Union provides the \$5 membership share
- GICs available with a minimum deposit of \$100
- Premium savings accounts also available for youth

U.S. Dollar Account

- Interest paid on balance of \$501 or more
- Interest calculated daily and paid monthly on the last day of the month
- Personalized cheques available at reasonable cost
- Quarterly statements, monthly on active accounts
- U.S. cheque cashing service at no charge
- Service fees for cheques and withdrawals are waived if the minimum monthly balance is greater than \$1,000
- Transfer between U.S. accounts and Canadian accounts through Online or Mobile banking

Golden Account Features

Cambrian's Golden Accounts are simple, and designed to save you money. All Golden members (age 59 or older) automatically benefit from the features included with the Cambrian

Golden Account, and those with a qualifying Direct Deposit will bank for free through The Unfee.

Savings and deposits are fully guaranteed by The Deposit Guarantee Corporation of Manitoba.

GOLDEN ACCOUNT FEATURE	INCLUDED WITH ACCOUNT	REFUNDABLE WITH DIRECT DEPOSIT
All Golden Accounts		
Green for Green - Online document bonus (See page 4)	\$1.00 paid monthly to account	–
Safety deposit box rental	\$10 discount annually	No
Buyer Protection and Extended Warranty on <i>Interac</i> ® Debit purchases and cheque purchases		
Quarterly statement, monthly on active accounts	Included	–
Golden Chequing Accounts		
Over the counter withdrawals, cheques or pre-authorized debits	Per transaction fees apply	Yes
Credit Union ATM withdrawals, <i>Interac</i> ® Debits	Per transaction fees apply	Yes
Over the counter bill payments	Unlimited	–
Touchtone, Online or Mobile bill payments	Unlimited	–
<i>Interac</i> ® ATM withdrawals	3 free per month	No
<i>Interac</i> e-Transfer®	3 free per month	No
Cirrus ATM withdrawals	3 free per month	No
U.S. drafts	Per transaction fees apply	No
Certified cheques, primary orders/official cheques	Unlimited	–
Stop payments	Unlimited	–
Overdraft protection	Included upon approval	–
Personalized cheques	1 free order per year	No
Cancelled cheque image return	Included	–
Golden Platinum Investment and Premium Savings Accounts		
Platinum Investment/Premium Savings over the counter withdrawals, cheques, or pre-authorized debits	1 free per month	Yes

Daily Banking Packages

Members can choose the convenience of a monthly fee for the daily interest banking package that best suits their needs.

Regular pricing applies to over-the-limit transactions and services. Fees subject to change.

Savings and deposits are fully guaranteed by The Deposit Guarantee Corporation of Manitoba.

SERVICES	BASIC BANKING PACKAGE	PREMIUM BANKING PACKAGE
Monthly fee	\$8.50	\$18.50
Green for Green - Online document bonus (See page 4)	\$1.00 paid to account monthly	\$1.00 paid to account monthly
Over-the-counter withdrawals, cheques or pre-authorized debits	2 per month	Unlimited
Over-the-counter bill payments	Per transaction fee	Per transaction fee
ATM deposits	Unlimited	Unlimited
Credit union ATM withdrawals or <i>Interac</i> ® Debits	30 per month	Unlimited
Electronic transfers between accounts using Touchtone, Mobile, online, credit union ATMs	Unlimited	Unlimited
<i>Interac</i> ® ATM withdrawals	2 per month	3 per month
<i>Interac</i> e-Transfer®	2 per month	3 per month
Cirrus ATM withdrawals	Per transaction fee	3 per month
Touchtone	Service included	Service included
CambrianOnline/Mobile	Service included	Service included
Touchtone, online bill payments, mobile bill payments, or online member to member transfers	6 per month	Unlimited
U.S. drafts	Per transaction fee	Per transaction fee
Certified cheques, primary orders/official cheques	Per transaction fee	Unlimited
Safety deposit box (Annual)	Option available	\$10.00 discount
Stop payments	Per transaction fee	Included
Overdraft protection	Available on approval	Included on approval
Personalized cheques	Fee varies with cheque type	1 free order per calendar year
Quarterly statement, monthly on active accounts	Included	Included
Cancelled cheque image return	Option available	Service included
Buyer Protection and Extended Warranty on <i>Interac</i> ® Debits and cheque purchases	Included	Included

A recurring direct deposit into your package account qualifies you for free banking with The Unfee! (See page 4)

LOANS

Personal Loans

- Flexible rates and terms
- Fast turnaround time – usually 24 hours
- Weekly, bi-weekly, semi-monthly or monthly payment options
- Terms generally up to five years
- New vehicles up to eight years
- Life, Disability & Critical Illness Insurance available for qualifying members
- Entries displayed on monthly descriptive statement
- Automatic payments from your account at no charge
- Pre-pay or repay in full without penalty

Accessline of Credit

- Pre-approved credit limit from \$3,000 for qualifying members
- Funds can be accessed by writing a cheque, CambrianOnline, CambrianMobile, Touchtone or through Manitoba credit union ATMs
- Interest is calculated on the closing daily balance and charged to the account at month end
- Interest rates subject to change
- Cheques available at cost
- Low monthly repayment schedule
- Monthly statement
- Life, Disability & Critical Illness Insurance available for qualifying members

Overdraft Protection

- Emergency short term funds
- Fast approvals

RRSP Line of Credit

- The use of this line of credit is for the purpose of purchasing investments for RRSPs (Applies to Cambrian products only)
- Pre-approved credit limit from \$500 to \$30,000 for qualifying members
- Funds can be accessed by transfers only for the sole purpose of purchasing investments for an RRSP at Cambrian Credit Union
- Life, Disability & Critical Illness Insurance available for qualifying members

Mortgages

- Your choice of payment options
- Variable rate open mortgage available on all mortgages
- Annual principle pay down without interest penalty on fixed rate closed mortgages available for up to 20% of original mortgage amount.
- Mortgage may be prepaid in full subject to payment of the greater of 90-day interest penalty or interest rate differential payment
- Fast approvals for most applications
- Cambrian Best Pricing interest rates
- Low cost Home Insurance available
- Life and Disability, Loss of Employment and Critical Illness Insurance available for qualifying members
- 120-day rate guarantee
- Pre-approved Mortgage Plan (PAM) available
- Mortgage Portability Option
- Automatic payments from your account
- Cottage, condo, manufactured home and builders' mortgages available
- 48-hour mortgage refinance

CAMBRIAN MASTERCARDS

Cambrian Credit Union's partnership with CUETS Financial and MasterCard means we can offer you a wide range of chip-secured CUETS MasterCard. We're sure there's a MasterCard to meet your needs.

Student MasterCard

Go For It!

Build your financial future with this great starter MasterCard, before you even enter the workforce. Featuring MasterPurchase purchase protection, extended warranty, MasterTrip travel accident insurance and more, this card is perfect for students over the age of majority. Sign up for Choice Rewards, and earn 1 Choice Rewards point for every \$2 you spend with your card.

No Fee MasterCard

Convenience, At No Cost.

This no fee card features MasterTrip travel accident insurance and all the security of a MasterCard credit card. Sign up for Choice Rewards, and earn 1 Choice Rewards point for every \$2 you spend with your card.

Low Fee MasterCard

More Reasons, More Often.

This card's low annual fee means convenience and great features at a great price. Includes MasterPurchase purchase protection, extended warranty, credit card registry, MasterTrip travel accident insurance, and so much more! Sign up for Choice Rewards, and earn 1 Choice Rewards point for every \$1 you spend with your card.

WorldElite MasterCard

Because You Can

Get away faster with this elite card. The insurance package featured with this card is unparalleled, providing you with invaluable peace of mind. Includes MasterPurchase purchase protection, MasterTrip travel accident insurance, Blue Cross out-of-province/country travel health plan, MasterLegal out-of-country legal assistance, MasterRental car rental insurance, concierge service and more! Redeem Choice Rewards points to plan travel without seating limitations or blackout periods.

Business MasterCard

With Your Business In Mind

This card is ideal for small businesses and corporate members who want financial control and convenience. Features MasterPurchase purchase protection, MasterTrip travel accident insurance, MasterLegal out-of-country legal assistance and MasterRental car rental insurance. With unlimited cardholders per account, two payment methods, and duplicate statements, it's a flexible option for your business.

Business Chequing Accounts

- Low fee night depository bags available
- Imaged cheque return
- Quarterly statements, monthly on active accounts
- Higher minimum balances may reduce monthly service fee
- Duplicate deposit books provide receipt and permanent record at no cost
- Customized cheques, logos, self-inking stamps available

Business Savings Accounts

- Daily interest savings with cheque writing option
- Interest is paid monthly on the last day of the month
- Quarterly statements, monthly on active accounts

Commercial Internet Banking

- Ability to assign multiple users with various levels of account access
- Keep a complete audit trail of all your banking activity
- Set up accounts in 'families'
- Set alerts for account activities
- Set up automatic fund transfers and account sweeps
- View, create and post transactions
- Purchase GICs online
- Sort historical transactions
- View imaged cheques and search for specific transactions
- Pay bills
- Enter stop payments
- Transfer between U.S. and Canadian accounts
- Download transactions to accounting software
- Member to member transfers
- *Interac* e-Transfers®

U.S. Dollar Business Chequing Accounts

- Imaged cheque return
- Quarterly statements, monthly on active accounts
- Higher minimum balances may reduce monthly service fee
- Duplicate deposit books provide receipt and permanent record at no cost
- Customized cheques, logos, self-inking stamps available

U.S. Dollar Business Savings Accounts

- Interest paid on the balance of \$501 or more
- Interest calculated daily and paid monthly on the last day of the month
- Transaction service charges apply

Loans and Lines of Credit

- Term loans
- Operating Lines of Credit
- Commercial Mortgages
- Letters of Credit

Business MasterCard

- Unlimited cardholders per account
- Credit limits established by account and by individual card
- Duplicate statements
- Travel Accident Insurance
- Master RoadAssist
- Emergency card replacement
- Chip secured

Merchant Services

To accept debit and credit card payments for your business, ask us about merchant services.

Group RRSP

- Available for businesses of any size

SAVING AND INVESTMENT PLANNING

GICs

A Guaranteed Investment Certificate (GIC) is an investment that offers a guaranteed rate of return over a fixed period of time.

Non-Redeemable GIC

- Minimum deposit \$1,000
- Terms of 1 to 5 years
- Non-redeemable prior to maturity
- Highest fixed term rates available
- Maturity notices issued prior to maturity
- RRSP and TFSA eligible

Rate Climber GIC

- Pre-set guaranteed rate of return at an accelerated rate each year
- RRSP and TFSA eligible
- Redeemable on anniversary date without penalty

All deposits in GICs, RRSPs, RRIFs and TFSAs at Cambrian are 100% guaranteed by the Deposit Guarantee Corporation of Manitoba.

RRSPs

A Registered Retirement Savings Plan (RRSP) is a government-approved plan through which you save money for your retirement years. Your contributions, within government-set limits, are tax deductible and the income earned is tax sheltered.

Fixed Rate RRSP

- Terms of 1 to 5 years
- Minimum deposit of \$1,000
- Interest compounded annually
- Non-redeemable prior to maturity

Variable Rate RRSP

- Interest calculated on daily closing balance
- Interest paid monthly on the last day of the month
- May make partial withdrawals, subject to withholding tax

TFSAs

The Tax-Free Savings Account (TFSA) is a flexible savings vehicle that allows individuals to save tax-free. TFSAs are available in a wide variety of products from high interest savings accounts, through to GICs and market-based investments. Cambrian's TFSAs earn the same great rates tax-free and are fully guaranteed by the Deposit Guarantee Corporation of Manitoba.

- Available to all Canadian citizens, 18 years or older
- Annual contribution limit of \$5,500 (indexed for inflation in future years)
- All investment income is earned tax-free
- No restriction on timing or amount of withdrawals (provided the TFSA is not in a locked-in term)
- Withdrawals are not taxed or penalized and can be re-contributed in future years
- Unused contribution room can be carried forward to future years
- Contributions to a TFSA are not tax-deductible

RRIFs

A Registered Retirement Income Fund is a retirement option into which you may transfer your RRSPs to shelter your retirement savings from tax and to provide you with a source of income during retirement years. RRSPs are required to be transferred to RRIFs once the holder turns 71.

- Minimum deposit of \$5,000
- No fees*
- Monthly, quarterly, semi-annual, or annual payment options may be selected

Fixed Rate RRIF

- Terms of 1 to 5 years
- Interest compounded annually
- Non-redeemable prior to maturity
- Lump sum withdrawals of up to 10% of the balance allowed once per year in addition to regular payments (subject to applicable withholding tax)

Variable Rate RRIF

- Interest paid monthly
- Redeemable at any time subject to applicable withholding tax
- Interest is calculated on the closing daily balance

* Some exceptions may apply when transferring to another financial institution.

Mutual Funds†

Credential Asset Management Inc.

Cambrian Credit Union has a full-time team of Credential® Advisors dedicated to providing in-depth guidance and personalized advice tailored to your specific needs. Through our partnership with Credential Asset Management, Cambrian provides access to a wide selection of investment products and retirement savings solutions to meet almost any investors' needs.

Our team of Advisors can draw on expert research to make informed recommendations that are tailored to your unique situation.

We offer a full spectrum of proprietary funds, and can also access a wide range of third-party funds to ensure we're fully meeting your financial needs.

www.credential.com

† See page 29.

Full-Service Investing†

Credential Securities Inc.

Cambrian Credit Union provides access to full-service investment solutions and brokerage services through our partnership with Credential Securities Inc. This full-service brokerage offers a complete range of market-based investment products and services.

In building the right portfolio, knowledgeable and experienced Investment Advisors at Cambrian can choose from a full range of investment plans, such as cash and margin accounts, self-directed RRSPs, Locked-in RRSPs, RRIFs, LRIFs, LIFs, informal trusts, and corporate accounts.

Also available is a fee-based investment account where one fee covers all trading costs, expert advice, and ongoing account management. Unlike traditional brokerage accounts, the fee is simply based on asset value of a portfolio, not the trading activity.

Each of these accounts can hold a variety of investment instruments, including:

- Equities listed on Canadian and U.S. exchanges, trust units (income, real estate, and business trusts), exchange traded funds
- Fixed income securities such as bonds issued by governments, government agencies, high-quality corporations, and money market instruments

† See page 29.

Credential Direct®†

For those investors interested in managing their own portfolios, Cambrian provides access to one of Canada's highest-rated online discount brokerages, Credential Direct. Investing through Credential Direct offers you around-the-clock online access, low trade charges, easy to use online tools and up-to-date research reviews.

Access is simple and can be found on Cambrian's website. Located at the top-right corner of every page, click on the LOGIN button for the drop-down to the Credential Direct link.

† See page 29.

Insurance Services

- Homeowner's Insurance
- Call our contact centre for a no obligation quote at 1-800-810-2847
- Accessline Life, Critical Illness and Disability Insurance
- Group Mortgage Protection – Life, Disability, Critical Illness, Loss of Employment
- Credit Disability Insurance (CDI)
- Credit Life Insurance (CLI)
- Critical Illness (CI)
- Tele-Life Call Centre at 1-866-833-8353
- Travel Insurance Call Centre at 1-877-885-2847
- Buyer Protection and Extended Warranty on *Interac*[®] Debits and cheque purchases

The Insurance is underwritten by Co-operators General Insurance Company, CUMIS Life Insurance, and CUMIS General Insurance Company and is made available through Credit Union Insurance Services, brought to you by CUMIS.

Other Services

- Canadian, U.S., and foreign drafts
- Safety deposit boxes
- Wire transfers
- Automatic transfers
- Cambrian Direct pre-authorized payment
- Night depository
- Multi-branch service
- Organization, estate and trust accounts
- Foreign currency available for order
- Certified cheques
- RESPs
- Stop payments
- Official cheques/Primary Orders
- Executor Ease

† Mutual funds are offered through Credential Asset Management Inc. and mutual funds and other securities are offered through Credential Securities Inc. and Credential Direct, a division of Credential Securities Inc., which operates as a separate business unit. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, cash balances, mutual funds and other securities are not covered by Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Mutual funds and other securities are not guaranteed, their values change frequently and past performance may not be repeated. Credential Securities Inc. is a Member of the Canadian Investor Protection Fund. Credential and Credential Direct are registered marks owned by Credential Financial Inc. and are used under licence.

BRANCH LOCATIONS

Bison

60 Bison Drive
Winnipeg, MB R3T 4Z7
Tel: 204-925-2660
Fax: 204-269-2368

Ellice

1-1085 Ellice Avenue
Winnipeg, MB R3G 0E2
Tel: 204-925-2650
Fax: 204-775-4419

Grant Park

1200 Grant Avenue
Winnipeg, R3M 2A4
Tel: 204-925-2670
Fax: 204-478-1430

Henderson

1366 Henderson Highway
Winnipeg, R2G 1M8
Tel: 204-925-2630
Fax: 204-334-7913

Marion

255 Marion Street
Winnipeg, R2H 0T8
Tel: 204-925-2620
Fax: 204-233-9599

McPhillips

2136 McPhillips Street
Winnipeg, R2V 3C8
Tel: 204-925-2640
Fax: 204-694-7238

Touchtone

Winnipeg: 204-231-3001
Selkirk: 1-204-482-4155
Toll Free: 1-877-590-5936

CambrianOnline & CambrianMobile

Web: www.cambrian.mb.ca
E-mail: ccuinfo@cambrian.mb.ca
Toll Free: 1-888-695-8900



Regent

100-855 Regent Avenue
Winnipeg, R2C 0R1
Tel: 204-925-2755
Fax: 204-669-6762

St. James

1-3421 Portage Avenue
Winnipeg, R3K 2C9
Tel: 204-925-2748
Fax: 204-889-9946

St. Vital

1602 St. Mary's Road
Winnipeg, R2M 3W5
Tel: 204-925-2680
Fax: 204-254-6536

Selkirk

282 Main Street
Selkirk, R1A 2P3
Tel: 1-204-482-1810
Fax: 1-204-482-1818
Toll Free: 1-888-843-5252

Southdale

190-115 Vermillion Road
Winnipeg, R2J 4A9
Tel: 204-925-2690
Fax: 204-257-2390

**All branches are open
on Saturdays.**

