



CEO Chronicles

Reflecting on achievements in 2023

A message from Bryce Kramer, CEO

As we come to the end of another year, I look back at all the great things that have taken place. We have been fortunate to add wonderful people to our team to replace those who retired at the end of 2022. The faces may have changed but the same exceptional service and caring for our members remain. The outstanding people working for this organization have made my transition to the Chief Executive Officer (CEO) easy. Thank you to the staff for all the great work you have done this year.

It was not only a change in staff that made 2023 great, but we also continue to ensure we remain relevant to our members' financial needs. We continue to adapt our products while staying true to our cooperative principles. In 2023, we have seen a change to our service charges to include e-transfers as part of the account packages. This change keeps us in line with the increased usage of e-transfers and provides electronic means to do business.

One thing that has not changed over the years is our commitment to our communities. We continue to work toward building better communities through donations, volunteerism, and involvement in our hometowns.

Our business grows when our communities prosper.

Our successes come from the ongoing support of everyone in our communities. Our 75th anniversary is in 2024 and we want to celebrate the privilege of working alongside you and serving your financial needs. Have a festive holiday season and a prosperous new year.

FatCat cooks and cleans

FatCat helped Ian Hawkins and Ernie Itterman roast a few hotdogs during the annual Community Cleanup event in Biggar.

Staff, students from the local schools, and community members work together to clean up around Biggar, Landis, and Perdue. There is a good turnout for the barbecue afterwards, and this is where FatCat helps out. He not only entertains, but is useful behind the barbecue.

You'll often see board members put on a pair of gloves, grab a rake and cleaning up a storm. That's just the type of board members we have - always willing to lend a hand.



Fostering relationships

We were fortunate to build strong relationships with community groups through our donations and sponsorships of various events. Pictured here is the Random Act of Kindness group at St. Gabriel's School who received a donation from Biggar & District Credit Union towards the Kindness Conference they hosted.



Dressing Down for a Good Cause

Casual for a Cause was a huge success this year and we are happy to be part of a great group of people who work in the community.

The Casual for a Cause program is an employee initiative where staff pay \$5 bi-weekly to dress down on Fridays. The money raised is donated to organizations in the community. This is our way to support our communities to grow and prosper.

Staff vote annually on the groups/organizations they want to support. We support groups in Biggar, Landis, and Perdue.

In 2023 we donated to: the Biggar Fire Department, Landis Volunteer Fire Department, STARS Air Ambulance, Majestic Theatre, Biggar & District Daycare, Biggar & District Family Centre, and many more.



Connecting with students

We were welcomed by the schools on several occasions to support students on their learning journeys. Peggy Lake was one of the volunteers at the Winter Carnival event hosted by Biggar Central School 2000. We had a lot of fun at the Game of Life and we shared budgeting tricks with elementary students.

New team members enrich service delivery

Same service, new faces bring fresh perspectives

We are intentional in who we hire to serve our members. We are looking for knowledgeable people who are member-focused, team oriented and willing to go the extra mile. We have been lucky to find the right people to fill the right seats!

This year, we welcomed 2 summer students, Athenna Andales and Jacob Evanisky. They did an excellent job in serving our members. Sara Thompson started in the Lending Department as Member Account Manager. Becky Ramsay, Katarina

Knezevic, Shayla McPhee and Ashton Larochelle started as Member Services Representatives. They will work in Biggar, Landis and Perdue.

April Garrett is the newest member with Biggar & District Insurance Services and is working in Biggar and Perdue.

Josie Ireland moved into the Lending Specialist role, Cherie Lilley became the Marketing Coordinator, and Carla Genis is a Business Account Manager. We invest in our staff and often see people move to new positions in the

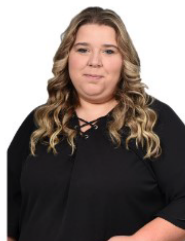
organization. Not only do staff have access to courses to improve their knowledge, they are also mentored and coached by senior staff on how to become successful at their job.

The continued investment has paid off, and we have a strong team working at Biggar & District Credit Union, Insurance and Accounting Services.

If you want to work for an organization that values your input and is willing to invest in your development, contact us.



Shayla McPhee



Kararina Knezevic



Becky Ramsay



Sara Thompson



April Garrett



Ashton Larochelle