Corporate Social Responsibility

Above: Leah Missens, Principal, Chief Paskwa Education Centre, Regina, SK
Corporate Social Responsibility

We believe in putting our members and communities first. As a result, we have a strong commitment to the communities we serve that extends beyond the financial and economic role we play in the province.

Corporate social responsibility at Conexus is guided by six pillars:

- Customer Experience
- Standards of Business Conduct
- Employer of Choice
- Community Investment
- Value in Membership
- Environmental Management

The six pillars, and all their related activities, reflect our co-operative principles and the values of Conexus Credit Union.

Our Vision for Corporate Social Responsibility

Through our commitment to corporate social responsibility, we will act with integrity to improve the quality of life of our employees, our members, and the communities we serve. We will provide a world-class service experience, and engage our members in our credit union. We will take the steps necessary to have a positive impact on our communities and the environment.

CSR Pillar #1: Customer Experience

*We strive to continually improve our members’ service experience and invest in initiatives to enhance service delivery. We welcome and listen carefully to member feedback.*

Conexus is highly recognized in the communities we serve because of our ongoing commitment to help build our province. We encourage our employees to be proactive in building members’ dreams, futures and wealth and that serves in turn as an inspiration to our members, who continually do their part in building Saskatchewan communities.

*Product and Service Enhancements*

The financial industry is constantly evolving, and we are committed to meeting the growing needs of our membership. To help improve our members’ experience and access to service, we introduced the following services and updates this year:

- Website makeover – A new look, easier navigation, and quick access to all the information you need were all part of our website makeover. We want our members to have a great website experience, and the changes were designed with you in mind.
- Deposit Anywhere™ – This feature allows you to quickly and securely deposit your cheques from your smartphone or tablet, anywhere and anytime.
- Redesigned Mobile App – A redesigned home screen with a new menu and easier navigation was part of the facelift for our mobile app. The app also allows you to add bill payees or set up new INTERAC® e-Transfer recipients using the contacts you already have in your phone.

*Member Research*

At Conexus, we value our members’ opinions and we want to hear from them. For 18 years, we have received member feedback through independently administered research programs allowing us to monitor how we are performing and engage you in what we are doing at Conexus.

Over the years, Conexus has received high ratings from our members. The first chart on page 11 shows a high level of service satisfaction among members. The second chart illustrates the percentage of members who consider Conexus Credit Union their service provider of choice.

*Help Us Build a Better Credit Union*

While we are proud of our high scores, we are, by no means, content or complacent. Instead, we remain persistent in our pursuit of excellence. In order to continue to be your financial services provider of choice, Conexus strives to deliver the best service to our members each and every time.

To ensure we are providing the service experience that our members deserve, Conexus introduced a research program to reach out to members within 48 hours of a branch visit. In 2014, 8000 members shared their feedback, allowing us to better understand their experience. Our goal is to continually improve our service based on your feedback.
Above: Sid Hurrell, Brian Weisbrod, and Larry Geni, co-owners of Superior Forklift Limited, Commercial Business Members

“Conexus supports work-life balance.”

Above: Krista Richardson, Manager, Financial Services, Regina

“We are committed to communities.”

Above: Conexus Credit Union Staff taking a break during Habitat for Humanity construction in Moose Jaw

Service Satisfaction

Provider of Choice
The Conexus Member Voice research panel allows you the opportunity to flex your ownership muscles. The panel consists of members who voluntarily sign up to share their feedback. We appreciate your opinion, because after all, everything we do is all for you! Keep sharing your voice, and you’ll continue to influence the future of Conexus.

“I appreciate the opportunity to contribute to the important discussions that are happening within Conexus. I believe that considering input from members is another way of being a socially responsible citizen.” - Quote from Member Voice panelist

CSR Pillar #2: Standards of Business Conduct

We are a co-operative organization committed to doing business with honesty and integrity, and in compliance with legal requirements.

At Conexus, we believe in building relationships and earning our members’ trust by living our values: meaningful difference, innovation, integrity, and continuous learning. Our values are the foundation of our culture, and this extends to how we do business. Conexus has voluntarily committed to several codes of conduct, including our Market Code, which is designed to ensure members are treated fairly. Our Market Code consists of business conduct practices that reflect industry standard consumer protection provisions. We also expect our third-party service providers to maintain similarly high standards of business conduct.

Market Code...Our Key Commitments to You

- **Professional Standards** – We are a co-operative organization that does business consistent with its corporate values. We will train employees so they are qualified and capable of providing a world-class service experience.
- **Disclosure and Transparency** – We will provide clear information about products and services to help you make informed financial decisions.
- **Privacy of Personal Information** – We will treat all personal information as private and confidential, and operate secure and reliable information systems.
- **Fair Sales** – We will act fairly and reasonably in all our dealings with you. We will not knowingly take advantage of anyone through manipulation, concealment, abuse of privileged information, misrepresentation of facts, unethical activity, or use of any other unfair sales practice. We recognize the importance of access to basic banking services and will take reasonable measures to ensure access to a low-fee banking account.
- **Complaint Handling** – We welcome and listen carefully to your feedback. We will try to satisfactorily resolve any concerns or problems that may arise.

Positive Image

When one conducts business with honesty and integrity, people take notice. As shown in the chart to the right, research results show that the majority of our membership perceives Conexus to have a positive corporate image.

CSR Pillar #3: Employer of Choice

We are committed to being an employer of choice with leading talent management programs to attract and retain the best employees. We strive to employ a highly motivated, engaged workforce focused on member service. We value diversity in the workplace and invest in learning and leadership initiatives to manage and develop our employees’ talents.

Highly Engaged Employees

Employee engagement is very important to Conexus. Employees are engaged when they “say, stay and strive,” speaking positively about the organization to others, committing to remaining with their current employer, and being motivated by their organization’s leaders, managers, culture, and values to contribute to business success. Our engagement survey provides us with feedback from our employees based on engagement drivers. With this information, we can identify areas where we are strong and areas where we need to improve.

Total Rewards Package

Our employees work hard for our membership and our organization. We therefore provide a total rewards and compensation program that recognizes their efforts. It is a full package covering the areas of work, culture, benefits, compensation, and career mobility. We believe in work-life balance and offer the incentives, environment, and culture to prove it. Our competitive total rewards and compensation package is instrumental in supporting our employer of choice strategy.
Learning and Development Program
Conexus encourages lifelong learning and believes formal and informal learning and development courses provide a means for enhancing employee engagement. All employees at Conexus complete a learning and development plan to assist them in focusing their training and learning activities to achieve their career goals. Employees can participate in internal or external training courses or conferences, as well as post-secondary classes.

Employee Programs
- **U-inspire** – Every day, our employees define themselves by the work they do and how they help each other to succeed. Our U-inspire program recognizes and rewards employees for performance and behaviours that demonstrate Conexus’ values. U-inspire provides an engaging and interactive forum where employees can openly share and celebrate individual and team accomplishments across our organization.
- **The Wellness Program** – The Conexus Wellness Program enables employees to create a more active and healthy lifestyle. The program is administered by staff volunteers.
- **The Corporate Charity Program** – Our employees are dedicated to the communities in which they work and live. Throughout the year, numerous events and fundraising activities that demonstrate this commitment take place. Funds are raised through corporate events, such as the annual client golf tournament and branch fundraisers. In 2014, funds were also given to the Children's Hospital Foundation of Saskatchewan and matched through the Conexus Matching Funds Program.

CSR Pillar #4: Community Investment

Conexus is committed to invest in the communities it serves in a way that aligns with key strategic priorities. The Conexus Community Investment Program is designed to provide funding to non-profit, charitable organizations that directly benefit our members and communities throughout Saskatchewan. The goal of the program is to assist with positive economic, social, and environmental change.

In 2014, Conexus provided support through non-profit, charitable, and volunteer organizations, as well as scholarships. More than 440 community projects and events benefited from this support. Over $49,000 was invested in scholarships at post-secondary institutions and high school leadership awards for Grade 12 students. New partnerships were established with organizations that support marginalized individuals as they attain their GED and prepare to enter (or re-enter) the workforce. Close to $10,000 was invested so kids could attend the Saskatchewan Co-operative Youth Program to learn about co-operatives in a summer camp setting.

In 2014, Conexus Credit Union entered into a unique funding model for investing in people and communities called the Social Impact Bond (SIB). It was the first of its kind in Canada and one of only a few in the world. The Social Impact Bond is a contract with the public sector to pay for improved social outcomes that result in more effective use of taxpayer dollars. Under this SIB agreement, Conexus Credit Union is investing $500,000 dollars over five years to fund the Sweet Dreams Project in Saskatoon. This group home is aimed at reuniting mothers with their children living in foster care. If the project is deemed successful (through children remaining with their mothers) after five years, Conexus will be paid up to 100% of their original investment from the province of Saskatchewan, thus allowing Conexus to reinvest the same dollars back into the community. This project will have significant long-term social and economic benefit for the province of Saskatchewan.

The Matching Funds Program in support of the Children's Hospital of Saskatchewan concluded on December 31, 2014. Over a period from November 2012 to December 2014, employees, members, and business partners raised $500,000, which was doubled by Conexus. This program will give the Foundation $1 million in support of healthcare for children across the province. The matching funds initiative for the CHFS demonstrates the Conexus commitment to the province and its communities, as well as to our youth and families. Conexus Credit Union is proud to be involved in this partnership to raise funds for the hospital, which will be an enduring legacy for child healthcare and families in our province.

Employee volunteerism was a contributing factor in the success of the Matching Funds Program – after all, it is our employees who dedicate their time and efforts to making our communities vibrant. Many activities were planned and coordinated by staff, including golf tournaments, dress-down days, and partnerships with junior hockey teams, and much of this fundraising was done outside of work hours. Employees volunteer their time and talent during work hours as well. Our staff also made financial literacy presentations to high school students, the Regina Adult Campus, and Sweet Dreams residents, to name a few. Employees coached business students, attended Co-op Camp as counsellors, and delivered the Junior Achievement Dollars with Sense program to many elementary school students.

Conexus is a member of LBG (London Benchmark Group) Canada. LBG is a network of companies setting the highest standard in community investment in Canada. Through our membership with LBG, we have adopted a recognized global approach to auditing community investments based on standardized, internationally accepted methodology to value input. As a result, we can ensure that our results are reported with greater credibility and confidence through the LBG third-party assurance. For this report we have used LBG Canada standards to calculate the performance of our community investment program. In 2014, the total value of investment in the community (value of company and external resources leveraged) was $2.46 million dollars. LBG Canada also provides important management insights, which help Conexus maximize the value of our investments in the community on an ongoing basis.
Community Support Awareness
From our annual research, the chart below shows that members have a high awareness of our community initiatives.

![Community Support Awareness Chart]

CSR Pillar #5: Value in Membership

*We are committed to mutually successful financial relationships with our members. We provide opportunities for member feedback, encouraging participation in the democratic process.*

**FreeStyle No-Fee Account**
Our FreeStyle No-Fee account is one of the benefits you’ll enjoy as a member of Conexus. You can open this chequing account and enjoy no service, processing, monthly, recurring, or convenience fees. The number of free transactions per month is unlimited. It really is free!

**Heritage Services**
Our heritage services are designed for members 60+. Choose from a number of different accounts and enjoy free service charges, along with a number of other benefits.

**Youth Banking**
Members 18 and younger who are just getting started managing their money enjoy free service charges on a Maximizer or Basic chequing account and ConveniencePLUS savings accounts.

**Democratic Process**
As a member-owner you have a say in the future of your credit union. Whether we are selecting a new board member or weighing in on partnership opportunities, your voice is heard in the decision-making process.

CSR Pillar #6: Environmental Management

*We are committed to protecting and conserving the environment through environmental management practices to reduce, reuse, and recycle.*

Conexus supports a green approach by identifying and implementing environmentally friendly strategies. This involves numerous initiatives including a paperless environment, recycling programs, and much more. As we look to the future, we will continue to look for ways to improve in this area for the next generation of credit union members.

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