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Newsletter – Fall 2024 Edition



KINDRED WELCOMES JASON DALY AS OUR NEW CEO!

Following an extensive search, Kindred Credit Union (Kindred) is pleased to announce Jason Daly as our next chief executive officer. Jason assumed the role on September 1, 2024.

As a seasoned financial services executive, Jason has led teams in the areas of product development, business agility, digital transformation, strategy, marketing, and operations in the banking, insurance, capital markets, and wealth and asset management industries.

Jason comes to Kindred most recently from Tangerine, a digital banking subsidiary of Scotiabank, and, prior to that, a long career with Manulife and Manulife Bank, an international financial services provider and branchless 'challenger' bank. Jason's career has seen him leading strategy and innovation to provide consumers with products and services that align well with Kindred's direction of serving values-centered Ontarians when and where they choose. Jason holds a Master of Business Administration from the University of Adelaide and the Canadian Investment Manager designation (CIM) from the Canadian Securities Institute.

Jason currently resides in Waterloo with his wife, Lori, and their two teenage children. Jason is grounded in family life with both his and Lori's extended families living close by in the region. Jason's two children enjoy competing in various sports and during the winter you will find the Daly family spending most of their time together on a ski hill in

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the Beaver Valley. Jason enjoys the great outdoors including fishing, golfing, and mountain biking.

Jason is strongly motivated by how Kindred differentiates itself in the marketplace as a financial cooperative that is values-centred and faith-inspired. Jason has served on boards of, and volunteered for, community organizations for more than a decade, and finds the ability to leverage that in his new role with even deeper community relationships very appealing.

Jason describes what attracted him to Kindred as “a unique opportunity to combine his experience improving people’s financial wellbeing with a financial cooperative that shares his values.” He noted that, “I was encouraged by how Kindred actively engages and positively impacts the local communities they serve and I look forward to being part of giving back to a community that has given so much to my family and I over the years.”

Jason is eager to meet and build relationships with the Kindred team and members over the coming months.

Chair of Kindred’s Board of Directors, Henry Paetkau, noted that, “We are especially impressed by Jason’s breadth of experience in retail banking, commitment to customer service, and his demonstrated leadership in strategic thinking and change management.” He added that, “Jason feels a sense of attachment to Kindred’s purpose and core values and he’s very excited by our unique approach to innovation and how closely it is tied to our purpose and truly reflective of who we are at our core.”

On behalf of the Board of Directors, thank you to John Klassen for his leadership over the past few months while serving Kindred as Interim CEO!

YOU CAN ACCESS YOUR PROFIT SHARES!

From September 3 until October 31, 2024, you are able to access up to 5% of your accumulated Profit Shares. For more information, call your local branch and speak with a member of our Wealth and Investment Team.



Our Team is *Outstanding* in their field.



You can have *peace of mind* knowing we have your *best interests at heart*.

With 60 years of commercial and agricultural banking experience, many of our Account Managers either grew up on a farm or currently operate their own farms and truly understand your needs.

From cash crops to livestock, from barn construction to robotic milking, our team has experience in all aspects of agricultural credit, wealth and investing, and succession planning.

Visit us at booth AB-14 in the AG Biz Pavilion at Canada's Outdoor Farm Show September 10-12, 2024 to chat about how Kindred can help you achieve your goals.

Come and enter to win some great prizes, including a Peavey Mart gift card or a John Deere kids riding tractor.

1ST DRAW
PRIZE



We know money is stressful, and connecting values and faith with your finances can be a challenge. Just like you, we care about values and want to inspire peaceful, just, and prosperous communities. We can guide you on your financial journey with socially responsible options to help you manage your money as you give, live, owe, and grow.

Subscribe to www.youtube.com/c/kindredcu or read blog.kindredcu.com for helpful insights on topics that are important to you.



KINDRED CHARITABLE FUND - APPLICATION PERIOD OPENS OCTOBER 1

The Kindred Charitable Fund will be accepting grant applications between October 1-31, 2024. Established in 1999, the Fund has supported over 192 congregations and charities with over \$1.4 million in support since 2001.

Kindred has a unique purpose – cooperative banking that connects values and faith with finances, inspiring peaceful, just, and prosperous communities. It's a beautiful promise and aspiration, meant to be lived out and experienced.

That is why our Kindred Charitable Fund supports organizations working in the areas of:

- ▶▶ Housing
- ▶▶ Hunger
- ▶▶ Mental Health

In 2024, we were happy to support organizations such as the Village Resource Centre who help address hunger in Wheatley, Dawn Centre who help support young, single mothers and their children in Cambridge, and the Family Central Apartments who provide wrap-around services to those struggling to find permanent housing in Aylmer.

These are just a few of the many organizations we partner with to help in giving back to their local communities. If you think a Kindred Charitable Fund grant could help an organization you are passionate about, visit <https://pages.kindredcu.com/kindred-charitable-fund> to learn more about the application criteria and process.



Sign up to be notified when applications for next year's Charitable Fund are being accepted.

PROTECT YOURSELF FROM FRAUD

Anyone can become a victim of fraud, and the two best defences against these criminal acts are education and awareness. Your Fraud and Privacy team want to provide you with some tips on how to protect yourself from fraud. Please see the following material to learn more:

Beware of Gift Card Scams

You can also find a fraud brochure in your local branch that provides further information on how to protect yourself from fraud and scams. Remember Kindred will never initiate contact with you, to request personal information! If you receive a call and unsure if it is legitimate, please hang up the phone and call us directly.

You, yourself can become the best defense against criminals and their deception!



Congratulations on ten years of innovative and collaborative peacemaking!

KINDRED CREDIT UNION CENTRE FOR PEACE ADVANCEMENT - 10TH ANNIVERSARY!

Our long partnership with the Kindred Credit Union Centre for Peace Advancement is a natural extension of who we are, as evidenced by our purpose: cooperative banking that connects values and faith with finances, inspiring peaceful, just, and prosperous communities.

We're grateful to our faithful members and community partners, like you, who help bring our purpose to life every day in the communities we're so fortunate to serve. It's our privilege and pleasure to serve you and help you Make Peace with Your Money®.

We're so pleased to have been on this journey with you from the beginning. We're thrilled to bear witness to the Centre's impact on local and global communities, and are excited about your continued influence in the peacebuilding space. Our very best wishes on this special occasion!

The Kindred Credit Union Centre for Peace Advancement will celebrate its 10-year anniversary on International Day of Peace, September 21, 3-6 P.M. This also marks the kick off for Peace Week 2024.

Come reconnect with friends and colleagues from your time at the CPA and learn about current projects and future directions. Visit their website to RSVP.



OUR COMMUNITY INSPIRATION GICS - AN INVESTMENT FOR YOU, AND BONUS INTEREST FOR WHAT YOU BELIEVE IN!

Last year, we considered how we might focus our efforts and have the greatest impact in our communities right now, addressing the issues that are most pressing. Through our first Social Impact Study, we asked what issues were of the greatest concern to our members, teammates, and their communities. The answer was very clear: housing, hunger, and mental health.

Our communities are important to us. We know we can have a positive impact in addressing housing, hunger, and mental health by working in partnership with our members and community organizations. One of the ways we do so is through the Community Inspiration GIC.

Ontario congregations, related organizations, and qualifying registered charities actively working towards providing solutions for housing, hunger, and mental health gain much-needed support at no cost to you!

Thanks to our unique socially responsible Community Inspiration GIC, Kindred has donated over \$890,000 in bonus interest to congregations and charities in Ontario since 1997.

Meet with a member of our Wealth and Investment Team to discuss how a Community Inspiration GIC might suit your portfolio!



YOU HAVE PLACES YOU'D LIKE TO GO.

Getting there Starts here.



Your journey starts with complimentary, local, expert financial advice to reach your goals and help you Make Peace with Your Money®.

Make investments to build a future that matters with a wealth of socially responsible investment options.

Bring over your Mutual Funds* to receive a cash bonus, and we'll pay the transfer fees**.

Whether it's buying your first home, saving for a child's education, or planning for retirement, you have places you'd like to go - we'll help you get there.



PEACE INNOVATORS RETREAT

Participants in the Peace Innovators Scholarship and Mentoring Program kicked off their year-long adventure by attending a week-long retreat at Conrad Grebel University College at the end of July. Sponsored by Kindred, Peace Innovators is a program that equips young leaders in high school with the skills to tackle problems that they are passionate about in their communities.

The students took up residence in the university dorms and were fully immersed in learning how to implement their peace ideas. Several guest speakers attended to help mentor and guide the students, and workshops were held to build key skills. Stay tuned for updates on how this year's group of Peace Innovators bring their innovative ideas to life!

Together, we donated
\$63,000
to Community Food Security!



KINDRED FOOD DRIVE

This November, all Kindred locations will take part in our 2nd Annual Fall Food Drive! In 2023, Kindred members and teammates came together in the month of November to donate a total of \$63,000 and 270 lbs. of non-perishables to nine local organizations in our respective communities!

Hunger is one of our Social Impact Focus Themes and we hope to improve access and availability to nutritious, safe, and culturally appropriate food at the local level. Members and teammates will have the opportunity to make a monetary donation, or drop off non-perishable food items at any Kindred branch.

Watch for details of how you can support this important initiative!



YOU'RE INVITED TO ICU DAY!

Please join us as we celebrate our credit union's 60TH anniversary on International Credit Union Day! Celebrations will take place at all of our eight branches on Thursday, October 17, 2024.

Refreshments will be served all day long and you'll have the chance to enter to win some great prizes! Lunch will be served from 11:00 A.M. until approximately 2:00 P.M.

We want to thank our faithful members and partners who help bring our purpose to life every day in the communities we're so fortunate to serve.

For more information, please visit your local branch or call 1.888.672.6728.

SECURE FILE UPLOAD FUNCTION IS NOW AVAILABLE TO KINDRED ONLINE BANKING USERS!

We are pleased to announce Kindred's Secure File Upload is available to members in online banking!

Members can now easily and securely send their documents to a Kindred team member via online banking. Simply click on 'My Accounts' and then 'Secure File Upload'.

Kindred is excited to be the first credit union to offer this service.

While this functionality is currently only available to individual members, signatories, and authorized users of business accounts, we hope to expand this service to delegates and mobile app users in the future.

WEALTH & INVESTMENT WEBINARS

At Kindred, financial literacy is important to us. We've partnered with Aviso Wealth Inc. to create a series of free webinars on important financial topics that matter most to our members.

This fall, why not attend one of these free sessions?

Date	Topic	More Information
September 11, 2024 Sessions at 12:00 P.M. 3:00 P.M.	RESPs and Education Savings	The basic structure of the Registered Education Savings Plan (RESP) has been around since the 1970s. They allow for tax-free savings and investment growth to help pay for post-secondary education, and since the 1990s have been supplemented by a range of government support programs.
October 30, 2024 Sessions at 12:00 P.M. 3:00 P.M.	Retirement Decumulation	A critical point in retirement planning is when switching modes from building savings to drawing from them. We'll review five categories of wealth savings and the range of individual sources within each, then look at prioritizing the drawdown order among them, driven by lifestyle intentions.
October 30, 2024 Sessions at 12:00 P.M. 3:00 P.M.	Year-end Tax Tips	Year-end is a time when we start thinking about winding down. However, in the field of tax planning, that annual deadline is when we need to take stock, and potentially take action. We'll look at tax saving opportunities prompted by both time of year and time in your life, to help you keep your finances on track.

Whether you don't know where to begin, or you just want to check that you are on the right track, Kindred wants to help you live your values and love your banking. Sign up for one of our Webinars today at kindredcu.com/webinars/

JOIN KINDRED'S BOARD OF DIRECTORS

Are you interested in contributing to the governance of your credit union? Your expertise and input are vital to growing Kindred into the future!

As a member of the Board of Directors, you will work alongside other board members, responsible for making an impact at Kindred, on our members, and on the community, while living out examples of mutual aid. The Board meets seven to eight times per year as they work together to support the future success of our Credit Union, and Directors can join one of our three sub-committees (Governance, Audit and Risk, and Finance).

If you are interested in learning more, or putting forth your candidacy, please contact Tithi Thakkar, Corporate Secretary, for more information at corporate.secretary@kindredcu.com.

MARK YOUR CALENDARS

EVENT – **September 10-12, 2024**

Canada's Outdoor Farm Show

CELEBRATE – **September 21, 2024**

Kindred Credit Union Centre for Peace
Advancement 10TH Anniversary

CELEBRATE – **October 17, 2024**

International Credit Union Day

UPCOMING BRANCH CLOSURES

September 2, 2024

Labour Day

September 30, 2024

National Day for Truth and Reconciliation

October 14, 2024

Thanksgiving Day

November 11, 2024

Remembrance Day

December 25, 2024

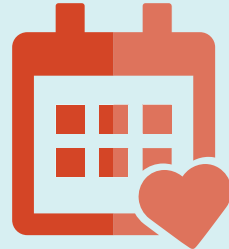
Christmas Day

December 26, 2024

Boxing Day

January 1, 2025

New Year's Day

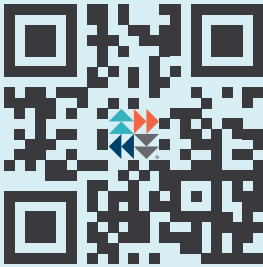


NATIONAL DAY FOR TRUTH AND RECONCILIATION

As Kindred seeks to listen, learn, and grow relationships with our Indigenous neighbours, we appreciate the importance of the National Day for Truth and Reconciliation. Held each year on September 30, it is a day to honour Survivors, their families, and communities, and ensure that public commemoration of the history and legacy of residential schools remains a vital component of the reconciliation process.



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www.kindredcu.com/join-our-email-list



BANKING WITH PURPOSE

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SINCE 1964

On our journey to connect values and faith with finances, we're seeking to tread more lightly on creation and that's why our newsletter is printed on paper:



Made with recycled fibres



Manufactured with renewable energy



Bleached without liquid or gaseous chlorine



Global Alliance for Banking on Values



**aviso
wealth**

Certified



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