

en^vision

FINANCIAL

A DIVISION OF FIRST WEST CREDIT UNION



2010 Regional Report



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Envision Financial senior leadership team

Being local means having local leadership. The Envision Financial senior leadership team heads the Envision Financial Region, making local decisions for the good of the credit union's local members.

Based at the Envision regional office in Langley, B.C., Envision's leaders live and work in the communities Envision serves. The Envision Financial senior leadership team is:

Bev Brown – President

Norman Attridge – Assistant Vice-President, Business Services

Neil Brown – Assistant Vice-President, Central Operations

Barry Christiansen – Assistant Vice-President, Human Resources

Kenneth D'Sena – Assistant Vice-President, Wealth Management Services

Loree Gray – Vice-President, Retail Banking

Ashok Gupta – Assistant Vice-President, Marketing

David Lanphear – Assistant Vice-President, Insurance Services

Tim Mackie – Assistant Vice-President, Analytics and Business Intelligence

Sarah Pederson – Manager, Public Relations and Communications

Mohamed Samman – Vice-President, Credit



Welcome to Envision Financial

It's about being true to the things we believe.

It's about making a real difference in the financial lives of our members.

It's about building a network of like-minded credit unions with the size to **work big**
and the grassroots common sense to **work local**.

Envision Financial is part of First West Credit Union, B.C.'s third-largest member-owned financial cooperative. Envision works big with the strength, efficiency, diversification and stability of a larger financial institution. But unlike other big financial institutions, Envision also works local with the same local leadership, local governance, local decision-making and deep-rooted community connectedness you'd expect from a smaller credit union.

With First West, Envision is charting a bold new course—preserving our local identity and unchanging values while creating a stronger, brighter, more successful future for the good of our members and the communities we serve.

Come experience the Envision difference.



President's message



BEV BROWN

President, Envision Financial

president@envisionfinancial.ca

2010 was a successful year on many fronts at Envision Financial. Most notably, on January 1 Envision Financial and Valley First began a groundbreaking new partnership under the umbrella of First West Credit Union.

As you will often read in this report, our partnership model is like none other in the Canadian credit union system. At the core of our model is a commitment to making decisions locally and to retaining a local brand and identity. Our mutual commitment to advocating on behalf of our members and employees, pursuing financial excellence and investing in our local communities brought us together. And, as we adopt this new credit union model, we know that our success will ultimately come from staying true to our roots.

Unparalleled success

I'm proud to report that 2010 was a strong year for Envision. We exceeded many of our retail financial goals and our other lines of business, including business banking and wealth management, also experienced a successful year. Over the last 12 months, our member satisfaction scores have remained high and our numbers tell us that more Envision members are choosing to develop long-term relationships with Envision. Our employees continue to be engaged and

connected into their local communities. In our fourth annual Days of Caring, 150 Envision employees volunteered on 18 community service projects and partnered with ten social service agencies in eight Envision communities.

Making a difference in the lives of our members

Throughout the past year, we continued to make the needs of our members our primary focus. Our goal is simple—to make a real difference in the financial lives of our members. We want to ensure that all of our members are valued, treated with respect and receive personalized service. We are renewing our focus so that we can live out First West's six big ideals: succeed together, act local, value all, make common sense decisions, create good things and inspire exceptional results. These six big ideals define the kind of credit union we want to be. Whether you are a student, a working professional, a young family, an empty nester or a retiree, we strive to provide exceptional service for you and your family through every stage of life.

There have been many encouraging stories coming out of our branches that tell me we're making progress. I think of one of our members who lost his job, couldn't



Our goal is simple—to make a real difference in the financial lives of our members.

afford food or rent and didn't have any family to help him out. When he came into one of our branches to discuss his options, our employee took the time to really listen to his story. After the member left the branch our employee felt that she needed to do more for this member so she connected him with community services that would keep him off the streets and help him find employment. As a result the member was able to keep his home and found employment within a few months. That's what making a real difference in the lives of our members is all about.

Making decisions that make sense

In 2010 we also focused on viewing our actions and decisions through the eyes of our members. We recognize that each member's situation is unique and take that into account when making decisions. The employees you deal with every day should be empowered to make decisions in a timely manner, ensuring that we are responsive to your needs.

For example, one of our newly-immigrated members was unable to find a financial institution that was willing to give him a chequing account because of his low credit score. The member came from a country

where credit scores meant nothing and he was just starting to learn about credit card rules. Realizing this unique situation, our employee took the time to explain how the Canadian credit system works and decided to open an account for this new member and partner with him to help establish a firm foundation in his new country.

Looking forward

The future is bright for our organization. We have the best of both worlds—the backing of a large credit union, with the grass-roots approach of a locally-focused credit union. This allows us to hold true to our founding values and focus on what really matters. As I look back on the past year, I'd like to thank the entire Envision leadership group and our employee team for their continued commitment and dedication. And I'd especially like to thank you, our members, for your ongoing loyalty and trust.

Sincerely,



Bev Brown
President, Envision Financial



Regional council chair's message

Credit unions should be local.

Intimate community involvement, local decision-making and genuine relationships with members and clients are some of the hallmarks that define who we are. In a marketplace where facelessness and impersonality reign, our localness sets us apart.

That's why First West Credit Union created the Envision regional council, a special advisory body appointed by the board of directors to represent the interests of local members and address issues unique to the Envision region. When Envision merged with Valley First in 2010, we sought to gain collective strength as a larger organization without sacrificing any of the localness so fundamental to our identity. The Envision regional council ensures that our localness endures and thrives as we grow.

The Envision regional council's primary mandate is to emphasize the unique needs and interests of Envision's members, clients, employees and communities as the board of directors charts First West's future course. The regional council works to establish and maintain close linkages with the members and communities that Envision serves.

The council also provides insight and guidance to Envision's corporate citizenship activities, while playing an important community outreach role. Council members attend business events in Envision's communities and assist with Envision corporate citizenship events. This report will tell you about some of the wonderful initiatives Envision undertook to support our communities in 2010.

The regional council concept is unique to First West. In fact, it is a distinguishing feature of the new First West operating model that sets us apart from other recently-merged credit unions. All credit unions

have elected boards, but First West goes one step further with regional councils that actively represent the local regions, like Envision.

Envision's regional council is populated by members who are committed to active community participation. Some regional council members are First West directors and others are advisors—former directors who left the First West board as a part of the downsizing which took place mid-2010.

Our combined experience and knowledge will ensure that the council functions as a conduit to member participation, and that the First West board considers the Envision region's unique interests as it charts its future course.

Each member of the regional council plays a part in bringing business to Envision. Our backgrounds and areas of expertise are diverse—education, accounting, commercial fisheries, technology, hospitality and real estate development, to name a few. We use our connections, built through years of community involvement, to suggest development opportunities for Envision.

Your Envision regional council is committed to ensuring that credit union members' interests are heard and considered. As we work to evolve and refine the work of the regional council we invite our members to connect with us and offer suggestions and comments. Active member participation enhances credit union governance—it's what being local is all about.

Sincerely,

Myrna Webster

Myrna Webster

Envision Regional Council Chair



Envision regional council



Myrna Webster
Advisor
Regional Council
Chair



Lois Wilkinson
Advisor
Regional Council
Vice-Chair



Don Murray
Advisor



Shawn Neumann
Director



Peter Podovnikoff
Advisor



Peter Scherle
Director



Corporate citizenship report

ENVISION PARTNERS WITH SURREY RENT BANK TO PREVENT HOMELESSNESS

Homelessness is a complex issue with multiple causes and no clear-cut solutions. **More than 15 per cent** of Surrey's population lives below the poverty line and nearly half of that group resides in female-headed, single-parent homes.

"There's increasing need in our community to help those who slip through the gaps in assistance programs," says Susan Byrom, Envision's manager of corporate citizenship. "That's why we proudly support projects like the Surrey Rent Bank, which help strengthen our community by keeping individuals and families in their homes."

An initiative of the Newton Advocacy Group Society, the Surrey Rent Bank works with low-income families facing unexpected circumstances. Micro-loans, used for rental arrears or utility arrears and repayable over a two year period, can be the difference between remaining housed or being forced into homelessness. One thing that sets the Surrey Rent Bank apart is its **commitment to go beyond simple, band-aid solutions**. The bank also supports clients by referring them to tax clinics, budget planning workshops or local assistance programs.

"Our loans help clients deal with crisis situations—whether it's a car accident, sudden job loss or personal injury that prevents them from paying their bills on time," says Peter Harnisch, service coordinator of the Surrey Rent Bank. When the Newton Advocacy Group Society first came up with the rent bank concept in 2009, Envision became a community partner to help make this pilot project a reality in 2010. Chris Theeparajah, personal account manager at Envision's Fleetwood Branch, helps with the Rent Bank's financial literacy programs, which assist clients in regaining their financial stability. Susan and Chris also volunteer on the Rent Bank's advisory board.

"Having Envision support us with more than just a donation is a huge reward," says Judy Peterson, Surrey Rent Bank director. "They've come alongside us with their knowledge and experience to help provide **long-term solutions** for our clients."

"Our clients are grateful to know the Surrey Rent Bank is here to help them before they reach the end of their rope," adds Judy. "The financial literacy training provided gives our clients knowledge and tools to help reduce the need to return for more assistance."

Since March 2010, the Surrey Rent Bank has helped 113 people and provided \$35,000 in loans throughout the Surrey, White Rock and Delta region. The average loan is \$890 and is paid back with four per cent interest. If borrowers attend two financial literacy sessions, their interest is reimbursed.





15 per cent
live below the
poverty line



CORPORATE CITIZENSHIP HIGHLIGHTS

Building strong and vibrant communities

At Envision, we strive to foster vibrant communities by championing partnerships and programs that allow us to leverage our business assets toward achieving positive social change in the communities we serve. We focus our charitable giving on:

- strengthening the voluntary sector through innovative opportunities
- enhancing educational programs
- creating healthier communities through local arts and culture partnerships

We are recognized as a community partner who works alongside local not-for-profit and charitable organizations, turning possibilities into realities and taking a stand on critical community issues.

Charitable giving in 2010

Envision was proud to contribute \$1.0 million in 2010 in the form of charitable donations to worthy causes and organizations in our communities across B.C.

The Envision team proudly contributed to making our communities strong and vibrant places to work, learn, play and live.

The Leader's Lab: helping others make a difference in their community

In 2010, Envision partnered with Vantage Point to design and develop the Leader's Lab—a professional development initiative for leaders in not-for-profit organizations. Through this four month program, participants examine six essential functions required to build a strong organizational foundation. The program also provides a forum for not-for-profit executive directors and board members to connect with others in their region to share ideas and challenges. The goal is to strengthen the voluntary sector by building the knowledge and capacity of senior leadership in not-for-profit organizations. By supporting the growth of our not-for-profit sector, we engage these organizations

in new ways so they can become increasingly strategic and innovative, delivering their mission more effectively.

Creating a lasting partnership with BC Children's Hospital Foundation

2010 was a year of growth for Envision's long-standing partnership with BC Children's Hospital Foundation (BCCHF). This partnership leverages all aspects of our business, including corporate citizenship donations, employee engagement and member involvement. Envision is proud to be a member of the Miracle Weekend sub-committee, credit union, insurance and finance division. With our peers, we raised over \$423,000 for Miracle Weekend—a nearly 25 per cent increase in donations from 2009. Envision employees also demonstrated their passion for making a difference by raising over \$26,000 in 2010, exceeding all expectations.

Our employees were not just donating their funds to BCCHF, they were also donating their time, energy and enthusiasm. In 2010, employees volunteered to answer phones on the Miracle Maker Panel for the World of Smiles Telethon and for Miracle Weekend. Eighteen Envision employees played in the BCCHF annual slo-pitch tournament, finishing in first place. The slo-pitch team exceeded their fundraising goal by 30 per cent, raising over \$4,300. Our organization's jeans day was also a success with nearly 70 per cent of our employees donning their denim to support BCCHF.

In 2010, Envision reached out to its members with innovative ways to get involved with BCCHF. A donation was made to BCCHF for every person who completed a life insurance survey on our website and for every life insurance policy purchased. We also tapped into the power of social media and donated \$20 for each person who 'liked' Envision's Facebook page, resulting in a \$5,000 donation to BCCHF.

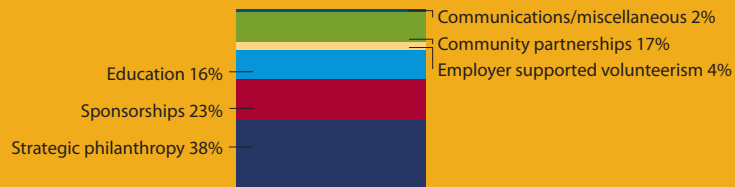


Corporate citizenship highlights, continued

A selection of Envision's community partners in 2010 includes:

- Abbotsford Arts Council
- Abbotsford Community Foundation
- Abbotsford Hospice Society
- ACT Ridge Meadows
- BC Children's Hospital Foundation
- BC Cooperative Association
- BC Professional Fire Fighters' Burn Fund
- Big Brothers Big Sisters Abbotsford Mission Ridge Meadows
- Big Brothers Big Sisters of Langley
- Big Brothers and Big Sisters Upper Fraser Valley
- Canuck Place
- CARE Transit
- Deltassist Family & Community Services
- Chilliwack and District Senior Resources Centre
- Chilliwack Canada Days
- Christmas in the Valley (Joy TV 10)
- Community Justice Initiatives Association
- Delta Hospital Foundation
- Douglas College Foundation
- Fraser Canyon Hospice Society
- Fraser House Society
- Fraser River Heritage Park
- Fraser Valley Health Care Foundation - Chilliwack
- Hope Arts District Council
- Hope Brigade Days
- Kafe for Kids
- Kitimat Concert Series
- Kiwanis Fraser Valley Music Festival
- Kwantlen Polytechnic University
- Ladner May Days
- Ladner Village Quilt Walk & Classic Car Show
- Langley Care Society
- Langley School District Foundation
- Mission Candlelight Parade
- Mission Community Services Society
- Mission Hospice Society
- Pacific Riding for Developing Abilities
- Ridge Meadows Hospital Foundation
- Run for Water Society
- Salvation Army, Gateway of Hope
- Salvation Army, Red Kettle Campaign
- Semiahmoo House Society
- Story Time in the Park
- Surrey Food Bank
- Surrey Hospice Society
- Surrey Rent Bank
- United Way of Lower Mainland - Success By Six

Actual Corporate Citizenship Disbursements in 2010



Member report

ALL SIGNS POINT TO SUCCESS

For Stephen and Margaret Delamar, owners of Signature Sign Studio, the road to success had humble beginnings—just a few pots of paint and some lumber in their Chilliwack barn. But with a lot of hard work and the ambition to expand, the Delamars quickly moved their hand-crafted cedar sign business into downtown Chilliwack, where they remained for 24 years.

As with any new business, the first few years were filled with high start-up costs and tight budgets. “In the early 90s, we realized we needed to buy a computer to keep our business relevant and in operation,” explains Margaret. “Back then, computers weren’t cheap so we went to our bank and asked for a \$5,000 loan.”

When the Delamars were told they would have to take out a second mortgage on their home to qualify for the loan, they looked for a different solution and found Envision more than willing to lend a hand.

“From the beginning, the staff at Envision had such a welcoming attitude. They were helpful and supportive with whatever we needed. That computer loan was just the start of our long relationship with them.”

Twenty years later, the Delamars are still banking with Envision, and they recently purchased a commercial property with full support from their credit union. Signature Sign Studio now employs six full-time staff and continues to grow despite the recent slump in the economy. Margaret says her employees are like family, and she treats the staff at Envision the same way.

“I never imagined that our company would become so successful. The continual encouragement and advice from the wonderful staff at Envision helped us turn our dream into a reality. They have made all the difference.”

MEMBER HIGHLIGHTS

Creating a meaningful member experience

Exceeding members’ expectations has always been Envision’s primary focus. As a result, our member satisfaction results in 2010 continued to surpass industry averages with scores of 80.4 per cent for credit union members and 82.8 per cent for insurance clients.* While these high numbers tell us we’re getting it right a lot of the time, they also demonstrate that there is room for improvement for some of our members.

*MSI scores are derived from survey results conducted by independent market research firm Synovate through a quarterly Customer Service Index (CSI) survey. MSI scores as shown are for the 12 months ended August 2010 and are based on responses from just over 8,000 banking customers throughout British Columbia, including Envision members, that are regionally and demographically representative of the entire household population in the province. The survey is conducted nationally and has been in existence since 1987; clients include the credit union system, Canada’s major banks and other financial institutions.

Increasing transparency with straight-up mortgage pricing

When it comes to common sense, rule number one is to keep things simple. So it made sense that Envision made fully-discounted mortgage rates the norm in 2010. All members and potential members are offered Envision’s lowest mortgage rates for one- to five-year terms, eliminating the outdated, time-consuming bargaining process. The fully discounted rates are displayed directly on our website, along with the rates of Envision’s major competitors so members can compare pricing.





20

year relationship



Enabling members to cash in on rising rates

In 2010, Envision was proud to launch Prime Rider™, a term deposit that offers members the security of a guaranteed deposit with a prime linked interest rate. This is a unique product in the marketplace—although a few financial institutions offer similar products, none come close to offering the rate that Envision does. This product was created with our members in mind—when prime rises, our members' returns will follow.

Improving convenience and accessibility with Mobile Web banking

Envision's new Mobile Web gives members the convenience of accessing the full capability of our online banking service, including bill payments and transferring funds, using their mobile phone. This enhanced service experience is just the first step in adding new technology to make banking easier for our members.

Providing holistic financial solutions for the next generation

For many young adults, starting out is tough and finding a financial institution that will work with them is even tougher. At Envision, we recognize the needs of young adults have evolved beyond basic chequing and savings accounts. In 2010, we were proud to introduce Ignition™, providing financial solutions for people up to age 24. Ignition™ takes a number of financial products and services, bundles them together and makes banking easier for the people who are the future of our credit union.

Protecting our members' future

Envision Insurance Services continued to provide expert advice in the area of home, auto and travel insurance in 2010. Our focus, as always, was to provide the highest level of service and the best possible coverage so our clients are insured should the unthinkable happen. 2010 saw the transition of our insurance offices in the interior to the Valley First region to build on the local success that the Valley First team has been cultivating for over 60 years.

Building our members' wealth

Envision's Wealth Management experts manage assets in excess of \$600 million, providing customized solutions to help our members achieve their financial goals and dreams. With the global economy and financial markets showing improvement in 2010, we were able to advise our members to stay the course and invest an additional \$77 million in their savings plans. We were also proud to introduce the Registered Disability Savings Plan—a long-term savings plan to help Canadians with disabilities and their families save for the future.

Driving growth for local businesses

Small and medium-sized businesses drive the economy of our province. To gain competitive advantage, these businesses look for a financial institution that provides them with sophisticated banking solutions while taking an interest in their business, offering helpful advice and responding quickly to their needs. As Envision is based in the Lower Mainland and Fraser Valley, decisions are made locally with a complete understanding of the local community. In 2010, our team continued to offer unbeatable service and provide members with additional expertise in the areas of not-for-profit, real estate development and agricultural banking.



Employee report

EMPLOYEE HIGHLIGHTS

Creating a high performance culture

The coming together of Envision and Valley First under First West has put a renewed focus on our people. As we move forward together, we will continue to hold on to our founding values, ensuring that the new culture we create supports our strategic direction. We believe we will cultivate a culture that is engaging, empowering and rewarding as our employees live out our six big ideals. This, combined with a focus on achieving exceptional financial results and creating a continuous improvement organization, will ensure we become a stronger organization for our members.

Powered by people

At Envision, we seek to discover and develop our future leaders from within our own organization. On an ongoing basis, we look for areas where we have high potential leaders and areas where we have gaps and need to focus more on developing our people. In 2010, we successfully identified individuals with a high degree

of talent and a strong potential for future leadership positions. As we move into 2011, we will be looking to provide additional education and training opportunities to develop these future leaders and to ensure our current leadership is well supported. The aim of our succession planning is to have high performing leaders at all levels of our organization to ensure that we provide the best possible service and experience for our members.

Aligning our group health benefits and retirement plan

We aim to attract and retain top talent; therefore, it is crucial that we offer competitive group benefits and retirement packages. In 2010, we focused on designing a comprehensive benefits package for all Envision employees that is flexible, cost competitive and scalable to meet the short and long-term needs of our employees and their families. To ensure that this was achieved, we sought out employee input and involvement during every step of the process. The result is a comprehensive and flexible benefits plan that provides employees with choice in selecting benefits to meet their individual and family needs and a retirement plan that will provide financial security for all employees.

Training and development highlights

In 2010, Envision:

- Promoted or moved laterally 133 employees compared with 123 employees hired externally, which helped to maintain a balanced workforce.
- Facilitated over 100 courses on a wide variety of topics.
- Hosted nearly 900 training participants through internal course offerings.
- Facilitated eight team building sessions with our Personality Dimensions workshop to help create high performing and cohesive teams.
- Organized the 2010 regional leadership event which focused on the launch of First West's strategic plan and hosted 70 senior leaders from across the region.
- Designed and facilitated a 12 session course on financial literacy for the underprivileged with the Salvation Army's Gateway of Hope.
- Piloted a training program that created a consistent, repeatable and sustainable account opening process to create a more meaningful member experience.



MARLENE'S CAREER JOURNEY

It was 1984, and as Marlene Fehlauer pulled into the parking lot of Envision's Chilliwack Branch for her first shift, she was a bit nervous about what lay ahead. Little did Marlene know that she was about to embark on a rewarding long-term career that would take her from a branch teller all the way to Envision's corporate head office as an assistant vice-president.

"I always had a good feeling about Envision," Marlene explains with a smile. "From day one they were incredibly supportive and really encouraged me to learn new skills and challenge myself."

That support eventually led Marlene from her teller position in Chilliwack to branch manager in Hope, Yarrow and Sardis before finally becoming assistant vice-president of sales and service. During Marlene's time as branch manager, her team received Envision's "Branch of the Year" honour an impressive three times—the most for any branch manager.

Along the way, Marlene has come to epitomize Envision's culture of flexibility, openness and collaboration. "I don't believe in hierarchies or telling people what they have to do. I'd rather spend my time developing relationships with staff and really empowering them to make the right decisions for our members. That kind of support system is what Envision is all about."

Although retirement looms on the horizon for Marlene, she isn't eager to plan her departure from Envision just yet. "I love coming to work each and every day. I'm one of the lucky few who works for a company that truly cares about the welfare of its employees and its customers."

Marlene chuckles as she looks back on her career. "Thirty years ago, I didn't know where my journey would lead me. But Envision has been incredible—I still learn something new every day and I'm having a blast!"





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MISSION
Name:
Title: Award President

year career
and counting!



First West Foundation report

New endowments. New structure. New name. For the First West Foundation, 2010 was a year filled with exciting growth and change—a year in which we reached new heights.

Originally established in 1996 as the Delta Credit Union Charitable Foundation and later renamed the Envision Credit Union Charitable Foundation, the First West Foundation supports worthwhile local initiatives that enhance the quality of life in our communities. We advanced our unchanging purpose in 2010 by donating more than \$190,000 to worthy local causes in the communities Envision serves, bringing the Foundation's total contributions since 1996 to more than \$1.6 million.

But that's only part of this year's story. In 2010, Envision's merger with Valley First significantly strengthened the Foundation's ability to sponsor worthy local causes and create capital for sustainable community support. Valley First—now a division of First West—embraced and augmented the Foundation by donating \$1 million to create the Valley First Community Endowment. In keeping with Valley First's signature cause Feed the Valley, this endowment will generate annual funding for organizations that run food-related programs for at-risk children, youth and families in the communities Valley First serves. Thanks to Valley First, the Foundation now reaches communities throughout B.C.'s Thompson, Okanagan and Similkameen regions.

Valley First's involvement in the Foundation prompted us to update the Foundation's governance and change our name to the First West Foundation. The Foundation's original Envision Endowment monies will continue serving communities in the Envision region, supporting families, children and youth at risk because of poverty. Up to 30 per cent of this funding will also be available for projects that strengthen the social service sector, providing grants to bolster their internal operations.

To help the First West Foundation administer the two regional endowments that serve the regions they are meant to serve, the Foundation established the Envision Financial Community Endowment Committee and the Valley First Community Endowment Committee. These committees meet to determine what types of programs will be supported in each region by the respective endowments.

The Foundation also welcomed the addition of two new donor-advised endowment funds in 2010. The Gord and Enrica Huston Endowment was created to honour former Envision and First West CEO Gord Huston in the wake of his retirement. Gord and his wife Enrica have decided to direct distributions from this endowment to projects supporting the eradication of breast cancer. The Frank Jamieson Memorial High School Curling Bursary was created by the members of the Chilliwack Curling Club in loving memory of long-time curling club member Frank Jamieson. It provides funds for an annual bursary that supports a deserving student in the Chilliwack region.

In the spring of 2010, the Foundation launched a new website: www.firstwestfoundation.ca. For more information on the First West Foundation and the Envision Financial Community Endowment, please visit us online, and see what's happening as we look ahead to a promising year in 2011.



Distributions made in 2010:

Aldergrove Neighbourhood Services	\$	10,000
Alouette Home Start Society		5,000
BC Cancer Foundation (Abbotsford Regional Hospital & Cancer Centre)		30,000
British Columbia Institute of Technology		20,000
Chilliwack Community Services		9,957
City of Abbotsford & Abbotsford Community Services		7,500
Delta Hospice Society		12,500
Fraser Valley Health Care Foundation (Fraser Canyon Hospital)		7,100
Fraser Valley Health Care Foundation (Chilliwack Hospital)		20,000
Langley Senior Resources Society		6,734
Mountainview Lodge Complex and Long Term Care Facility		10,000
New View Society		5,000
Peace Arch Hospital and Community Health Foundation		20,000
Women's Resource Society of the Fraser Valley		7,000
YWCA Vancouver		8,581
Total	\$	179,372

Distributions made in 2010 from donor advised funds:**Envision Employee's Endowment**

VGH & UBC Hospital Foundation	\$	1,000
Kidney Foundation - BC Branch		1,000

Peter Podovnikoff Endowment

Kwantlen Polytechnic University		2,374
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James Bobye Memorial Endowment

The Board of Education of School District No. 36 (Surrey)		7,212
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Total	\$	11,586
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Mixed Sources

Product group from well-managed
forests, controlled sources and
recycled wood or fiber

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