

## Envision Financial and Bulkley Valley Credit Union embark on joint venture to boost financial strength

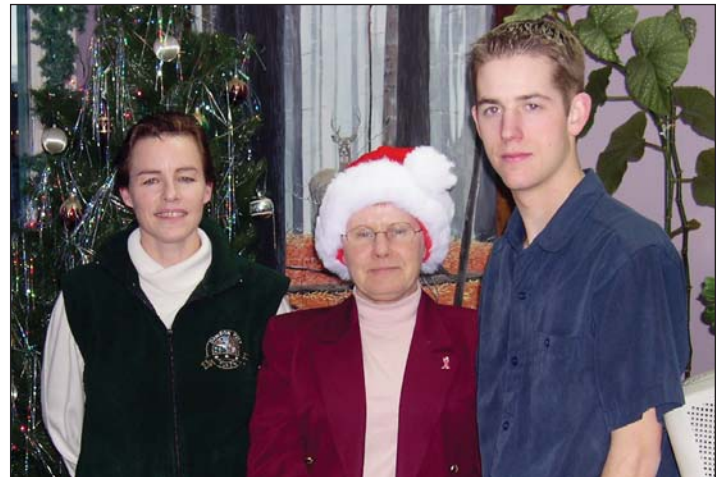
On January 1, 2006, Envision Insurance Services and Bulkley Valley Credit Union (BVCU) will enter into a joint ownership of R.W. Calderwood Insurance in Smithers, B.C.

"The partnership reflects a spirit of cooperation," says Gord Huston, President and CEO of Envision Financial. "The sharing of expertise in insurance, management, and the Smithers area enhances the strength of both organizations."

Currently, Envision Insurance Services, Ltd., a subsidiary of Envision Credit Union, owns and manages the Smithers insurance operation under the R.W. Calderwood name. The new venture, which will operate under the Bulkley Valley name, aims to create a stronger insurance office that will continue to meet the needs of its clients.

"Bulkley Valley Credit Union and R.W. Calderwood have a rich history of service and community involvement in the Smithers area," says Dave Stene, CEO of Bulkley Valley Credit Union. "Our credit union has been in Smithers for 64 years, and R.W. Calderwood has been providing insurance for 66 years. Creating a partnership between two locally-minded organizations reinforces our commitment to our members and to our community."

Envision Financial, home of the Redfrog mortgage, is B.C.'s third largest credit union with 18 locations throughout the province. Recognized as one of the 50 Best Employers in Canada by the Globe and Mail's Report on Business magazine for the third year running, Envision has \$3.0 billion in assets under administration, a \$4.6 billion book of business, nearly 750 staff and 80,000 members. The



From left to right - Karen Berg, Insurance Services Manager, with two of her staff members, Gwen Sillet, and Justin Ferster.

credit union includes four subsidiaries: Insurance Services, Investment Services, Leasing Services and CU Dealerlink. Envision has also been recognized by the National Quality Institute. For its extensive support of the community, Envision Financial is designated a Caring Company by Imagine Canada.

Bulkley Valley Credit Union is proud to serve 13,200 members from Burns Lake to the Hazeltons along Highway 16 in northwest B.C. The credit union is a full-service financial institution that uses technologies such as MemberDirect Internet banking and MemberLink

*Continued overleaf*

### 64th Annual General Meeting

The Bulkley Valley Credit Union AGM will be held Wednesday, April 26th, 2006 beginning at 7:30 p.m. in the Ferguson Room at the Hudson Bay Lodge in Smithers.

The meeting will review financial statements and other activities of the past year, as well as the election results of directors for the upcoming year.



Joseph Meyers, Manager of Information Systems.

### In-branch internet banking

In the spring of 2005, all branches of the Bulkley Valley Credit Union installed Internet-Capable kiosks for public use. At these kiosks you can log on to MemberDirect™ Internet Banking, check your personal email account, or search for information on the World Wide Web while away from your home computer. Now, if you happen to come into any of our branches at a particularly busy time, you may readily bypass any lineups to perform such tasks as Bill Payments, Transfer Funds, or even a simple Balance Inquiry. In fact, any of the MemberDirect™ Internet Banking services you use from home are now available to you in our branches. All of the kiosks are conveniently located within a short distance of our front doors.

## Call for nominations — BVCU Board of Directors for 2006

An election will be taking place to fill three positions on the Board of Directors (two positions for the Smithers area and one for the Burns Lake area). To be eligible to vote, you must be over the age of 19 and a Bulkley Valley Credit Union member in good standing as of January 1, 2006. Candidates for the Board must be nominated by at least three members in good standing with BVCU who are over the age of 19. Written submissions for proposed candidates may be forwarded to the Nominating Committee, which determines whether the nomination complies with the Financial Institutions Act and Bulkley Valley Credit Union Rules. Submissions must be received by Saturday, February 11, 2006. The Nominating Committee will inform each candidate of the provisions with respect to the conduct of the election and provide each candidate with a copy of the Bulkley Valley Credit Union Rules. Candidates must complete a personal information return, a requirement of the Superintendent of the Financial Institutions Commission. Candidates may submit a photograph, a resumé and a policy statement (250 words or less) with biographical information, occupation, Credit Union affiliation, experience and qualifications. The Nominating Committee will forward a photograph, resumé and policy statement, if submitted, along with clear and precise voting instructions, to eligible members. This information will be sent at least 30 days prior to the

Annual General Meeting, which will be held on April 26, 2006. Voting will take place at the branch or by a requested mail-in ballot. Election results will be announced at the AGM and posted for a minimum of three days in the

appropriate branches. If you are interested in becoming a candidate and wish to know more about provisions and requirements for doing so, contact any of the four branches of BVCU for further information.

### 2005 Community Support Recipients

During 2005 the Bulkley Valley Credit Union contributed over **\$108,000 to more than 80 local groups through in-branch donations, the RRRSP Community Builder Campaign and donations from the Community Support Committees.** Our local Community Support Committees meet on a regular basis to review donation requests throughout the year. The request form can be picked up at your local branch or visit the website, [www.bvcu.com](http://www.bvcu.com) where the form can be found on the Community page.

In addition to donations made to local groups and organizations, High School Bursaries of \$1000 each were awarded to six deserving students in our communities in 2005.

#### 2005 COMMUNITY SUPPORT RECIPIENTS

2005 International Women's Day Committee	District of Houston - Leisure Services Dept.	Kuldo Warriors Jr. Basketball Teams
BC Barrel Racing Association	District of Houston - 8th Annual Triathlon	Lakes District Festival of Performing Arts
BC Northern Fairs Heavy Horse Championship	Ducks Unlimited	Misty Rivers Community Arts Council
BC Special Olympics - Smithers Branch	Evelyn 4-H Club	Mouse Mountain Playgroup
Beanstalk Child Care Centre	Gitanmaax - Hazelton Volunteer Fire Dept.	Muhiem Smithers Secondary Quebec Exchange
Bulkey Valley Music Boosters	Gitsegukla Knights Soccer Club	Muriel Mould Primary School
Bulkley Valley 4-H Exchange	Gitsegukla Skeena Cruzers	New Hazelton Elementary Panther Track Club
Bulkley Valley Brain Injury Association	Gitsegukla United Church	Northern Hockey School
Bulkley Valley Child Care Society	Hazelton Area Theatre Society	Northern Pathfinder Club
Bulkley Valley Drag Association	Hazelton Fetal Alcohol Conference Committee	Northern Saddle Club
Bulkley Valley Exhibition	Hazelton Figure Skating Club	Pleasant Valley Horse Club
Bulkley Valley Gymnastics Association	Hazelton Minor Hockey Association	Pacific Northwest Regional Science Fair Committee
Bulkley Valley Search and Rescue	Hazelton Secondary School	Pleasant Valley Learning Centre
Burns Lake Christmas Hamper Program	Hazelton Secondary Senior Girls Basketball Team	Quick Community 4H Club
Burns Lake Curling Club	Houston Christian School - Basketball	Skeena Region Cattleman Smithers Art Gallery Association
Burns Lake Food Bank	Houston Christian School - Volleyball	Smithers Public Library
Burns Lake Hospital Auxiliary	Houston Youth Curling	Smithers Secondary DAF Grad 2005
Burns Lake Public Library	Houston D.A.R.E.	Smithers Social Planning Council - Festival of Nations
Burns Lake Rodeo Association	Houston Figure Skating	South Hazelton Elementary School
Burns Lake United Soccer Club	Houston Lacrosse	SSS Gryphons Girl's Soccer Team
BV Bandboosters	Houston Public Library	Telegraph Trail Saddle Club
BV Community Arts Council	Houston Ringette Association	Telkwa Museum Society
BV Otters Swim Club	Houston Wild Game Society	Topley 4-H Club
Canadian Diabetes Association - Smithers Branch	Hurricane Wilma relief fund- Puerto Morelos	Track 54.50
Canadian Parents for French	Kispiox Boys Basketball Team	Valley Youth Fiddlers
College of New Caledonia - Child Support Program	Kispiox Valley Rodeo Club	
Community Kitchen	Kitwanga Spring Field Club	

#### from front

### Joint venture

Telephone banking to enhance member accessibility. BVCU has 73 employees who provide the high level of personal service that its members have come to expect. Bulkley Valley Credit Union recently established an Economic Development Committee that has, in its first year of operation, contributed over \$48,000 to assist local business ventures with various start-up costs.

#### BVCU CONTACT NUMBERS

##### Hazelton's Branch

4646 10th Ave., P.O. Box 159  
New Hazelton, B.C. V0J 2J0  
Phone: (250) 842-2255  
Fax: (250) 842-2121  
email: [infohaz@bvcu.com](mailto:infohaz@bvcu.com)

##### Houston & District Branch

2365 Copeland Ave., P.O. Box 1480  
Houston, B.C. V0J 1Z0  
Phone: (250) 845-7117  
Fax: (250) 845-2783  
email: [infohous@bvcu.com](mailto:infohous@bvcu.com)

##### Lakes District Branch

Hwy. 16 Lake View Mall, P.O. Box 1029  
Burns Lake, B.C. V0J 1E0  
Phone: (250) 692-7761  
Fax: (250) 692-3661  
email: [infolakes@bvcu.com](mailto:infolakes@bvcu.com)

##### Smithers Branch

3894 1st Ave., P.O. Box 3729  
Smithers, B.C. V0J 2N0  
Phone: (250) 847-3255  
Fax: (250) 847-2818  
Toll-free: 1 877-847-2828  
email: [infosmi@bvcu.com](mailto:infosmi@bvcu.com)

##### Administration

3872 1st Ave., P.O. Box 3637  
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email: [infoadmin@bvcu.com](mailto:infoadmin@bvcu.com)