



FRESH APPROACHES

STRONGER COMMUNITIES

THE SPIRIT OF CO-OPERATION

Social Responsibility and Canada's Credit Unions

Social Responsibility and Canada's Credit Unions

fresh approaches, stronger communities, the spirit of co-operation

A different kind of financial institution, making a difference! Canadian credit unions are unique in the ways that they conduct business and serve their members. We open accounts, complete transactions, accept deposits, offer business services, and much more. But what we celebrate as *the credit union difference* extends far beyond our financial services. As member-owned co-operatives, local credit unions have a long, distinguished history of reflecting the strength of their co-operative values in forging stronger communities. Locally this spirit drives community economic development, dedicated volunteerism, community sponsorships, scholarships, bursaries and a wide range of charitable giving. In each community this commitment to sustaining strong communities is at the core of the credit union difference.

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Social Responsibility

Social Responsibility is the principle of considering the interests and community welfare extending well beyond direct business practices. As financial co-operatives, owned and controlled by their member-customers, credit unions bring fresh approaches to social responsibility that are as individual and exceptional as the communities themselves.

\$31.4 million

in donations and sponsorships

\$1.0 million

in scholarships and bursaries

\$2.2 million

in donations to charitable foundations

makingTM
a difference
one community at a time

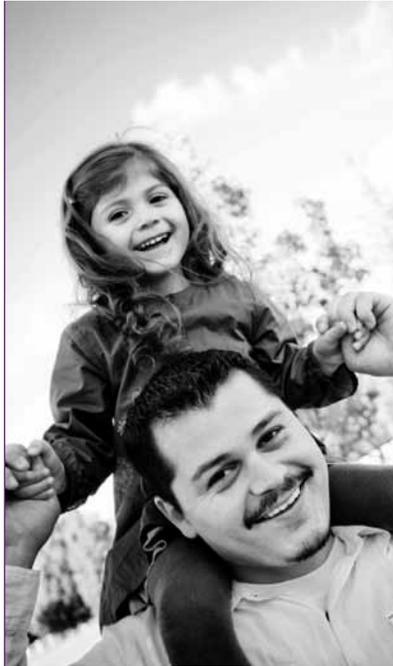
Our Strong Values

In 2011, Canada's credit unions contributed more than \$41.4 million to their communities in the form of direct donations, financial services, sponsorships, scholarships and bursaries.

Care and caring are at the heart of the Canadian credit union movement. In today's business world many organizations have added some form of community outreach to their core activities. Yet, for credit unions, social responsibility and accountability go to the very core of our daily operations. In a world of globalization and the quest for broader markets, credit unions are local and anchored in our communities. While the average Canadian corporate charitable giving level has consistently hovered near one per cent of profits, many Canadian credit unions set higher targets which they consistently meet or exceed.

From modest roots that run deep into Canadian communities, for more than 100 years credit union membership has meant local control for ordinary people building financial futures for their families and friends. Organized locally, according to a co-operative model, credit unions have consistently provided urgently needed savings and lending services, at fair rates.

Today's credit unions are modern financial institutions playing a vibrant role in the Canadian economy. Using sound financial judgment, credit unions are cornerstones of community strength, growth and giving.



In 2001, Credit Union Central of Canada and Ipsos Reid conducted the first system-wide community involvement study of Canadian credit unions. The survey is now spearheaded by Credit Union Central of Manitoba and continues to be voluntary. It is conducted each year, between January and June, and reports on credit union involvement in the previous fiscal year. The survey conducted in 2012 received 253 responses from 368 invited credit unions. The results of this survey have always been shared with members as well as made public to help communicate the role that credit unions play in developing the communities that they serve.

Giving – Through donations, services, scholarships and volunteerism, credit unions contributed more than \$41.4 million to individuals and organizations in Canadian communities during 2011. That figure includes nearly \$31.4 million in monetary donations and sponsorships.

Community Economic Development – Credit unions enhance their communities by supporting a variety of local economic initiatives and offering reduced or waived service charges to community groups.

Social Responsibility – Canada's credit unions consistently demonstrate their commitment to the co-operative spirit by practising socially responsible management. With 1,748 locations and more than 5.2 million members, there is scarcely a corner of the country that is untouched by this commitment to contribute to economic development, while improving the quality of life for members, employees, their families and their communities at large.

Giving

Social giving strengthens and binds credit unions to their roots – sustainable, vibrant communities. After all, sharing is one of the strengths at the heart of the credit union movement. In 2011, the credit unions surveyed reported donations and sponsorships of nearly \$31.4 million in support of thousands of local services, health care, sports activities, community initiatives, social services, and cultural events. More than \$1.0 million was also given in the form of bursaries and scholarships.



The *Credit Union Community Involvement Survey* defines donations as “gifts” to a fund or organization, where nothing but goodwill is received in return. Sponsorships, on the other hand, usually involve a two-way arrangement in which the giver receives something in return – usually advertising, free publicity and increased public awareness.

Overall, reported annual donations and sponsorships from credit unions have remained well in excess of the target of one per cent of pre-tax profits set by the Imagine Canada *A CARING COMPANY*[™] program, which sets commitment guidelines for corporate philanthropy.

Credit union leadership reflects the depth of commitment by members and employees to share the benefits of credit union membership with our communities. Among survey respondents, the average credit union contributed donations and sponsorships amounted to \$171,813 in 2011.

Giving Time

In 2007, Statistics Canada surveyed over 21,000 Canadians aged 15 and over for The Canada Survey of Giving, Volunteering and Participating. While it found that Canadians donated a total of \$10 billion and volunteered almost 2.1 billion hours in 2007 – the equivalent of close to 1.1 million full-time jobs –

the greatest proportion of this support came from a thin wedge of the population.

The survey found that 82 per cent of the value of all donations comes from only 25 per cent of donors. Further, just 10 per cent of volunteers account for 54 per cent of all hours volunteered.

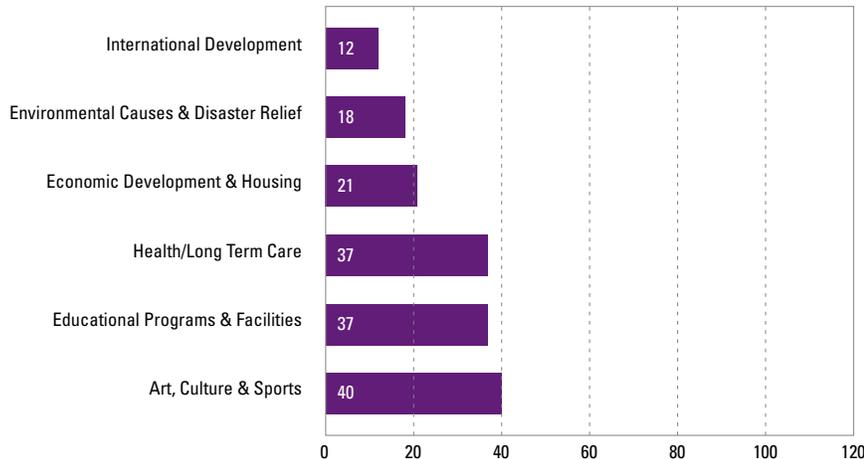
As leaders in community volunteerism, credit union employees have long been counted in this group, reflecting a deep commitment to building strong communities. In 2011, 51 per cent of Canadian credit unions that responded to the *Credit Union Community Involvement Survey* stated that their employees participated in community activities as part of their paid work. In addition, 69 per cent of credit union employees participated in community activities and/or organizations representing the credit union during their unpaid time off in 2011.

Outside of work time, credit union employees are enthusiastic supporters of their local communities. Staff unpaid volunteerism is high, with 69 per cent of respondents saying that employees volunteer for community activities/organizations, representing the credit union without pay on their personal time. Volunteerism is so important that it has become an integral part of employee performance evaluations for 32 per cent of responding credit unions.

Canada's 26,997 credit union employees bring significant value to their volunteer service with local organizations – often serving on boards or committees and helping to provide financial and management expertise for everything ranging from sports leagues and seniors' clubs to local hospitals and charitable foundations.

2011 Credit Union Donations & Sponsorships*

* % of responses by category



Note: Credit unions were asked to select all categories that apply. Multiple selections were possible and as such responses do not add to 100%.



Strong and Generous

Fundraising

Credit unions not only give back to their communities with direct donations, they are connected and involved in fundraising for community causes. In 2011, 61 per cent of the credit unions participating in the *Community Involvement Survey* conducted fundraising activities for charitable organizations. These efforts generate donations by employees as well as credit union members and the public. Fundraising includes a wide variety of activities on behalf of local causes to broader national and international relief programs.

Credit Union Foundations

Nearly \$2.2 million was contributed to the 23 credit union charitable foundations in 2011. In turn, these foundations disbursed more than \$1.6 million to worthwhile causes. In total, these foundations were reported to control more than \$58.6 million in assets.

Imagine Canada

Imagine Canada is a national charity that looks into and out for Canada's charitable and non-profit sector with research and input into public policy. Imagine Canada's *A CARING COMPANY™* members are leaders in corporate citizenship. Each member commits to Imagine Canada's principles of good corporate citizenship, and demonstrates its commitment to corporate citizenship by:

- donating one per cent of pre-tax profits to community
- developing at least one community project
- publishing a brief report about its activities each year

Among Canadian credit unions and system affiliates, 17 have formalized their commitment to investing in community philanthropy by becoming *A CARING COMPANY™* members.

Donations-in-Kind

Of the credit unions participating in the *Community Involvement Survey*, 63 per cent made non-cash donations-in-kind in 2011. The value of these donations was more than \$2.2 million, with an average of \$15,295 per contributing credit union.

Scholarships and Bursaries

To aid education throughout Canada, more than half of respondents (69 per cent) awarded scholarships and bursaries in 2011. According to the survey, the total amount distributed by credit unions for scholarships and bursaries was more than \$1.0 million in 2011 – benefiting nearly 1,400 students. The average amount of scholarships/bursaries given per credit union was \$6,332, down from \$7,330 in 2010.



As defined in the *Credit Union Community Involvement Survey*, “**scholarships**” are financial aid given to students, recognizing academic excellence and other achievements such as community service. “**Bursaries**” are financial aid awarded to students based on a combination of financial need and a specified minimum grade point average.

Credit Union Scholarships & Bursaries 2011	
Total amount of scholarships/bursaries given	\$ 1,044,719
Average amount of scholarships/bursaries given per credit union*	\$ 6,332
Number of scholarships/bursaries given	1,394
Average number of scholarships/bursaries given per credit union*	8.4
<small>Source: 2012 Credit Union Community Involvement Survey (conducted in 2012 for the 2011 fiscal year). * Among credit unions giving scholarships and bursaries.</small>	

Community Economic Development

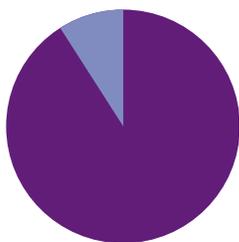
Community development is a process involving local people striving towards priorities or goals established by themselves, for themselves, based on shared experiences and values. For credit unions and their communities, community economic development projects have a significant impact on both social and economic growth. The economic leadership that credit unions provide can assume many forms – from giving direct financial assistance to providing low-cost financial services, to volunteering the initiative and financial expertise needed to pull together community resources to achieve a worthwhile community objective.

Value of Discounted Financial Services to Community Organizations in 2011

Total Value: \$4,579,051

Reduced or Waived: \$4,153,230

Other: \$425,821



■ Reduced or waived service charges – 91%
■ Other special services – 9%

Credit union respondents to the *Credit Union Community Involvement Survey* contributed nearly \$4.6 million in financial services to community organizations in 2011. Included in this figure are waived service charges, increased interest rates on deposits, and providing other financial services free of charge to community organizations. These contributions enable many nonprofit organizations to maintain operations that directly benefit the community and support economic development.

Waived or reduced service charges are the most popular form of financial service credit unions offer to community organizations. In 2011, this service was offered by 141 credit unions to 46,580 community organizations.

“Other” types of financial services to community organizations total \$425,821 and include services such as:

- Auditing books
- Free cheques/personalized cheques
- Increased interest on deposits/preferred term rates
- Preferred borrowing rates
- Office services

Taking all forms of financial services into account, 47,004 community organizations were provided discounted services by local credit unions in 2011.

National Award Recognizes Local Contributions

Helping communities grow represents a major priority for credit unions across Canada. Since 1988, the *National Credit Union Award for Community Economic Development* has honoured the outstanding efforts of credit unions engaging in projects that emphasize community self-help and which deliver clear social and economic benefits.

Investing in Communities

Successful communities are built upon the co-operative activity and forward thinking of its citizens and its organizations. Credit unions are strong supporters of community development and play a key role in fostering community interests. The recipient of the 2012 National Credit Union Award for Community Economic Development was **Alterna Savings and Credit Union**. A strong supporter of small businesses, Alterna Savings developed a micro finance program to provide passionate entrepreneurs, who do not typically meet the lending criteria of most traditional financial institutions, the skills and resources they need to create a sustainable future for themselves, their families, and for the community. The program includes a series of integrated services such as financial planning, networking resources and marketing and promotional support that are designed to help bring success to the borrower's business. This is a highly successful program: since its launch Alterna Savings has granted over 400 loans totaling close to \$2 million.

Building Strong Communities

Community economic development solutions championed by credit unions are as diverse as the communities they serve. Here are some past examples from the *National Credit Union Award for Community Economic Development*:

- **Vancouver City Savings Credit Union (Vancity)**, BC, was the recipient of the 2011 *National Credit Union Award for Community Economic Development* for their *Each One, Teach One* program. The program addresses a gap in traditional formal literacy with a less formal, more adaptable curriculum that is basic in concept, offers key concept translation into multiple languages, and draws upon

Vancity's own frontline staff to be taught to become the program's facilitators.

Since its inception in late 2008, over six dozen staff delivered the *Each One, Teach One* program, training over 3,500 community members in more than 26 languages. While managers were originally offered financial support to cover their staff participation, staff across Vancity now see participation as an unpaid volunteer perk of employment. Both staff participation and community involvement have grown every year. This initiative is a great example of a strong commitment to redefining financial literacy.

- **Beaubear Credit Union of Miramichi**, NB, was the 2010 award recipient for their efforts in the development of a much needed public transit system.

Beaubear's CEO chaired the advisory board that worked with local organizations to develop a business model for a transit system that could work in their community. Funds were secured from federal and provincial governments. Beaubear Credit Union committed to providing financial support for the transit system over the next 10 years in the form of advertising on two of the buses.

In August 2009 Miramichi City Transit officially launched and reports monthly ridership over 4,500. This project serves as a wonderful example of community economic development that provides inspiration to other small rural credit unions in Canada.

- **Vancouver City Savings Credit Union (Vancity)**, BC, received the award in 2009, for its Microfinance program. Since 1998, this credit union has funded microcredit programs in more than a dozen countries in the developing world, while also providing microloans to people in their local communities. Vancity implemented a comprehensive microfinance strategy to assist those living in poverty to gain economic stability.

Winners of the **National Credit Union Award for Community**

Economic Development show how credit unions participate in local economic development initiatives from conception to completion, through effective partnerships with community-based organizations. Entries honoured over the years included affordable housing and mortgage initiatives, small business microlending programs, financial assistance for less advantaged community members and supportive financing of nonprofit community organizations.

Social Responsibility

For credit unions, social responsibility means taking responsibility for the impact of business activities on customers, employees, shareholders, other community members and the environment. It is a core principle leading to voluntary steps to improve the quality of life for employees and their families as well as, for the local community and society at large. In recent years, many of Canada's credit unions have led the way with responsible employment, governance, environmental and investment programs and policies. And throughout their history, credit unions have empowered Canada's consumers with innovative products and services, which have often been imitated by other financial institutions.



Building Future Leaders

Growing the talents of future young leaders is one of the most important goals of the Canadian credit union system. Recognizing, retaining and responding to credit union youth will allow us to sustain our values in the next generation of strong, socially responsible leaders.

Created by Credit Union Central of Canada's Board of Directors, the *National Credit Union Young Leaders Award* recognizes tomorrow's leaders in Canada's credit union system and encourages further leadership development.

Eligible candidates must be 35 years of age or younger, with two years employment in the Canadian credit union system and a minimum of two years in a leadership/management position. Demonstrated leadership competencies are required, including management of a major credit union initiative and participation in community initiatives.

One of the five finalists receives the *National Credit Union Young Leaders Award* which includes a \$10,000 scholarship to cover tuition and travel costs to attend a leadership development program at a university in Canada.

The selection committee examines each nominee's accomplishments, their written essay, their commitment to the co-operative spirit, and the nomination letter written by the CEO of a provincial Central, a credit union's CEO, General Manager or the credit union's Board Chair.

All finalists will become members of the National Young Leaders Committee, formed to contribute to the development of young leaders within the system. The committee is comprised of young leaders from across the country with a vision to make the credit union system the number one employer for young leaders in the financial services industry.

2012 National Young Leaders Award Winners

Kirsty Reid, *Manager, Wealth Management Services*, First Credit Union, BC, received the 2012 *National Credit Union Young Leaders Award* scholarship. Four other outstanding finalists were also recognized:

- Trevor Beaton, *Manager, Wealth Services*, Synergy Credit Union, SK
- Jeff Knutson, *Branch Manager*, First West Credit Union, BC
- Purdeep Sangha, *Director, CEO Projects and Initiatives*, FirstOntario Credit Union, ON
- Lori Walsh, *Vice President, Marketing & Strategic Solutions*, Cornerstone Credit Union, SK.

Employers of Choice

As member-owners of credit unions, virtually all employees have a key stake in the organizations that employ them. This gives them a profound influence both on the policies that affect them and their enthusiasm for their work. As a result, credit unions and other co-operative organizations tend to be employers of choice, with progressive, forward-looking employment policies – reflecting co-operative values and principles.

In 2012, **Meridian Credit Union**, **Desjardins Group** and **Co-operators Life Insurance Company** were included on the list of *Canada's Top Employers for Young People*, a competi-

tion organized by the editors of *Canada's Top 100 Employers*. The employers on this list are Canada's leaders in attracting and retaining younger employees, and offer the nation's best benefits for younger workers.

Training and Development Opportunities

CUSOURCE Credit Union Knowledge Network (CUSOURCE Knowledge Network) is the home of learning, knowledge sharing, career management and strategic people development for the Canadian credit union system. CUSOURCE Knowledge Network understands that employees need continuous learning and development opportunities in today's competitive work environment.

As a national learning organization, CUSOURCE Knowledge Network offers credit union employees and directors a combination of online, instructor-led, and paper-based learning options, as well as career roadmaps that have been designed to develop the competencies required for personal and corporate success.

CUSOURCE Knowledge Network is also the hub for the Credit Union Institute of Canada (CUIC Inc.), which offers professional accreditation and designation programs in partnership with Dalhousie University.

Democratic Governance

Strong credit unions contribute to building strong communities. For credit unions, one of the key sources of strength lies in sound corporate governance policies and practices. Because credit unions are democratic institutions owned by the members they serve, they must be accountable, open and transparent.

Building these attributes and governance expertise is the goal of the national Credit Union Director Achievement (CUDA®) Program.

Further, since 2007, credit union directors have been able to earn the distinction of Accredited Canadian Credit Union Director (ACCUD) through the longstanding partnership between CUSOURCE Knowledge Network and Dalhousie University. This national Accreditation is a mark of directors' commitment to the credit unions and communities they serve.



Progressive Employers

As employers, Canadian credit unions are recognized for progressive policies such as profit sharing, flexible benefit plans, flexible work schedules, supporting volunteer work, employee wellness plans and educational support.

Canada's Best Employers

Every year, credit unions make it to the list of the *50 Best Employers in Canada* – a survey in which employees decide which organizations make the list. In 2012, **Island Savings Credit Union** (BC) and **Coastal Community Credit Union** (BC) made the list, alongside **Conexus Credit Union** (SK) which appears on the list for the seventh year in a row. Also on the list are **The Co-operators** (ON), and **Co-operators Life Insurance Company** (SK). The 50 Best Employers survey, conducted by Aon Hewitt, measures employee engagement and shows that organizations with high employee engagement have a greater ability to attract and retain key talent.

Each year credit unions are also included in the list of top small and medium-sized employers in the country. In 2012, **Mennonite Savings and Credit Union** (ON), **Kawartha Credit Union** (ON), and **Spectra Credit Union** (SK) have made the list of *50 Best Small and Medium Employers in Canada* for companies with 50 to 399 employees.

The credit unions were selected in the annual survey by Queen's Centre for Business Venturing at Queen's School of Business and Aon Hewitt, in partnership with The Globe and Mail. Winners were chosen based on employee engagement, defined as the emotional and intellectual involvement or commitment of the workforce.

Canada's Top 100 Employers Competition

Vancouver City Savings Credit Union has appeared in both the 2012 and 2013 annual *Canada's Top 100 Employers* competition to determine which employers lead their industries in offering exceptional workplaces



for their employees. The list, compiled by Mediacorp Canada Inc., examines employers based on a detailed review of eight criteria including Work Atmosphere & Social; Health, Financial & Family Benefits; Training & Skills Development; and Community Involvement. Employers are compared to other organizations in their field to determine which offers the most progressive and forward-thinking programs.

Management Excellence

Canada's 50 Best Managed Companies is the country's leading business awards program, recognizing excellence in Canadian-owned and managed companies with revenues over \$10 million. In 2011, several credit unions again made the list of Canada's 50 Best Managed Companies. The list includes **Servus Credit Union (AB)**, **Concentra Financial (SK)**, **Coast Capital Savings Credit Union (BC)**, and **First Calgary Financial Credit Union (AB)**.

The program evaluates management skills and practices and awards are granted on three levels: (1) Best Managed winners, with 50 new winners selected each year; (2) Repeat winners; (3) Platinum Club members — winners that have maintained their Best Managed status for a minimum of six consecutive years. Servus Credit Union, Concentra Financial, Coast Capital Savings Credit Union and First Calgary Financial Credit Union were all members of the Platinum Club.

Socially Responsible Investing

Socially responsible investing integrates personal values, as well as environmental and social factors, with investment decisions. Underpinning this approach is the view that investors care where their money goes, and that they want to make a profit on their investments – but not at any cost.

Credit unions have been pioneers in socially responsible investing. In 1986, the **Ethical Growth Fund®** was launched by a credit union in British Columbia. At the time, it was the only socially responsible mutual fund in Canada. Available just to the local market, the fund attracted \$10 million in its first year.

Ethical Funds®

Founded by the credit unions in 1992, **Ethical Funds** is Canada's leader in socially responsible investing.

Companies with strong financial performance and good environmental, social and governance (ESG) practices have the greatest potential to outperform and mitigate risk in the long term. That's why Ethical Funds' work is about both financial performance and improving how companies do business.

Ethical Funds is Canada's largest and most comprehensive family of sustainable investments with mutual funds in all asset categories plus the Ethical Select Portfolios—a fund of funds solution.

Corporate Engagement

The Ethical Funds ESG *Investing Program* uses a multi-faceted evaluations process and corporate engagement to encourage companies to adopt positive and sustainable business practices that not only make them better corporate citizens but more attractive long term investments as well.

On behalf of Ethical Funds, The NEI ESG Services Team encourages companies to improve their ESG practices through *dialogue*, shareholder resolutions and proxy voting. Key to this corporate engagement approach is the dialogue. Through progressive dialogue, they seek to communicate concerns about ESG practices directly to corporate management in order to improve company policy, disclosure and performance in these areas. For more information visit www.ethicalfunds.com.

Ethical Funds is a division of NEI Investments.

Sharing Innovative Ideas

To continue to meet community needs as local financial institutions, credit unions must constantly innovate to ensure excellence in financial services and in service delivery to members and stakeholders.

Credit unions keep the spirit of co-operation alive by practising the principle of “co-operation among co-operatives.” They share innovations and breakthroughs in service delivery to benefit credit union members throughout the country.

Credit Union Innovation Award

Established in 2003, the *National Credit Union Innovation Award* highlights the role of individual credit unions in creating groundbreaking solutions that serve as a model for others. It encourages fresh approaches that place credit unions at the forefront of service and organizational excellence.

Innovation Award Winners

The recipient of the 2012 *National Credit Union Innovation Award* went to Saskatchewan-based Synergy Credit Union for its unique Account Opening Tool - a streamlined and cost-effective approach to opening personal and business accounts in four simple steps.

The tool has allowed staff to spend more time focusing on existing members' needs while investing more effort in meeting with potential members. Moreover the tool has proven to be cost effective. Synergy Credit Union estimates a savings of \$70,000 a year in human resource costs, an additional savings of \$30,000 a year on the elimination of printed brochures, and a decrease in time spent on account opening from 1.5 hours to 45 minutes. And sales for basic services have increased from an average of seven products per member to 8.5 products per member.

The success of the project has been a collaborative process led by the enthusiastic support of the board, management, retail and administrative staff. Through the development and launch of the Account Opening Tool, Synergy Credit Union has demonstrated true excellence in innovation and commitment to building strong member loyalty.

Past Winners include:

(2011) Saskatchewan Credit Unions for *Apex Investment Fund*

(2010) FirstOntario Credit Union for *Community Assistance Program*

(2009) Servus Credit Union for *Young & Free Alberta*

(2008) Coast Capital Savings for *Julie the Online Greeter®*

(2007) Vancity for *Carbon Neutral Program*

contact information

For information about local community involvement initiatives, contact your local credit union or caisse populaire.

Credit Union Central of Canada

Toronto Office, ON (416) 232-1262; 1-800-649-0222

Ottawa Office, ON (613) 238-6747

www.cucentral.ca

This site provides links to Centrals and other co-operative organizations, as well as a “locator” service to help you find your local credit union branch and Automated Teller Machines.

Central 1 Credit Union

Headquarters and British Columbia Region:

Vancouver, BC (604) 734-2511; 1-800-661-6813

www.central1.com

Ontario Region:

Mississauga, ON (905) 238-9400; 1-800-661-6813

www.central1.com

Credit Union Central Alberta Limited

Calgary, AB (403) 258-5900

www.albertacentral.com

www.albertacreditunions.com

SaskCentral

(Credit Union Central of Saskatchewan)

Regina, SK (306) 566-1200; 1-866-403-7499

www.saskcu.com/saskcentral

Credit Union Central of Manitoba

Winnipeg, MB (204) 985-4700

www.creditunion.mb.ca

Atlantic Central

Halifax Office

Halifax, NS (902) 453-0680

Riverview Office

Riverview, NB (506) 857-8184

Charlottetown Office

Charlottetown, PE (902) 566-3350

www.atlanticcreditunions.ca

L'Alliance des caisses populaires de l'Ontario limitée

North Bay, ON (705) 474-5634

www.caissealliance.com

Concentra Financial Services Association

Saskatoon, SK (306) 956-5100; 1-800-788-6311

www.concentrafinancial.ca

The Co-operators Group Limited

Guelph, ON (519) 824-4400; 1-800-265-2662

www.cooperators.ca

The CUMIS Group Limited

Burlington, ON (905) 632-1221; 1-800-263-9120

www.cumis.com

CUSOURCE Credit Union Knowledge Network

Toronto, ON (416) 232-1262; 1-888-367-1386

www.cusource.ca

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www.credential.com

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a difference
one community at a time

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