



Notice of First West Credit Union Annual General Meeting and Board of Directors Election

MAIN SESSION

May 4, 2017

Registration 5:30 p.m.

President's Welcome 6:20 p.m.

Annual General Meeting 6:30 p.m.

Penticton Lakeside Resort

21 Lakeshore Drive W

Penticton, BC

Reception to follow, RSVP by emailing governance@firstwestcu.ca

REGIONAL SESSIONS

ENVISION REGION

May 4, 2017

Registration 5:30 p.m.

President's Welcome 6:20 p.m.

Annual General Meeting 6:30 p.m.

Langley Regional Office

6470 – 201 Street

Langley, BC

Reception to follow, RSVP by emailing governance@firstwestcu.ca

ISLAND SAVINGS REGION

May 4, 2017

Registration 5:30 p.m.

President's Welcome 6:20 p.m.

Annual General Meeting 6:30 p.m.

Ramada Duncan Cowichan Valley

140 Trans-Canada Highway, Trunk Road

Duncan, BC

Reception to follow, RSVP by emailing governance@firstwestcu.ca

If you're unable to attend in-person view online at firstwestcu.ca

ELECTION CHANGES FOR 2017

A number of changes to voting and the way directors are elected will be introduced this year, including:

Members vote for all candidates, not just those in their own region

All First West members may now vote for all directors regardless of region.

Voting by mobile app

Members in the Island Savings, Envision and Valley First regions may vote using the mobile banking application for iOS and Android devices (coming to Enderby & District Financial in 2018). See page 11 for more information.

Mail-in ballots reintroduced

To increase the number of voting options, mail-in ballots will be included with each Notice of AGM. See page 11 for more information.

Introduction of an at-large seat

One at-large seat (not representing a First West region) will be introduced and the breakdown of regional seats will be updated to accommodate the change. The table below lists 2017 seat assignments based on each region's share of First West's total assets and membership:

	Seats
Envision	5
Island Savings	3
Valley First	3
At-large	1

Staggered terms

Following a 2016 board downsizing, some directors elected in 2017 will serve shorter-than-normal terms to return to the usual cycle of four directors' terms expiring each year. The following table lists the terms for directors elected in 2017 based on the number of votes received, with the longest terms going to the candidates receiving the most votes:

	Seats Available	Term Length
Island Savings	3	3 years 2 years 1 year
Envision	2	3 years 3 years
Valley First	1	3 years
At-large	1	2 years

Annual General Meeting Changes for 2017

The 2017 annual general meeting will be held as one main session in Penticton attended by the board of directors, and two regional sessions in Langley and Duncan linked to the main session. Members unable to attend the main or regional sessions may attend by webcast. See page 3 for meeting details.

NOTICE OF 2017 FIRST WEST CREDIT UNION ANNUAL GENERAL MEETING

As provided by the First West rules and the Credit Union Incorporation Act, notice is hereby given that First West Credit Union will hold its 2017 annual general meeting in one main session with two regional sessions that together constitute a single annual general meeting.

Annual Report

Copies of First West's 2016 audited financial statements will be available free of charge at the annual general meeting or at any First West Credit Union branch in the Envision Region, Island Savings Region, Valley First Region, or Enderby and District Financial.

The 2016 First West Credit Union annual report can be viewed online at annualreport.firstwestcu.ca/2016

Preliminary Agenda

- Call to order
- Ascertainment of quorum
- Appointment of recording secretary, parliamentarian
- Adoption of agenda and rules of conduct
- Approval of minutes of 2016 AGM
- Business arising from minutes
- Report of directors
- Report of management
- Presentation of financial statements
- Report of the auditors
- Approval of auditors' report
- Appointment of auditors
- Reports of other committees
- New business
- Results of director election
- Good and welfare
- Adjournment

FIRST WEST CREDIT UNION FINANCIAL STATEMENTS

Management's Responsibility

Management is responsible for preparing the accompanying summarized consolidated financial statements and is responsible for their integrity and objectivity.

The financial statements are prepared on a summarized basis to comply with various statutory and contractual obligations. The basis of presentation adopted is not in conformity with International Financial Reporting Standards in that the financial statements do not contain all the disclosures required by International Financial Reporting Standards.

The basis of presentation is considered by management to be most appropriate for the broad communication of financial information to the members but readers are cautioned that these statements may not be appropriate for their specific purposes.

Complete consolidated financial statements have been prepared and can be viewed online at annualreport.firstwestcu.ca/2016 or by request in any of our branches.

Launi Skinner

Launi Skinner
Chief Executive Officer

Thomas Webster

Thomas Webster
Chief Financial Officer

REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARIZED CONSOLIDATED FINANCIAL STATEMENTS

To the Members of First West Credit Union

The accompanying summarized consolidated financial statements, which comprise the summarized consolidated statement of financial position as at December 31, 2016, and the summarized consolidated statement of profit or loss for the year then ended, are derived from the audited consolidated financial statements of First West Credit Union ("First West") for the year ended December 31, 2016. We expressed an unmodified audit opinion on those financial statements in our report dated March 13, 2017.

The summarized consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summarized consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of First West.

Management's Responsibility for the Summarized Consolidated Financial Statements

Management is responsible for the preparation of the summarized consolidated financial statements on the basis described in note 1.

Auditors' Responsibility

Our responsibility is to express an opinion on the summarized consolidated financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard ("CAS") 810, "Engagements to Report on Summary Financial Statements."

Opinion

In our opinion, the summarized consolidated financial statements derived from the audited consolidated financial statements of First West for the year ended December 31, 2016 are a fair summary of those consolidated financial statements, on the basis described in note 1.



Chartered Professional Accountants
March 13, 2017
Vancouver, Canada

First West Credit Union

Summarized Consolidated Statement of Financial Position

Year ended December 31 (in thousands of dollars)	2016	2015
Assets		
Cash resources	\$ 479,200	\$ 466,727
Loans to members	7,496,473	7,161,456
Investments	1,230,233	798,048
Other assets	316,842	291,198
	<u>\$ 9,522,748</u>	<u>\$ 8,717,429</u>
Liabilities and Members' Equity		
Deposits from members	\$ 8,440,948	\$ 7,611,008
Borrowings	403,319	437,032
Other liabilities	83,771	89,089
	<u>8,928,038</u>	<u>8,137,129</u>
Members' equity	594,710	580,300
	<u>\$ 9,522,748</u>	<u>\$ 8,717,429</u>

First West Credit Union

Summarized Consolidated Statement of Profit or Loss

Year ended December 31 (in thousands of dollars)	2016	2015
Interest income	\$ 276,467	\$ 278,456
Interest expense	107,223	111,498
Net interest income	169,244	166,958
Provision for credit losses	6,692	10,532
	<u>162,552</u>	<u>156,426</u>
Fee and commission income	80,907	76,946
Other income	21,256	20,893
	<u>264,715</u>	<u>254,265</u>
Personnel expenses	139,928	134,991
Other expenses	89,621	83,824
Income tax expense	6,011	5,388
Profit for the year	<u>\$ 29,155</u>	<u>\$ 30,062</u>

*Note 1. Basis of Preparation

These summary consolidated financial statements have been prepared in accordance with Section 128(4) of the Financial Institutions Act and are derived from the complete audited consolidated financial statements, prepared in accordance with International Financial Reporting Standards, as at and for the year ended December 31, 2016. Those audited consolidated financial statements were approved by the Credit Union's Board of Directors on March 13, 2017 and are located on First West's website at annualreport.firstwestcu.ca/2016 and can also be obtained at any of our branches.

BOARD OF DIRECTORS CANDIDATES AND ELECTION

How First West's board is elected

All directors, whether representing a region or serving at-large, are elected by the credit union's membership and serve the credit union as a whole. Seats are assigned to the following areas:

- **Envision Region:** Lower Mainland, Fraser Valley and Kitimat
- **Island Savings Region:** Vancouver Island and the Gulf Islands
- **Valley First Region:** Okanagan, Similkameen and Thompson valleys, including Enderby
- **At-large:** Areas outside of First West's service area or in another part of BC

The election process for 2017

The terms of seven directors expire at the conclusion of the 2017 AGM: three from the Island Savings Region, two from the Envision Region, and two from the Valley First Region.

A call for nominations was issued on Jan. 4, 2017, advising members that the board was particularly seeking candidates with skill and experience in the following core areas:

- Entrepreneurial leadership
- Financial accounting and audit
- Technology and digital transformation

Beyond the core areas, the board was also seeking candidates with experience in the following value-adding areas:

- Marketing and branding
- Human resources management
- Investment management
- General insurance knowledge

The board recognizes having diverse backgrounds and perspectives to represent our member base makes good business sense and was particularly interested in attracting high-calibre individuals who are:

- Under 50
- Female
- Non-Caucasian

At the close of nominations on Feb. 10, a total of 13 candidates had come forward.

The Nominations and Elections Committee interviewed all candidates, considered what the board was seeking in terms of skills, experience and diversity, and endorsed seven candidates. Five unendorsed candidates withdrew and one opted to continue in the election.

This left eight candidates for seven seats. In the Envision Region, the two endorsed candidates were declared elected by acclamation. Three seats in the Island Savings Region, one seat in the Valley First Region and one at-large seat remain to be decided.

Information and endorsement decisions for the 2017 election are indicated on pages 6 to 9 and on ballots.

Important information about First West's endorsement process

Endorsement helps members identify which candidates have the skills, experience and personal qualities needed to oversee the credit union on behalf of the membership.

Each year the board evaluates its current composition and skill set and identifies any critical skills, experience or expertise that would be beneficial to attract to the board given changes in our market and evolving strategic direction. The board also considers diversity in (but not limited to) gender, ethnicity/culture, geography and age. The Nominations and Elections Committee then seeks candidates with those attributes.

With insight gained through information submitted by candidates and the results of candidate interviews, the Nominations and Elections Committee decides which candidates would bring the most overall value to the board if elected. (In 2017, the committee was assisted in its work by an independent company that checked references and interviewed candidates. Doing so helped ensure the committee had an objective view of the large field of candidates when making endorsement decisions.)

The committee then endorses at least as many candidates as there are positions available in the election. This means that if there are four seats open in an election, the Nominations and Elections Committee will endorse at least four candidates, but may endorse more if they feel there are more qualified candidates than there are positions available.

Endorsement isn't a popularity contest—the committee works hard to remain impartial and objective. Incumbent candidates, for example, are not automatically endorsed—they are subject to the same assessment and interview process as other candidates, and only receive endorsement if their skills, experience and attributes meet the objectives of the credit union.

In the end, no matter who is endorsed, the membership ultimately decides who to vote for and who is elected.

Endorsement decisions for the 2017 election are indicated on the candidate information pages and on ballots.

ELECTED BY ACCLAMATION - ENVISION REGION



JEFF DYCK

Endorsed

President
Terravista Enterprises Ltd.
Yarrow

KEY STRENGTHS

1. Technology
2. Entrepreneurial Leadership
3. Financial accounting and audit

Born and raised in Abbotsford, BC, I have been a credit union member for more than 30 years.

I live in Yarrow with my wife and three children.

I am currently the president of Terravista Enterprises Ltd., a lower-mainland IT services company. I have a Bachelor of Business Administration with Distinction from Trinity Western University, where I discovered my interest in strategic planning and corporate finance.

Prior to starting my own IT company, I spent 15 years as a senior manager at SRB Education Solutions in various roles, including General Manager, Product Manager - ERP Division and IT Director.

In those capacities I learned about the operations of a mid-size enterprise, preparing strategic plans, developing policies and procedures, launching new products and reporting to a board of directors. It was through this process of accountability to a board that I grew interested in the possibility of serving an organization as a board member.

I believe my knowledge and experience in technology for mid-size enterprise will add value to this key area of credit union operations and strategic competitive advantage.



SHAWN NEUMANN

Incumbent - Endorsed

CEO
Domain7 Solutions Inc.
Abbotsford

KEY STRENGTHS

1. Entrepreneurial leadership
2. Strategic planning
3. Technology

For the past 19 years I have served on the board of First West—for the last four years as your board chair. I've been humbled by the trust of the membership and my fellow directors. This is a journey started many years ago that uniquely connects my passions and values with this organization.

As a boy of eight in Abbotsford, my grandma took me to open an account at "the credit union" and I still recall the distinct feeling that this was "our bank." Those feelings from 1980 developed into an acute understanding of the importance and value of co-operative financial institutions.

Since then I received a degree in Economics, I'm founder and CEO of a leading North American digital product and user experience team—Domain7, I've led boards and volunteered locally and internationally. This has enabled me to bring my

perspective of culture, technology and the rapidly changing business marketplace to the board.

I am an advocate for First West and the credit union system. I get excited about building lasting, resilient, human organizations. I encourage others to courageously embrace change and ask myself and colleagues not to settle and push for what we can become.

I was honoured to chair the board this past term including welcoming Island Savings members and team. I see great potential to increase value to members and our communities by being a leading, innovative and meaningful organization.

My wife Kelly and I live in Abbotsford with our two daughters, Sofia and Indra.

STANDING FOR ELECTION



RICHARD HILL

Incumbent - Endorsed

Owner/Operator
Yellow Point Lodge Resort
Ladysmith

KEY STRENGTHS

1. Entrepreneurial Leadership
2. Credit union/cooperative sector experience
3. Human resources management

Learn more: See Richard's video online at firstwestcu.ca

My background is in the tourism business, owning and operating the popular Vancouver Island resort, Yellow Point Lodge, since 1985.

This being a "mid-sized" business means I must stay connected to all aspects, including HR, accounting and finance, PR, customer relations, legal, insurance, maintenance, capital spending and strategic planning.

While not a bona fide expert in any single field, I believe this comprehensive experience helps me see the "big picture" of the credit union.

I was appointed to the board of Island Savings Credit Union in 2006 and until its merger with First West in 2015 served on the Audit and Risk and Compensation committees and held the chair of the Nominating and Governance committees. Prior to the merger I had the privilege of serving as vice-chair of the board.

After a positive evaluation, I was recommended to advance to the board of First West where I have served on several committees. I am currently on the Conduct Review and Governance Committee and serve as Vice-Chair of Partnership and Government Relations Committee as well as the First West Foundation.

I recently received a very favorable review from an external management consulting firm on board assessment following a comprehensive board evaluation process. I felt both pleased and humbled by the results.

All this aside, I believe my true strength lies in my passionate belief that the credit union system is the conscience of the financial industry. All my experience focuses on the well-being and success of our members.



MARK ASTON

Incumbent - Endorsed

Partner
Spark and Co.
People Performance Ltd.
Salt Spring Island

KEY STRENGTHS

1. Entrepreneurial Leadership
2. Strategic Planning
3. Public policy

Learn more: See Mark's video online at firstwestcu.ca

I'm an experienced director with more than 11 years serving as treasurer and chair of the audit, conduct review and governance committees. I serve on the First West board chairing the Investment and Loan Committee, and sit on the Audit and Risk Management Committee. Before merging with First West, I was a director of Island Savings, and continue to chair the Island Savings Regional Council.

Recently I chaired the Salt Spring Incorporation Study Committee and I have also served on not-for-profit boards: Rick Hansen Institute, Fraser River Sturgeon Conservation Society, Financial Executives International Vancouver, and Canadian Mental Health Association Vancouver/Burnaby.

As co-owner of an eLearning development firm, I bring small business experience, plus 20 years' experience as an executive with the Rick Hansen Foundation and Environmental Programs at the University of British Columbia.

I bring a strategic perspective to the Board with an eye for the numbers. I am interested in ensuring communities thrive by balancing social, environmental and economic development.

Having worked in two of First West's regions I understand member needs across communities including the local differences critical in making decisions affecting members and staff.

My focus is creating member value and ensuring appropriate fiscal oversight. As demonstrated from the partnership of Island Savings and First West, I focus on enhancing member value, ensuring local decision making is paramount and that our regional brands thrive. For the Island Savings Region it resulted in new products, reduced fees to members, improved growth, economies of scale and job security and enhanced career opportunities for staff.



CATHY MCINTYRE

Endorsed

Principal
Strategic Initiatives Inc.
Victoria

KEY STRENGTHS

1. Strategic planning
2. Marketing and branding
3. Financial accounting and audit

Learn more: See Cathy's video online at firstwestcu.ca

My 30 plus years of business experience includes senior management roles in several multi-national organizations, with a focus on corporate strategy and all aspects of marketing communications. I own Strategic Initiatives, a research firm I founded in 1997. My role is to provide clients with advice on strategic marketing, market research and stakeholder engagement.

Over the years I have served on a number of boards, worked on many board committees, and I have chaired two boards. I currently serve on the boards of the Victoria Hospitals Foundation (past Board Chair), Peninsula Co-op (Governance Chair), the Arthritis Society of Canada, and the University of Victoria Board of Governors. I have also served as a director of the CMA Society of BC, the United Way of Canada and the United Way of Greater Victoria.

I am a Chartered Director (C.Dir) and hold the Human Resources & Compensation Committee and the Audit Committee certifications from the Directors College. I earned my MBA at the University of Victoria and I am a member of the Institute of Corporate Directors.

I will bring a number of strengths to the Board of First West: proven board leadership, strategic thinking and oversight, a commitment to good governance, and a strong work ethic.

My husband and I have been proud members of Island Savings since 2004. As a director of First West, I will work hard to ensure its continued success and ongoing commitment to its members, its employees, and the communities it serves.



RENEE WASYLYK

Endorsed

CEO
Troika Management Corp.
Kelowna

KEY STRENGTHS

1. Entrepreneurial leadership
2. Marketing and branding
3. Real estate lending and/or development

Learn more: See Renee's video online at firstwestcu.ca

I moved to Kelowna, BC almost 20 years ago. I have a bachelor's degree and two Master's degrees, one of which is a Master's of Business Administration from the University of Liverpool.

Coming to Kelowna in 1997, I found the job market difficult. I started my first company in 1998, and I am still the CEO of that company, Troika Management Corp. Troika has grown into a Western Canadian organization of more than 20 companies in real estate development, construction and technology. Troika has projects in four provinces including commercial, residential and master-planned community developments on more than 1000 acres with more than \$60 million of yearly revenue on average for the last 10 years.

Despite my humble beginnings, I was recognized as Ernst & Young's Entrepreneur of the Year (2015) and Business in Vancouver's Most Influential Woman in Business in 2015, among other awards.

I am vice-chair of the Premier's Women's Economic Council of BC, a director for the Interior Health Authority, a Board Member for the Downtown Kelowna Association and on the Breakfast Club of Canada National Board.

I understand firsthand how difficult starting a business is, and as such, I will be able to bring a positive and unique perspective to the board from the business side.

I also believe my skills in strategic planning, leadership, entrepreneurship, marketing, branding and finance will be useful on the board as I am able to blend corporate metrics with human possibility and find the intersection of profitability.



JAMES MCKENZIE

Incumbent

President & CEO
Camaxco Holdings Ltd.
Victoria

KEY STRENGTHS

1. Entrepreneurial leadership
2. Strategic planning
3. Marketing and branding

Learn more: See James' video online at firstwestcu.ca

I am honoured and proud to have served on the boards of Island Savings and First West for 10 years.

During that time I have worked diligently to uphold the principles and values of the credit union ideal: cooperative values, community support and creating opportunity.

In representing our members on the board of directors, I have balanced the interests of individual members today with the overall long-term strategic interests of the credit union. I would appreciate your confidence to continue applying my experience in entrepreneurial leadership to the future of our great credit union.

My private sector leadership in transformational change within a highly competitive industry dramatically impacted by technology will be brought to bear on the issues and opportunities facing our credit union and our members in the future.

I will seek to champion diversity on our board to ensure the best decisions are made for our future.



QUENTIN BRUNS

Incumbent - Endorsed

Self-employed dairy farmer,
Hamberlin Holsteins Ltd.
Mara/Enderby

KEY STRENGTHS

1. Entrepreneurial Leadership
2. Strategic Planning
3. Credit union/cooperative sector experience

Learn more: See Quentin's video online at firstwestcu.ca

I want to continue serving you on First West's board.

Having a strong local credit union that allows you to participate in industry leading products and services is vital to all communities. First West continues to be a flagship for the credit union system and I'm proud to have been a part of that success.

I was born and raised on a dairy farm in the North Okanagan where I live with my wife and three children. Owning and managing a successful dairy operation since 1996 has given me wide-ranging business experience. In 2006, I joined the Enderby and District Credit Union board where I served as director and then board chair. I served as school trustee for School District No. 83, was director and vice president of the Lower Shuswap Stewardship Society and was active on boards and committees serving BC's dairy industry.

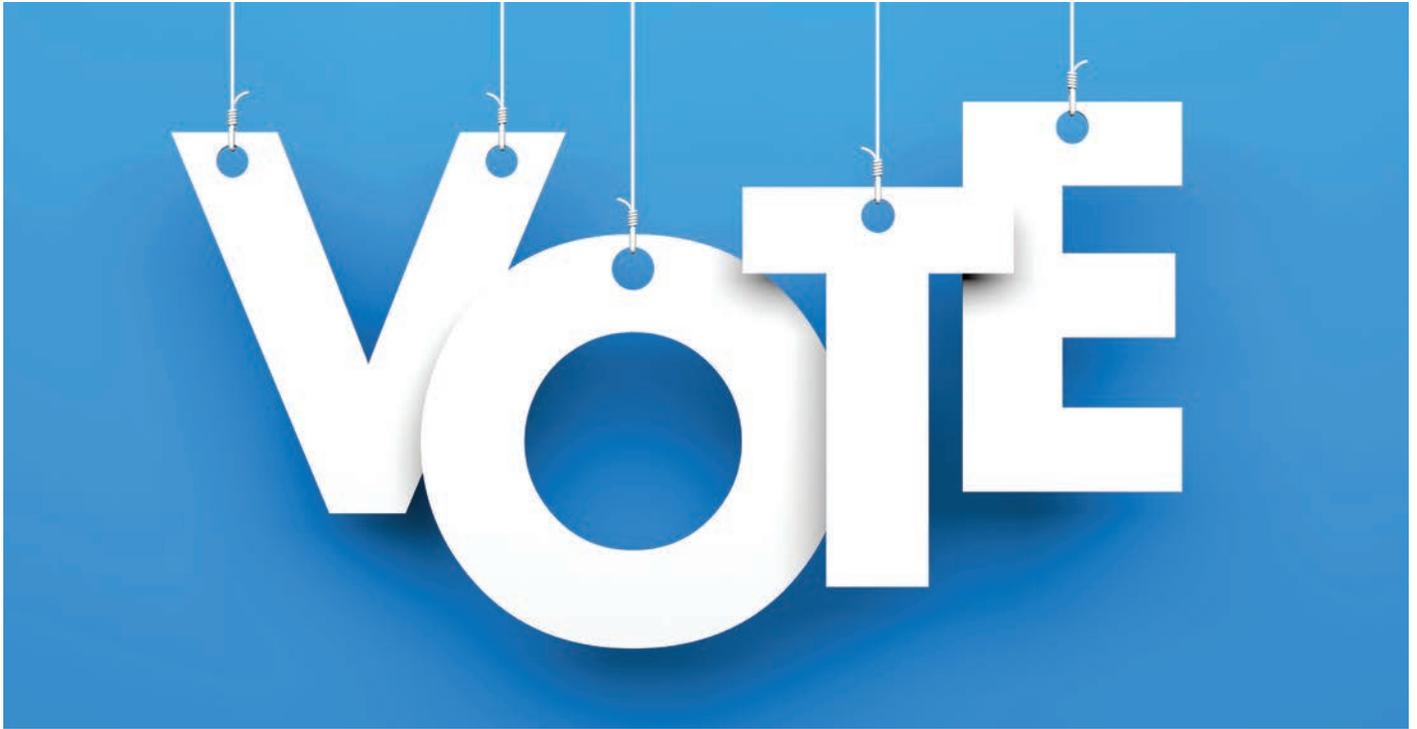
In my spare time I enjoy playing and coaching hockey and soccer.

First West has shown me that there continue to be opportunities for me to assist the board with my particular skillset. I bring a different perspective with my blue-collar, small town background, and my strong communication and teamwork skills allow me to bring your concerns to the table in a positive manner.

More than 10 years of service in the credit union system combined with business experience and community leadership will continue to make me a valuable board member.

I look forward to contributing my experience to the dynamic and forward-thinking First West board.

VOTING Q & A



When is the voting period?

The voting period begins at 9 a.m. on April 10 and closes at 5 p.m. on April 24. Because they take a few days to reach our third-party counter, please ensure all mail-in ballots are postmarked by April 21, as they must be received by the end of the voting period to be counted.

My spouse and I use the same login information for online banking, but when I logged in to vote a message said I had already voted. Why?

Each credit union member should have and use his or her own login and password. Please contact your branch—they can assist you with ensuring you have your own login and password.

I have two accounts—why can't I vote twice?

Each First West member is allowed one vote, regardless of the number of accounts he or she holds.

Can I vote for any candidate now regardless of region?

Yes. In 2016 members passed a special resolution that increased their power to vote for candidates regardless of region.

I have a business membership. How can I vote?

A business or organization may vote by assigning a non-member to vote on its behalf. Either your branch or our governance team at governance@firstwestcu.ca can explain the process. Or refer to page 11 of this Notice for more information.

Can I allow someone else to vote on my behalf?

First West's rules do not allow members to vote by proxy.

My notice went to my old address—who do I call?

Please contact your branch to provide them with your updated mailing address.

I don't want people to know how I voted—how are you protecting my privacy?

An independent third-party counting company receives all ballots and counts all ballots under the supervision of a returning officer who is not an employee of First West. The only information shared with First West is the number of votes cast for each candidate.

Can I vote online with my smart phone?

Yes. This year we are introducing voting through our mobile banking application on iOS and Android devices.

Is there a separate vote for the at-large director?

No, votes for regional and at-large directors are cast at the same time. Regional seats are assigned to the candidates within each region who receive the most votes and the at-large seat will be assigned to the remaining candidate who did not win a regional seat but has the most votes. For example, if there are three seats available in a region and four candidates running for election, the three seats will go to the three candidates who receive the most votes. The fourth candidate's votes will be compared to the number of votes received by other candidates who did not win a regional seat to determine who wins the at-large seat.

VOTING INFORMATION

Voting period April 10 – April 24

Individuals

Individual members may vote using any of the four voting methods below.

To be eligible to vote, you must be a member in good standing as of November 30, 2016. This means you must be:

- 19 or older
- Hold a minimum of five Class A membership equity shares
- Not more than 90 days delinquent in any obligation to the credit union

No proxy voting is permitted.

Organizations

Incorporated businesses, partnerships, incorporated associations or unincorporated associations may vote by assigning a representative who must be:

- A non-member
- At least 19 years old
- Authorized to vote by an officer of the business or organization

FOUR WAYS TO VOTE

Mail-in

1. Make your vote selections
2. Remove stub
3. Seal ballot
4. Drop off at any Canada Post mailbox or any First West branch

Online

1. Log onto online banking
2. Select "Vote now" when receiving voting intercept or choose "Online Voting Form" from the left hand menu
3. Follow the instructions

Mobile

1. Log onto the mobile banking application
2. Select the "Online voting" icon
3. Follow the instructions

In-Branch

1. Visit any branch
2. Request a ballot
3. Complete the verification form
4. Complete the ballot, seal and drop in the ballot box

TWO WAYS TO VOTE

Mail-in

1. Complete the business/organization declaration appointing a non-member to vote on behalf of your business/organization
2. Provide the declaration and ballot to the non-member designated to vote and ask him or her to complete it
3. The designated non-member completes the ballot, removes the stub and seals the ballot
4. Drop off at any Canada Post mailbox or any First West branch

In-Branch

1. Visit your First West Credit Union branch
2. Tell any branch representative you would like to vote as a business or other organization
3. Complete the business/organization declaration appointing a non-member to vote on behalf of your business/organization
4. Provide the declaration and ballot to the person you have designated to vote and ask him or her to complete it
5. The designated person will complete the ballot and deposit it in the ballot box

YOUR VOTE CAN HELP FIGHT HUNGER IN OUR COMMUNITIES!



FOOD – FUNDS – AWARENESS

This year, for every valid ballot we receive toward the directors election, we will donate \$1 to one of First West's signature causes: The Full Cupboard in the Envision Region, The Full Cupboard in the Island Savings Region, and Feed the Valley in the Valley First Region.

Hunger is a serious, growing problem in our communities:

- Every month 103,464 people in BC seek assistance from a food bank
- 32.2% of all food bank users in BC are children
- 5,200 seniors each month access a food bank
- Each month, BC food banks provide an additional 237,000 meals through shelters, soup kitchens and school lunches

The good news? You can help!

Help us tackle hunger in our communities — please vote