



**Cape Breton**  
CREDIT UNION

# 2025

Annual Report





*“Never doubt that a small group of thoughtful, committed people can change the world; indeed, it’s the only thing that ever has.”*

*— Margaret Mead*

## REPORT OF THE BOARD OF DIRECTORS

It is a privilege to represent to you our members as board Chair during the past year. I am truly grateful for all the support I have received from the board of directors and staff and members of the Cape Breton Credit Union. I would like to introduce the board of directors that are here with us tonight. Vice Chair Shelly Bennet Trifos, Secretary Mike MacSween, Bernie MacEachern, Andre Briand, Pat Munroe, Paul Dockrill, Logan Cooke, Joel Inglis, Stephen Sparrow and Amanda Crant. I am very pleased to say that education continues to be an integral part of being on the board of directors and I am very happy to report 7 of our directors has completed the directors training program and our newest members are enrolled in the program. The board held 10 regular board meetings this year and many Special Meetings and workshops with board and management with 95% attendance. The workshops were to improve our knowledge and skill levels related to the responsibilities of the Board And staff.

There were many new challenges for our business. With higher interest rates being increased to combat inflation and having an impact on many lower income households in the community and many of our members on fixed income. Despite these challenges our credit union had a very good year in many areas thanks to the hard work of our Ceo Carmella Dalton and the wonderful team of managers and staff that continue to go above and beyond to ensure that every member feels important and welcome. I want to that you the staff for your professionalism, commitment and dedication to not only the credit union but for the many volunteer hours putting Cape Breton Credit Union front and center; through Loyal to Local, CBU Athletics, Food Banks, Ribfest, Make A Wish, and much more. Cape Breton Credit Union created a Helping Hands Fund, and this year donated \$25,000 to the Miners Museum preserving and coal mining legacy and \$25,000 to the Peter Pan Daycare to support children in our community.

Each year the credit union awards scholarships and the winners this year are as follows DanielleUsher, Madison MacMullin, Julia Chiasson, Olivia MacKay, Riley Kennedy, Benjamin Melnick, Rachael MacPhee and Abigail Fenton. We are very proud to support these young members in procuring higher education and wish them all the best in their future endeavors.

In closing on behalf of the board of directors and myself I want to thank our members, and our staff for continued co-operation and support in the operation of our Credit Union allowing the credit union to continue to grow in members and assets because without the support of our dedicated staff and volunteer board members our credit union would not have the success that we all share.

Thank you Mel Bryden Board Chair.



# OUR BOARD OF DIRECTORS



MEL BRYDEN  
CHAIR



SHELLEY BENNETT-TRIFOS  
VICE CHAIR



MIKE MACSWEEN  
SECRETARY



BERNIE MACEACHERN



PAUL DOCKRILL



AMANDA CRANT



JOEL INGLIS



ANDRE BRIAND



PAT MUNROE



STEPHEN SPARROW



LOGAN COOKE

## MESSAGE FROM YOUR CEO **CARMELLA DALTON**

It is my pleasure to provide a report on your credit union's results for 2025.

Cape Breton Credit Union seen strong financial growth in 2025 and ended the year with over \$158M in assets, and just over \$7 million in growth. We remain focused on finding the balance between paying the highest interest possible back to our members, while still providing a fair and competitive loan rate to our borrowers. Last year Cape Breton Credit Union was able to return over \$1.3 M back to our members in the form of interest and loan rebates. As many of you may recall, we embarked on a change with our system partners and other credit unions in Atlantic Canada for a new modern banking platform. 2025 was the first full year with our new banking system, and although there have been challenges, our team continues to demonstrate tremendous resiliency and commitment to bringing the very best to our members. We appreciate everyone's support throughout 2025 and as we continue to build on what we learned last year, I am proud to say that we are well-positioned for continued growth to meet the evolving needs of not just current, but our future members!

Cape Breton Credit Union continues to invest in our people and last year we invested more than \$40,000 in staff training and development. We are focused on the skills and growth of our employees to reach their highest potential in their current roles. Last year, staff committed over 300 hours to learning and development to better serve our members! Cybersecurity, money laundering, privacy, RRSP/TFSA and artificial intelligence (AI) are just some of the service-related products that we have participated in! A lot has changed at Cape Breton CU over the last number of years, but rest assured what has not changed is our commitment to acting in your best interest. Our credit union's success is a direct reflection of how our members perceive us! Together, we will continue to build a financial institution that not only meets but exceeds our members expectations!

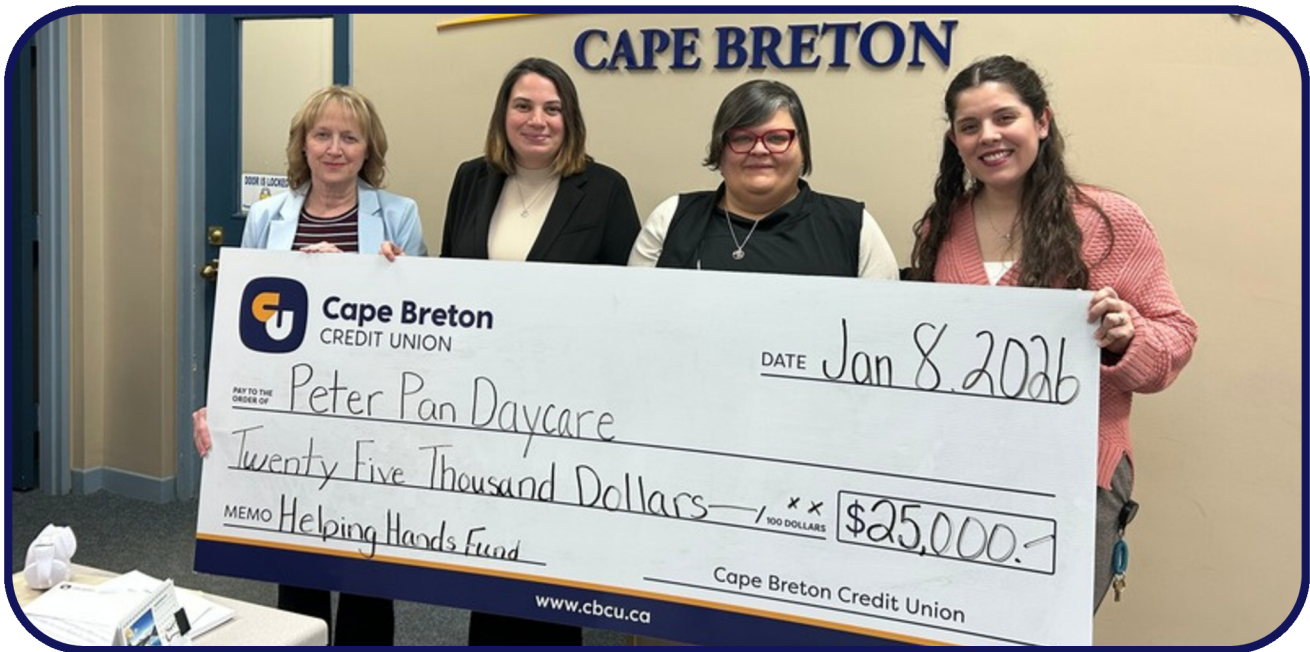
In closing, I would like to take this opportunity to thank our Board Chair, Mel Bryden and the rest of our directors for their leadership, guidance and ongoing support throughout the year. To our staff, you need to know that your efforts have been instrumental in building a strong, successful credit union. Thank you for the great work you do for our members! To our membership, thank you so much for your continued trust and commitment to Cape Breton Credit Union!

You are at the heart of everything we do!  
I look forward to working with all our stakeholders!



## COOPERATIVE SOCIAL RESPONSIBILITY PROGRAM HELPING HANDS FUND

This year, the Helping Hands Fund awarded a total of \$50,000, split between two meaningful community projects. Peter Pan Daycare received \$25,000 through our CSR program to support the important work they do for local children and families, while the other \$25,000 was awarded to the Miners Museum in Glace Bay to help preserve and celebrate the area's rich history. Supporting projects that make a real difference is what community banking is all about.



## MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

The financial statements and all other information contained in the Annual Report are the responsibility of management and have been approved by the Board of Directors (the "Board"). The financial statements have been prepared by management in accordance with International Financial Reporting Standards, and include amounts based on informed judgments and estimates of the expected effects of current events and transactions. Financial information presented elsewhere in this Annual Report is consistent with that in the financial statements.

In meeting its responsibility for the reliability of financial data, management relies on comprehensive internal accounting, operating and system controls. Controls include an organizational structure providing for effective segregation of responsibilities and delegation of authority and personal accountability, as well as the application of accounting and administrative policies and procedures necessary to ensure adequate internal control over transactions, assets and records. These controls are designed to provide reasonable assurance that financial records are reliable for preparing financial statements and maintaining accountability for assets, and that assets are safeguarded against unauthorized use or disposition.

The Board has appointed an Audit Committee to review with management and independent auditors the annual financial statements prior to submission to the Board for final approval. MNP LLP have been appointed by the membership as independent auditors to examine and report on the financial statements. They have full and free access to Credit Union staff and the Audit Committee of the Board.



Carmella Dalton  
Chief Executive Officer  
Cape Breton Credit Union Limited

Melvin Bryden  
Chair, Board of Directors  
Cape Breton Credit Union Limited

April 15, 2026



# REPORT OF INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS

## Report of the Independent Auditor on the Summary Financial Statements



To the Members of Cape Breton Credit Union Limited:

### Opinion

The summary financial statements, which comprise the statement of financial position as at December 31, 2025, and the statements of comprehensive income, changes in members' equity, cash flows and the related schedules for the year then ended are derived from the audited financial statements of Cape Breton Credit Union Limited (the "Credit Union") for the year ended December 31, 2025.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements, in accordance with the basis described in the Note.

### Summary Financial Statements

The summary financial statements do not contain all the disclosures required by IFRS<sup>®</sup> Accounting Standards. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

### The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated April 15, 2026.

### Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements in accordance with IFRS<sup>®</sup> Accounting Standards.

### Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are a fair summary of the audited financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standards (CAS) 810, Engagements to Report on Summary Financial Statements.

Sydney, Nova Scotia  
April 15, 2026

*MNP* LLP  
Chartered Professional Accountants

MNP LLP  
Commerce Tower 15 Dorchester St., Suite 500 PO Box 1, Sydney NS, B1P 6G9

T: 902.539.3900 F: 902.564.6062



MNP.ca

# STATEMENT OF FINANCIAL POSITION

## Cape Breton Credit Union Limited Statement of Financial Position

As at December 31, 2025

	2025	2024
<b>Assets</b>		
Cash and cash equivalents	6,402,286	8,455,012
Investments and deposits	25,897,464	30,510,433
Loans to members	120,989,591	106,545,971
Income taxes recoverable	67,591	134,016
Property, building and equipment	2,042,342	2,062,526
Other assets	1,306,650	1,222,834
Net pension benefit asset	1,839,300	2,493,300
<b>Total assets</b>	<b>158,545,224</b>	<b>151,424,092</b>
<b>Liabilities</b>		
Members' deposits	140,847,578	133,640,181
Accrued patronage rebate	54,790	130,990
Trade payables and accrued liabilities	305,332	227,015
Deferred tax liability	562,300	725,700
<b>Total liabilities</b>	<b>141,770,000</b>	<b>134,723,886</b>
<b>Members' equity</b>		
Members' shares	128,750	127,991
Surplus shares	1,158,073	1,202,616
Contributed surplus	920,285	920,285
Retained earnings	13,033,827	12,630,741
Accumulated other comprehensive income	1,534,289	1,818,573
<b>Total members' equity</b>	<b>16,775,224</b>	<b>16,700,206</b>
<b>Total members' equity and liabilities</b>	<b>158,545,224</b>	<b>151,424,092</b>

Approved on behalf of the Board

\_\_\_\_\_  
Director

\_\_\_\_\_  
Director

A full set of audited financial statements is available from the Credit Union.

# STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME

## Cape Breton Credit Union Limited Statement of Comprehensive Income

*For the year ended December 31, 2025*

	2025	2024
<b>Income</b>		
Interest on loans	6,345,094	5,690,157
Investment income	935,550	1,468,808
	<b>7,280,644</b>	<b>7,158,965</b>
<b>Interest expense</b>	<b>2,598,869</b>	<b>3,083,991</b>
<b>Financial margin</b>	<b>4,681,775</b>	<b>4,074,974</b>
<b>Other income</b>	<b>1,000,626</b>	<b>917,484</b>
	<b>5,682,401</b>	<b>4,992,458</b>
<b>Expenses</b>		
Personnel (Schedule 1)	2,621,716	2,075,919
General business (Schedule 2)	2,121,517	1,760,330
Members' security (Schedule 3)	139,234	132,362
Occupancy (Schedule 4)	330,230	333,129
Depreciation	123,859	126,319
	<b>5,336,556</b>	<b>4,428,059</b>
<b>Income before recovery of loan losses and income taxes</b>	<b>345,845</b>	<b>564,399</b>
<b>Recovery of loan losses</b>	<b>(86,366)</b>	<b>(102,484)</b>
<b>Income before provision for (recovery of) income taxes</b>	<b>432,211</b>	<b>666,883</b>
<b>Provision for (recovery of) income taxes</b>		
Current	76,409	57,984
Deferred	(47,284)	54,556
	<b>29,125</b>	<b>112,540</b>
<b>Net income</b>	<b>403,086</b>	<b>554,343</b>
<b>Other comprehensive income (loss)</b>		
Actuarial gain (loss) on defined benefit plans, net of deferred taxes	(284,284)	506,656
<b>Total comprehensive income for the year</b>	<b>118,802</b>	<b>1,060,999</b>

A full set of audited financial statements is available from the Credit Union.

# STATEMENT OF CHANGES IN EQUITY

## Cape Breton Credit Union Limited Statement of Changes in Members' Equity

For the year ended December 31, 2025

	<i>Members' shares</i>	<i>Surplus shares</i>	<i>Contributed surplus</i>	<i>Retained earnings</i>	<i>Accumulated other comprehensive income</i>	<i>Total members' equity</i>
<b>Balance December 31, 2023</b>	<b>119,095</b>	<b>1,216,171</b>	<b>920,285</b>	<b>12,076,398</b>	<b>1,311,917</b>	<b>15,643,866</b>
Net income for the year	-	-	-	554,343	-	554,343
Other comprehensive income for the year	-	-	-	-	506,656	506,656
Issuance of members' shares	12,679	41,885	-	-	-	54,564
Redemption of members' shares	(3,783)	(55,440)	-	-	-	(59,223)
<b>Balance December 31, 2024</b>	<b>127,991</b>	<b>1,202,616</b>	<b>920,285</b>	<b>12,630,741</b>	<b>1,818,573</b>	<b>16,700,206</b>
Net income for the year	-	-	-	403,086	-	403,086
Other comprehensive loss for the year	-	-	-	-	(284,284)	(284,284)
Issuance of members' shares	19,098	86,505	-	-	-	105,603
Redemption of members' shares	(18,339)	(131,048)	-	-	-	(149,387)
<b>Balance December 31, 2025</b>	<b>128,750</b>	<b>1,158,073</b>	<b>920,285</b>	<b>13,033,827</b>	<b>1,534,289</b>	<b>16,775,224</b>

A full set of audited financial statements is available from the Credit Union.

# STATEMENT OF CASH FLOWS

**Cape Breton Credit Union Limited**  
**Statement of Cash Flows**  
*For the year ended December 31, 2025*

	2025	2024
<b>Cash provided by (used for) the following activities</b>		
<b>Operating activities</b>		
Net income	403,086	554,343
Depreciation	123,859	126,319
Deferred taxes	(47,284)	54,556
Pension expense	444,800	31,300
	<b>924,461</b>	<b>766,518</b>
Changes in working capital accounts		
Loans to members	(14,443,620)	(13,770,780)
Income taxes recoverable	66,425	(64,542)
Other assets	(83,816)	(382,846)
Members' deposits	7,207,397	13,702,520
Accrued patronage rebate	(76,200)	81,482
Trade payables and accrued liabilities	78,317	(3,093)
Contributions paid to defined benefit pension plan	(191,200)	(183,300)
	<b>(6,518,236)</b>	<b>145,959</b>
<b>Financing activities</b>		
Increase in members' shares, net	759	8,896
Decrease in surplus shares, net	(44,543)	(13,555)
	<b>(43,784)</b>	<b>(4,659)</b>
<b>Investing activities</b>		
Purchases of property, building and equipment	(103,675)	(54,203)
Decrease in investments and deposits	4,612,969	23,575
	<b>4,509,294</b>	<b>(30,628)</b>
<b>Increase (decrease) in cash and cash equivalents</b>	<b>(2,052,726)</b>	<b>110,672</b>
<b>Cash and cash equivalents, beginning of year</b>	<b>8,455,012</b>	<b>8,344,340</b>
<b>Cash and cash equivalents, end of year</b>	<b>6,402,286</b>	<b>8,455,012</b>

*A full set of audited financial statements is available from the Credit Union.*

## Cape Breton Credit Union Limited Note to the Summary Financial Statements

*For the year ended December 31, 2025*

### **Basis of preparation of the summary financial statements**

Management has prepared the summary financial statements from the December 31, 2025 audited financial statements, which are prepared in conformity with IFRS® Accounting Standards (IFRS). The audited financial statements can be obtained at Cape Breton Credit Union Limited. The detailed notes included in the audited financial statements are not included in these summary financial statements.

The criteria developed by management for the preparation of the summary financial statements is as follows: that the information included in the summary financial statements is in agreement with the related information in the complete financial statements, and that the summary financial statements contain the information necessary to avoid distorting or obscuring matters disclosed in the related complete financial statements, including the notes thereto, in all material respects.

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*A full set of audited financial statements is available from the Credit Union.*

# SCHEDULE OF GENERAL BUSINESS EXPENSES

## Cape Breton Credit Union Limited

### Schedule 1 – Personnel Expenses

For the year ended December 31, 2025

	2025	2024
<b>Personnel</b>		
Salaries	1,898,473	1,789,468
Benefits and other payroll costs	264,547	243,691
Pension costs	458,696	42,760
	<b>2,621,716</b>	<b>2,075,919</b>

### Schedule 2 - General Business Expenses

For the year ended December 31, 2025

	2025	2024
<b>General business</b>		
Advertising	160,961	232,440
Service fees and charges	327,077	300,047
Central assessment and dues	193,935	184,350
Service contracts and maintenance	40,761	37,832
Postage	3,199	17,899
Office and stationery	36,440	77,789
Professional fees	73,670	51,909
Telephone	22,613	21,400
Data processing	1,062,784	659,784
Educational	98,906	77,319
Miscellaneous	101,171	99,561
	<b>2,121,517</b>	<b>1,760,330</b>

### Schedule 3 - Members' Security Expenses

For the year ended December 31, 2025

	2025	2024
<b>Members' security</b>		
Bonding	31,883	17,928
Deposit insurance	107,351	114,434
	<b>139,234</b>	<b>132,362</b>

### Schedule 4 - Occupancy Expenses

For the year ended December 31, 2025

	2025	2024
<b>Occupancy</b>		
Property taxes	71,986	74,387
Repairs and maintenance	82,602	82,704
Heat, lights and water	37,068	32,251
Security	99,115	99,547
Insurance	39,459	44,240
	<b>330,230</b>	<b>333,129</b>

A full set of audited financial statements is available from the Credit Union.

## YOUR CREDIT UNION STAFF MANAGEMENT TEAM



CARMELLA DALTON



SHAWN MOORE



JEFFREY AUCOIN



TAMMY PARKER



ROBERTA MELNICK



STEPHEN LEBLANC



COLLEEN MACKINNON

## ADMINISTRATION TEAM



JANET MACKAY



JOSE J. SANCHEZ



LAURA MACLELLAN



LYNN MACKINNON



ANGELA REID



SANDUN HEWAPATHIRANAGE



MARION D'ANDREA

## YOUR CREDIT UNION STAFF FINANCIAL SERVICE REPRESENTATIVES TEAM



RITA WHELAN



ERIKA DIAZ



LAUREN MYERS



DENISE MACLEOD



TYLER OICKLE



HELEN SMITH



CHRISTOPHER FORREST



MATTHEW SWARTZACK



MAHESHI



JAMIE WARD



ASHLY CASH

## LENDING TEAM



ANNETTE ERICKSON



MARY LOU USHER



HOLLEY GILLIS



JAMIE PRATT



BETH CASSIDY

Sydney Branch



Sydney Branch



Glace Bay Branch

## COMMUNITY COMMITMENT

We are deeply committed to uplifting our community whenever we can. This year, we proudly made a significant impact by supporting:

- Welcome events for students
- Multicultural Market of Cape Breton
- Be a Santa to a Senior
- Rotary Ribfest
- Bay it Forward
- Grading day
- Shred Day for the community
- Diwali Gala
- Peter Pan Daycare
- Partnering with Credit Unions - CBU Athletics
- Motionball
- Caleb's Courage Fundraiser
- Student bursaries
- Loyal2Local Challenge
- Cape Breton Eagles Hockey Team
- University Scholarships
- Miners Museum of Cape Breton

### SHRED DAY FOR THE COMMUNITY



In 2025, we hosted two successful Shred Day events, in May at our Sydney branch and in October at our Glace Bay branch, helping members safely dispose of sensitive documents and protect themselves from identity theft.

Community members dropped off old statements and paperwork for secure on-site shredding while enjoying complimentary coffee, tea, and cookies served by our team.

Each event also included a draw for a personal shredder, giving one lucky participant the tools to continue protecting their information at home.

Shred Day is one of the many ways we support our members' financial security while strengthening connections within our community.



## ROTARY RIB FEST FUNDRAISER

Cape Breton Credit Union has been a proud supporter of Rib Fest, one of the region's most anticipated summer events, bringing together great food, live entertainment, and community spirit. Our sponsorship reflects our ongoing commitment to local events that bring people together while also providing opportunities to connect with our community in meaningful ways.



## #LOYAL2LOCAL CAMPAIGN



Supporting local isn't just something we say, it's something we do. Through our Loyal2Local challenge, we once again put dollars directly into the hands of our employees and encouraged them to invest back into the businesses that make Cape Breton special. From neighbourhood cafés and family-run restaurants to local shops, service providers, and community entrepreneurs, our team explored, supported, and celebrated

the businesses that keep our Island vibrant. By sharing their experiences online, they helped shine a spotlight on the incredible work happening right here at home, turning everyday purchases into meaningful promotions for local owners. Loyal2Local is more than a campaign. It's a reflection of who we are, as a credit union built by and for this community, we believe that when local businesses grow, our entire community grows with them.



## #LOYAL2LOCAL CAMPAIGN



Loyal2Local has become part of our internal culture, a reminder that our role in the community extends beyond our branches. It reflects the pride our employees have in Cape Breton and their genuine desire to see local businesses succeed. In these photos, you will see some local businesses like The Rolling Cones Ice Cream, 7 by 7 and Cafe Marie.



## FREE TICKETS TO SUPPORT THE EAGLES!

At Cape Breton Credit Union, bringing our members together goes beyond banking, it's about creating moments that connect our community. In 2025, we continued our Cape Breton Eagles ticket giveaways, engaging members through social media contests, in-branch draws, and special promotions that gave more fans the chance to experience the excitement of live hockey at Centre 200.

Supporting our hometown team means supporting the spirit of Cape Breton. From cheering in the stands to celebrating with members, we're proud to invest in the events that unite our community, and we look forward to creating even more shared experiences in the seasons ahead. *#GoEagles*



## CELEBRATING A REMARKABLE LEGACY

Honouring Lynn MacKinnon & Annette Erickson

This year, we proudly celebrate the retirement of two extraordinary members of our Cape Breton Credit Union family: Lynn and Annette.

With nearly 80 years of combined service, they have demonstrated dedication, professionalism, and unwavering commitment that have helped shape our organization's culture and strength. For decades, they were familiar faces in our branches, building lasting relationships with members who came to know them not just as employees, but as friends.

Their knowledge, patience, and genuine care have made a significant difference in the lives of countless members and colleagues alike. They set a standard of service that reflects the very best of what a credit union stands for: community, integrity, and compassion.

Lynn and Annette have left an indelible mark on Cape Breton Credit Union. On behalf of our staff, leadership team, Board of Directors, and the members who valued them, we extend our heartfelt gratitude and warmest wishes as they begin this well-deserved new chapter.

Your legacy will always be a part of our story.



## GALLERY OF 2025



*More photos from Lynn's and Annette's retirement celebration, where staff gathered to honour two incredible careers that built strong relationships with members and left a lasting legacy within our organization. They will certainly be missed by both staff and members.*





**Above:** CBCU proudly assembled a team to take part in Motionball 2025, supporting Special Olympics and helping raise awareness through the organization's ongoing #NoGoodWay campaign.

**Right:** Mary Lou giving a cheque to one of the bursary winners.

**Below:** Part of the staff during a photoshoot for one of our marketing campaigns.



## GALLERY OF 2025



*Above: Jamie and Maheshi giving the food collected and a cheque to Salvation Army from our Food Drive.*

*Right: Erika and the lucky winner of a brand new shredder from Shred Day.*

*Left: Our banner at Membertou Sports Centre on a Wednesday morning for Lilys Dream project*



## GALLERY OF 2025



*Above: Jamie, JJ and Erika cooking and serving Hot Dogs for high school students.*

*Right: Erika presents a cheque to one of our bursary winners.*

*Below: JJ and Beth at CBU promoting our products and services and talking about financial literacy to students.*



## GALLERY OF 2025



*Above: CBU mascot posing for the CBCU camera during a CBU Athletics events we sponsor.*



*Left: Roberta posing for a photo for a Credit Card campaign.*

## GALLERY OF 2025



*Left: Just a little member making a depawsit and paying a visit to her favourite credit union.*

*Below: Cape Breton Credit Union was pleased to host a Marketing Huddle, bringing together marketers from credit unions across the region to share ideas, insights, and best practices. Opportunities like this strengthen collaboration within the credit union system and support continued learning across our industry.*



## GALLERY OF 2025



*Above: In November 2025, our Board participated in Governance Training to reinforce best practices, accountability, and leadership for the benefit of our members.*



*Left: Some staff members posing for a campaign in summer 2025.*

## GALLERY OF 2025



*Above: Ashly sharing her #Loyal2Local photo at Studio Nineteen salon.*



*Left: Tyler supporting a local restaurant, 7 by 7, located in downtown during the #Loyal2LocalChallenge*

## GALLERY OF 2025



*Part of the Glace Bay staff during a Photoshoot for different marketing campaigns. Staff really loves doing photoshoots for marketing campaigns.*



## GALLERY OF 2025



*Above: Our dear Holley is posing for a photo to promote our Mobile App.*



*Left: The Glace Bay Branch Supervisor, Roberta Melnick, is also posing for a marketing campaign earlier last year; you might remember her for her video “changing a tire.”*

## GALLERY OF 2025



*Above: Colleen MacKinnon became Manager of Lending in 2021. Started as a Teller, and she has now been with us for 20 years.*

*Right: Ron Marman received acknowledgment from Chair Bryden for his more than 30 years of service as a Credit Union Director.*

*Below: Pat Monroe was commended by Chair Bryden for successfully completing the courses required for CUDA board training.*



## GALLERY OF 2025



*Above: Staff enjoyed another fun St. Patrick's Day team outing at Membertou Lanes, continuing a growing tradition of connection, laughter, and team building outside the office. Moments like these help strengthen the relationships that support our work every day.*



*Left: Cape Breton Credit Union was proud to support Ski Ben Eoin again this winter, with Janet MacKay presenting a sponsorship cheque on behalf of the organization. As many local families head to the tubing park on winter weekends, this partnership keeps our brand connected to a fun and memorable community experience.*

## GALLERY OF 2025



*Above: Part of the Glace Bay staff with their Valentine's boxes purchased to support Horizon Achievement Centre.*



*Left: Cape Breton Credit Union was proud to continue its long-standing support of United Way of Cape Breton, with Tammy Parker presenting a cheque on behalf of the organization. For more than 20 years, this partnership has reflected our commitment to investing in the strength and well-being of our community.*





*“Never doubt that a small group of thoughtful, committed people can change the world; indeed, it’s the only thing that ever has.”*

*— Margaret Mead*

*2026 looks promising, see you next year!*



**Cape Breton**  
CREDIT UNION