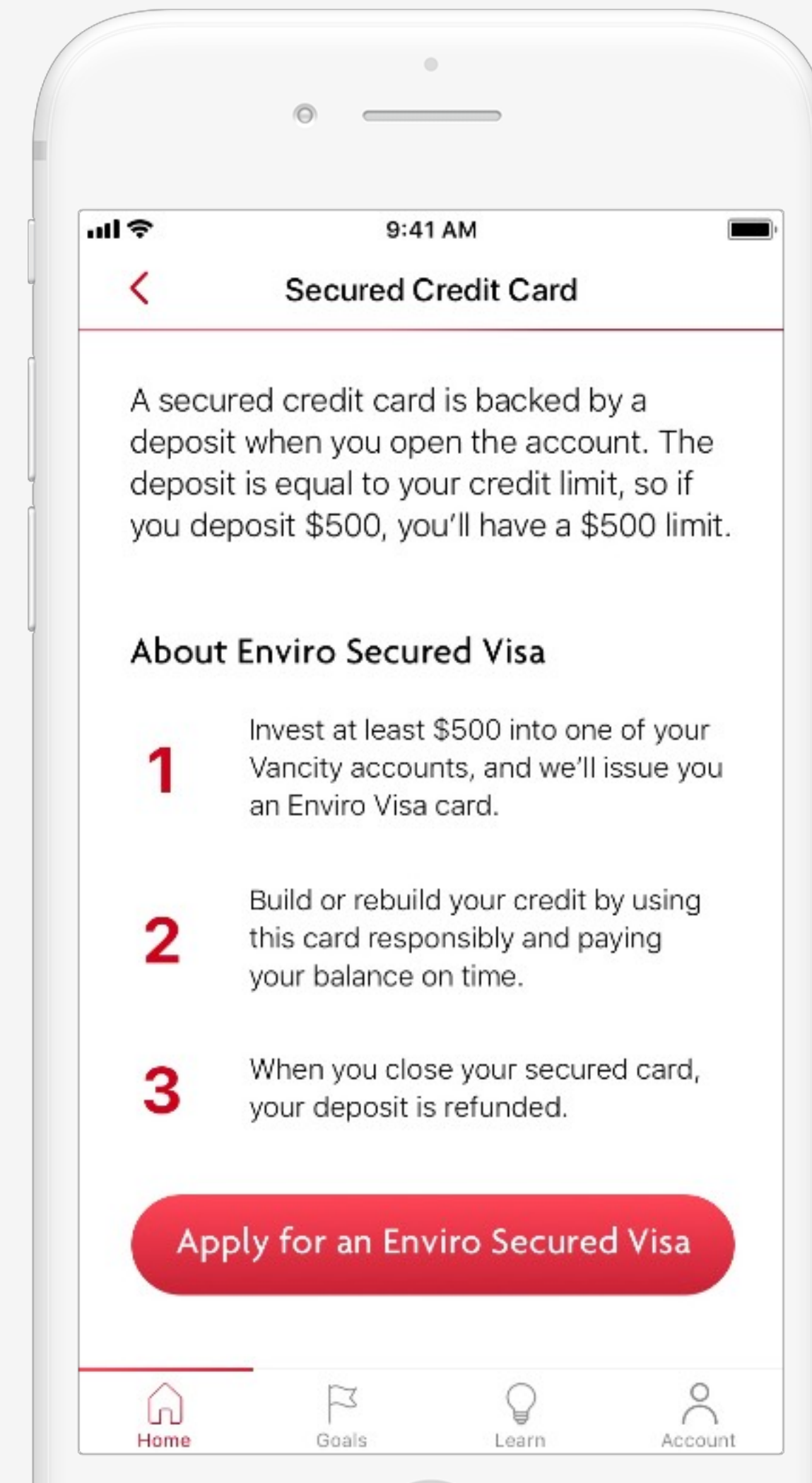
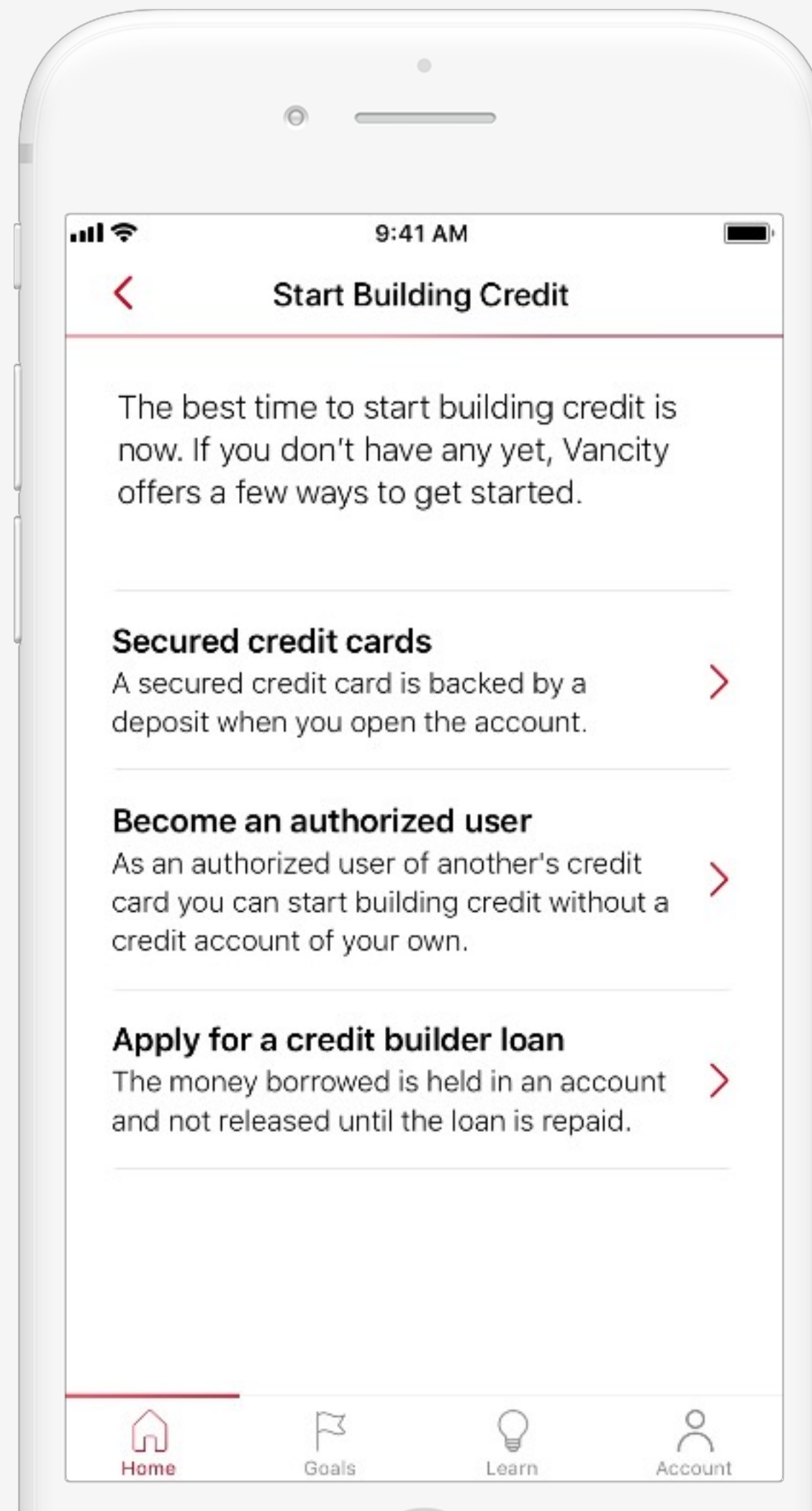
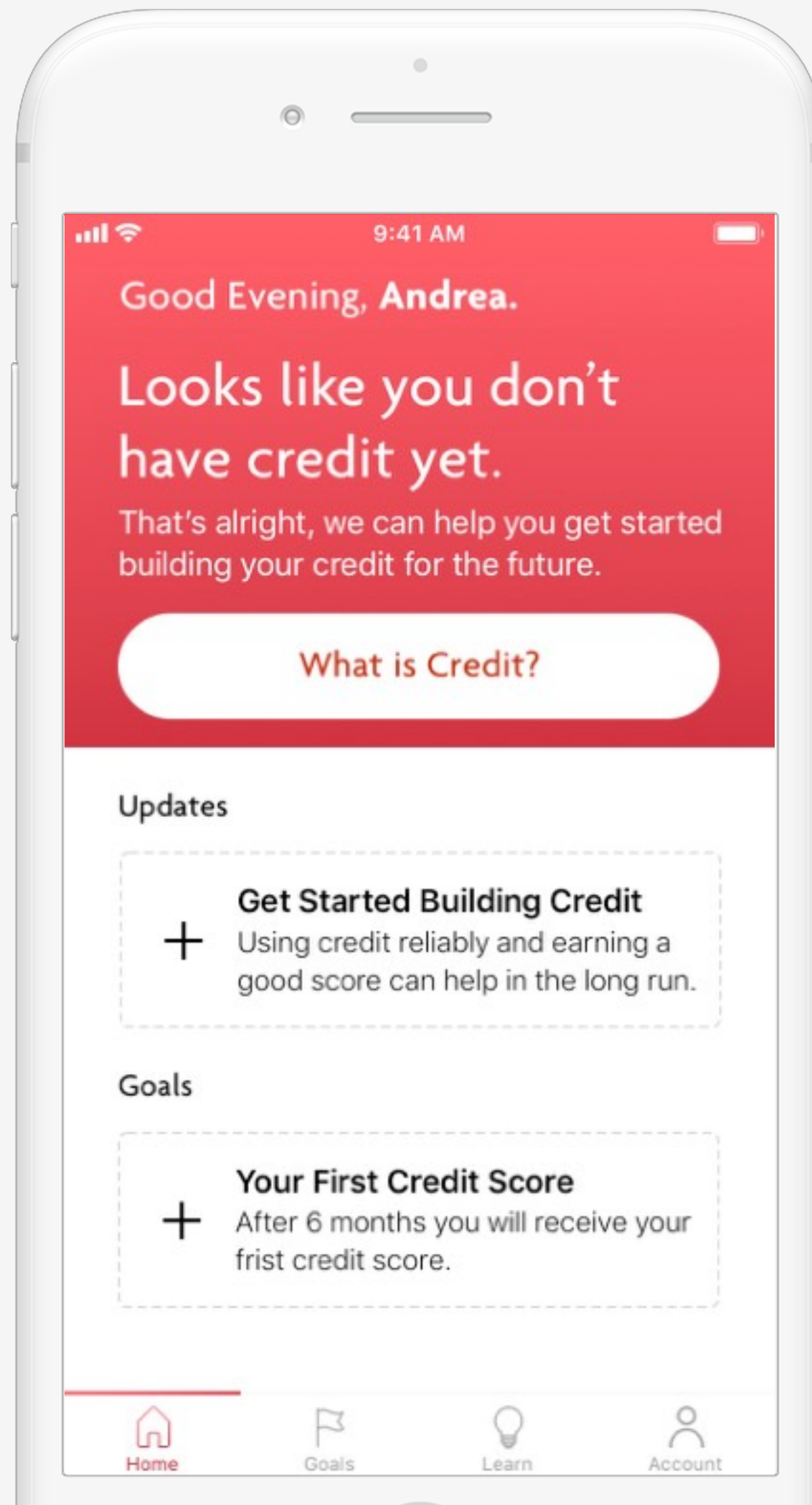


APPENDIX

Members With No Credit



APPENDIX

Why Vancity?

Borrowell, Credit Karma, Mogo

PROFIT STREAM

Offer referrals

LOOKING FOR

Additional customers

Although they would benefit from additional customers brought in by the product, the money would be better spent on advertising.

Other Credit Unions

PROFIT STREAM

Not-for-profit

LOOKING FOR

Member satisfaction

Although other credit unions share values with Vancity, Vancity is Canada's largest credit union.

Vancity Website