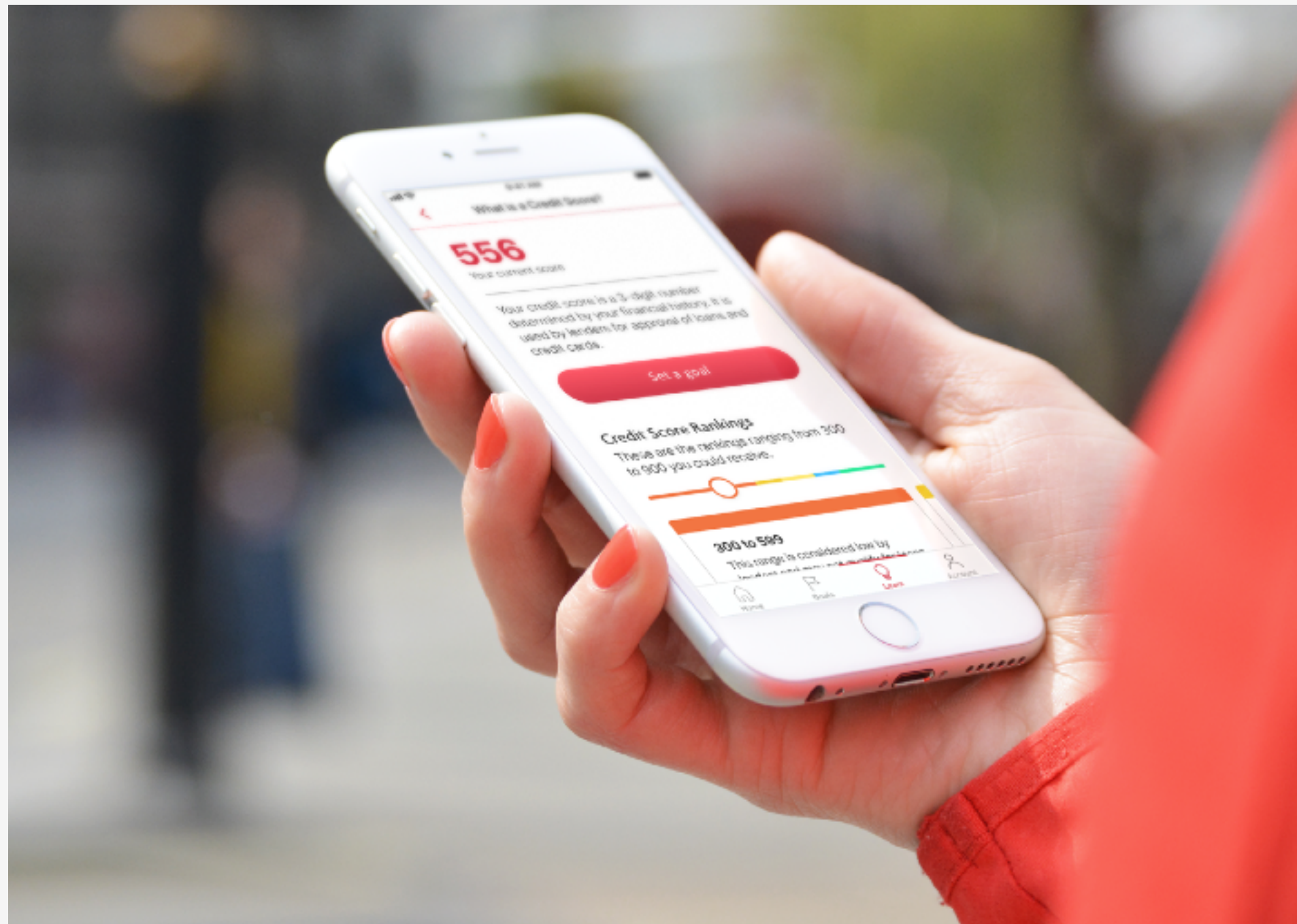


1% difference in interest rate means
paying an additional **\$56,353.**



Opportunity

"With 250,000 of them – close to half of our members – interacting with us almost entirely online or via our mobile app, **we're under pressure to deliver even more mobile and digital functionality.**"

Vancity 2017 Annual Report