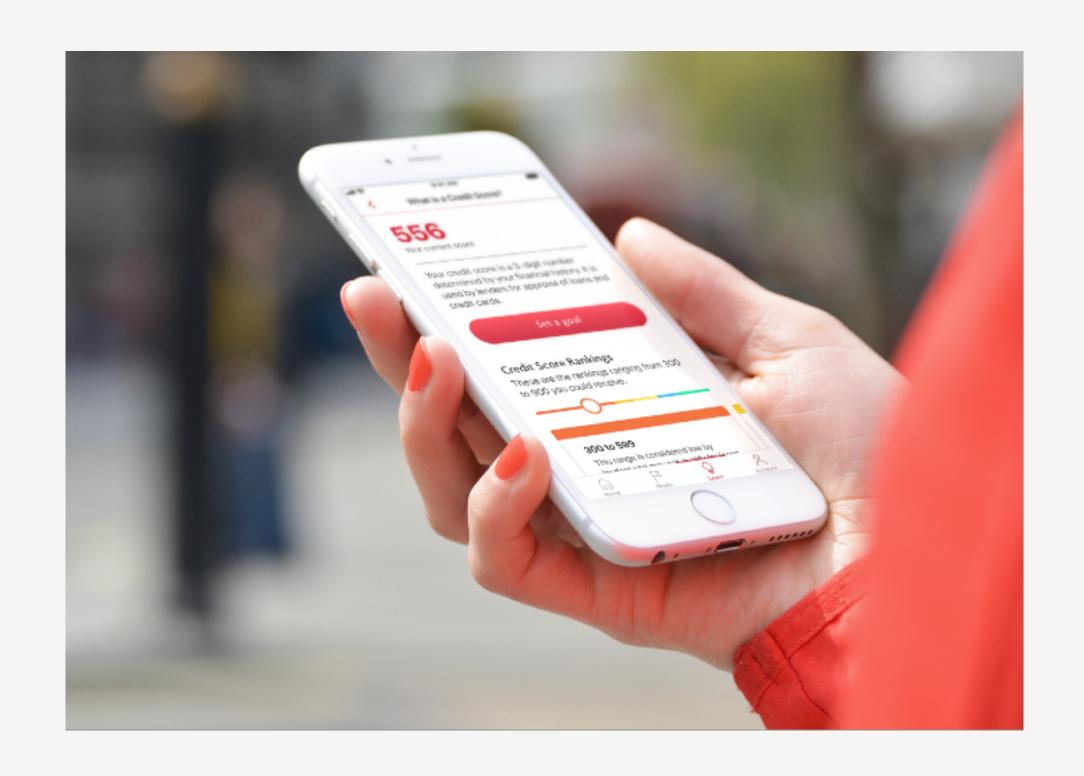
1% difference in interest rate means paying an additional \$56,353.



## 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