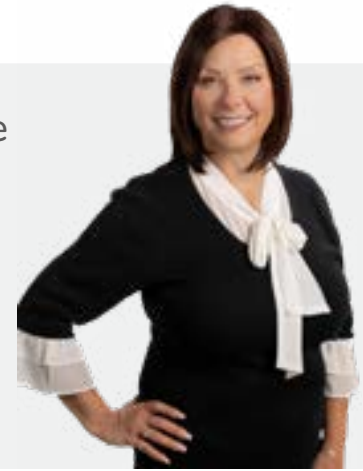


Thank you for another **successful** year!

“

“In a world with countless banking options, your choice to stay with an organization dedicated to co-operative values is truly commendable. Thank you for your continued loyalty. We look forward to more exciting enhancements to better serve you in 2026!”

- Board Chair, Michele Wilde.



”

2025 ANNUAL REPORT HIGHLIGHTS

\$5.8 Billion
assets under
administration



72,643
members across
8 provinces



\$5.4 Million
earnings shared
with members



✓ **\$265,000**
to 20 Saskatchewan
community projects

✓ **\$1.2 Million**
in sponsorship, scholarships,
& community development

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Thank you for attending our Annual Meeting!

We were proud to share our 2025 financial results and community achievements at our Annual General Meeting on Thursday, May 7th. Members could attend virtually or in person at the Meadow Lake Co-op Centre.

Michele Wilde, Innovation's Board Chair, noted two key highlights for 2025: the first-ever Canadian interprovincial merger between Innovation and ABCU Credit Union and Innovation sharing \$5.4 million with Innovation's member-owners as part of its Member Rewards program.

"What stands out most about this past year is how our people responded to ongoing disruption, regulatory evolution, and rapidly changing member expectations," says Innovation CEO Daniel Johnson. "Our teams

leaned into industry disruption rather than resisting it. We saw staff embrace new ways of working, adopt digital tools, leverage artificial intelligence (AI), and collaborate across traditional boundaries to deliver better outcomes for members."

As a special addition, Innovation spent the day of their Annual Meeting in Meadow Lake focused on youth engagement and financial empowerment. They delivered Financial Empowerment sessions at Carpenter High School, Transition Place Education Centre, and North West College. Part of the visit included providing a \$1,000 donation to each school in support of youth learning and financial literacy.

[View Annual Report](#)



Recent Acknowledgment

We were honored to recently be named among Canada's best financial institutions in Forbes' World's Best Banks 2026 ranking, coming in at 11th in the country. Thank you for your ongoing support and membership!

Welcome **ABCU Credit Union** members!

Our banking system conversion was completed April 24th to 26th, making Innovation's merger with ABCU official! Thank you for your patience during the conversion process.

You can now discover more money in your pocket with some of the perks Innovation members already enjoy:

No-Fee Chequing Account

No fees. Free & unlimited *Interac* e-Transfer®.

Member Rewards

Share our profits. Get cash for digital banking!



You can also make a difference in your community with our community grant program:

Indigenous Community Grant

Apply for funding for Indigenous projects.

Saskatchewan Community Grant

Apply for funding a Saskatchewan project.

Beaumont & Edmonton Community Grant

Coming July 1st! Apply for funding a project in Beaumont or Edmonton.



Exciting **Events**

Beaumont Days

MAY 22 - 24

We were thrilled to be a Zone Sponsor at Beaumont Days - a weekend of family-friendly fun!

From the midway and street party to the pancake breakfast, parade, family fun zone, business showcase, Show & Shine, and more! We hope you had a wonderful time.

Picnic in the Park

JUNE 7

Join us Sunday, June 7th, for the 45th Annual Picnic in the Park in Swift Current, SK!

- Riverside Park
- 12 PM to 4 PM
- Free admission
- Games, entertainment, food items for only \$1

Proudly hosted by Innovation and the City of Swift Current.

Class of 2026

JUNE

Congratulations to the graduating class of 2026! Truly take pride in this amazing accomplishment.

If you have plans to attend post-secondary school, be sure to enter to win one of our **\$10,000 no essay scholarships**.

[Learn More](#)

Kids earn **\$10** cash dividends!

Open a No-Fee Youth Account and your child will enjoy:

- ✓ \$10 cash dividends every 3 months
- ✓ A retro FATCAT® wallet*
- ✓ No monthly fees
- ✓ Unlimited, free *Interac* e-Transfer®

Stop by any advice centre to open one!

Note: this account is for ages 6 and older

**Limited offer starting June 8th; while supplies last*



You've earned **\$54 Million!**

Since 2007, Innovation members have earned nearly \$54 million simply by banking with us. Thank you for being a member!

How do I earn rewards?

- ✓ By having loan products with us.
- ✓ By having savings products with us.
- ✓ By digital banking with us.



Book **appointments** online

Did you know you can book an appointment online to meet with us? Make an in-person or virtual appointment in seconds today!

[Book Appointment](#)

Fraud Prevention Tip

One-Time Passcode Scams

A fraudster attempts to log into an online account, triggering a one-time passcode (OTP) sent to your phone. They then contact you and try to trick you into giving them the code.

- ✓ Never share your OTP. It's okay to hang up.
- ✓ An Innovation staff member would never ask you for your OTP. If someone claims to be calling from Innovation and asks you for a OTP, it's okay to hang up. This is a fraudster.

