



SPRUCE CREDIT UNION ANNOUNCEMENTS

The Board of Directors of Spruce Credit Union are pleased to introduce our new Chief Executive Officer (CEO).



Kelly Zammit joins Spruce Credit Union with over 35 years of credit union experience. Kelly looks forward to building on Spruce Credit Union's long history as a locally managed financial cooperative in Prince George. "Spruce Credit Union plays a unique role in our community and I am really excited to be a part of the team and getting to know all of Spruce's members and employees. Spruce Credit Union has the resources and expertise to help our members achieve their financial goals and I look forward to meeting our members and understanding their needs."



Matthew Sheehy - Chief Financial Officer

The Board of Directors are also pleased to announce the appointment of Matthew Sheehy to the position of Chief Financial Officer. Matthew joined the Spruce team over 20 years ago and has been a dedicated and skilled Controller. We have full confidence that he will provide sound financial management and oversight as the Chief Financial Officer of Spruce Credit Union.



Scott Hamilton - Senior Manager, Credit

Spruce Credit Union is pleased to welcome Scott Hamilton to our team, in the position of Senior Manager, Credit. Scott comes to Spruce Credit Union with over 30 years of business development and operational expertise. Scott looks forward to working with our membership and community to grow our commercial relationships.

Please stop by our main branch at 879 Victoria Street, on Wednesday, July 15th, enjoy some refreshments & goodies and meet our new team members.

Mission Spruce Credit Union will be an innovative, responsive financial services organization dedicated to superior service and lifelong member relations.

Vision Spruce Credit Union will serve its members and become a preferred choice for financial services and employment opportunities and lead through financial performance and community involvement.

Dedicated to responsibly growing assets, earnings and membership, our knowledgeable Staff, Management and Directors strive to provide the right financial services and products in the right way, at the right place, at the right time, and at the right price.

SPRING INTO SUMMER

2.75% on new mortgages

OAC rates subject to change some restrictions apply

You Could Win \$1000 or an iPad!

Take part in Spruce Credit Union's Spring Into Summer Campaign for your chance to win \$1000 to purchase something special for your new home or you could win an iPad if you complete a new loan with us

Draw date for \$1000 cash and iPad is September 30th, 2015.

Did you know that Spruce Credit Union offers re-advanceable mortgages?

Do you want to purchase a vehicle, do some home renovations or take a dream vacation? With our Credit Master Mortgage you can use the equity in your home! Ask Us How!

- See Spruce Credit Union for all of your lending needs: a new mortgage, RV or boat purchase, home improvement loans – the options are endless.
- We have knowledgeable, friendly staff, competitive rates and no appointments are necessary!
- For every completed mortgage application, your name will be entered into a draw to win \$1000 to buy something special for your home. For every completed line of credit or loan application, your name will be entered into a draw to win an iPad.
- Refer a friend or family member to get their mortgage or loan products with Spruce Credit Union, once their application is completed, you will receive \$100 cash!

Never walk your cheque to the bank ...again.

NOW AVAILABLE!

Deposit your cheque using a mobile device

Simply open your mobile banking app, tap the "deposit" button, select the account, enter the amount, take a photo of the front and back of the cheque, confirm the details and tap submit.

The funds are then deposited securely into your account.

It's that simple!

deposits may be subject to holds, please check with your branch for details

Summer Holidays:

B.C. Day, Monday August 3rd, 2015

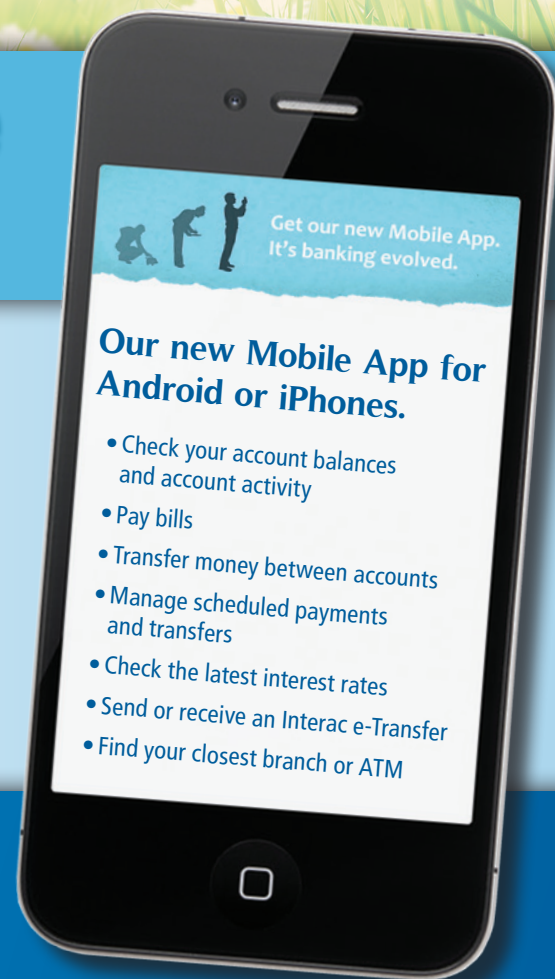
Saturday August 1st Closed

Monday August 3rd Closed

Labour day, Monday September 7th, 2015

Saturday September 5th Closed

Monday September 7th Closed



Regular business hours apply to all other dates:
Hart Mall location is a Tuesday – Saturday Branch
Victoria St location is a Monday – Saturday Branch
For regular hours of business please call or visit our website.