



2025 Annual Report

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A MESSAGE *from Jay*

It is my pleasure to present this Report on behalf of the Board of Directors of CUA.

The theme of this year's Annual Report is Creating a Strong Path Forward. It is a fitting theme for CUA. The organization's strength today was not built in a single year. It was built steadily, over time.

2025 was a year of uncertainty. Businesses across Canada faced economic pressure, geopolitical instability, and rapid technological change. Against that backdrop, CUA delivered another strong year. Total assets grew to \$1.2 billion. Consolidated net income reached \$15.9 million. Retained earnings rose to \$120 million. Our equity ratio increased to a record 10.5%. For a credit union of CUA's size, these results stand out.

It is worth stepping back to consider how far this organization has come. Ten years ago, retained earnings were approximately \$16 million. Net income was approximately \$2.3 million. Assets were \$462.8 million. Today, CUA is a much stronger organization by every measure.

In reflecting on CUA's progress over time, one observation stands out. CUA has been unusually good at focusing on the right things at the right time. That may sound obvious, but it is not. Many successful organizations rely on habits that worked in more stable conditions. When conditions change, those habits become constraints. Others lose focus by trying to do too many things at once. CUA has generally avoided both traps.

One of the clearest examples of focusing on the right things was the development of CUA's Investment Growth Strategy, which began with its first acquisition in 2015. It reflected a practical view of the environment and a strategy CUA was well suited to pursue. That Strategy has now generated more than \$70 million in net income and helped grow retained earnings to record levels. This has enabled CUA to reinvest in the core business, including in technology and infrastructure.

2025 was another example of that same discipline.

After two years of intensive effort on the largest technology initiative in CUA's history, it would have been easy to consider the work done and move on to the next priority. Instead, CUA turned its attention to the foundation. It stabilized systems, ensured strong processes were in place, and supported staff through the change. That was the right decision. Knowing what to focus on has had effects beyond the balance sheet. It has also helped CUA grow its impact in the community in practical ways. One example is the Community Investment Grant Program, which grew from \$18,000 in 2017 to \$125,000 in 2025.

Taken together, these are reasons for confidence in the future. The environment ahead will remain challenging. Competitive pressure will intensify. Technology will keep reshaping financial services. But CUA has already shown it can recognize realities and adapt without losing focus.

“One of the clearest examples of focusing on the right things was the development of CUA's Investment Growth Strategy which began with its first acquisition in 2015. That Strategy has now generated more than \$70 million in net income and helped grow retained earnings to record levels.”

As my time on the Board comes to an end, I would like to thank the people who have made this experience so meaningful.

To our President & CEO, Marie Mullally. It would be difficult to overstate your impact on this organization. This year marks your 15th year at the helm of CUA. In an industry where smaller institutions face real scale pressures, you have built an organization that is stronger, more capable, and better positioned than it was before. CUA's success is a result of your leadership.

A MESSAGE *from Jay* (CONTINUED)

To our management team and staff. Thank you for your commitment and hard work. Good decisions only matter if an organization can execute well, and CUA has been able to do that because of its people. In 2025, employee engagement reached 86.7%, the highest score in the survey's history. That says a great deal about the culture you continue to build.

To our members. Thank you for your business and trust. CUA's progress would not be possible without your support.

Lastly, to my fellow directors. Thank you for your commitment to governance and to doing what is right for CUA. Serving alongside you has been one of the most rewarding and interesting

experiences of my career. I would also like to warmly welcome Nancy MacCready-Williams to the Board and congratulate Carrie Cussons as she steps into the role of Chair.

It has been a privilege to serve this remarkable organization. I have learned a great deal from CUA and the people who lead it. Thank you, and best wishes for a successful 2026.



Jay Aird
Jay Aird
Chair of Board



Better Way Street Team Member Appreciation Day



Summer Brand Awareness Program

A MESSAGE *from Marie*

One of the principles that guides my leadership is the belief that long-term success is built step-by-step and with intention, resulting in a solid foundation for a strong and confident path forward. With a new IT ecosystem in place, CUA's priority for 2025 was to strengthen its current foundation, creating a strong base for future growth. We also focused on "what's next?" and began to define a clear path forward that remained centered on CUA's mission of helping everyday people get ahead by delivering a great banking experience.

CUA has five key elements, or stepping stones, that make up the critical groundwork for its future path: 1. flexible and relevant products that are meaningful to CUA's members; 2. personalized and responsive service; 3. investment in employee growth and wellbeing; 4. effective infrastructure, including technology, physical facilities, processes and financial management; and, 5. community connections and positive social impact. Investment in these five areas is intentional, strategic and balanced in both the short-term and the long-term. Each is equally critical to achieving market growth, financial strength and future success.

"Our priority to help Nova Scotians and small businesses be financially healthy as well as contribute to a thriving community and economy is simply in our DNA."

The first pillar in our path forward is our commitment to providing flexible and relevant products that are meaningful to our members. In 2025, several new products were introduced to support our members' needs, including the Secondary Suite Mortgage, Skilled Trades Banking Program and the All-Inclusive Banking Plan. These products reflect CUA's understanding of the market and how to effectively link to economic and community prosperity in Nova Scotia. Our priority to help Nova Scotians and small businesses be financially healthy as well as contribute to a thriving community and economy is simply in our DNA.

Also at our core is delivering personalized and responsive service. Through our 2025 Brand Awareness Campaign, we highlighted our personalized service with the theme, "U are at the Centre of CUA," to illustrate our member-model that tailors solutions that make it easier for people and families to achieve their financial goals. It also speaks to The CUA Difference, which encompasses flexible products, personalized service and quick decisions, the three key differentiators that support our brand promise of "the better way to bank".

Another foundational element is investing in our employees' growth and well-being. In 2025, we built on previously completed work by enhancing our New Employee Orientation and Training Programs, implementing a new training program for additional positions, and providing development opportunities in areas such as sales, business development and more advanced technical training on CUA's IT systems. In total, there were over 2,500 hours of training to staff provided, with an overall quality rating of 91% by participants and management. Along with other engagement efforts like our annual Employee Appreciation Week, CUA achieved an 86.7% employee engagement rating, the highest score to date.

Over the past several years, our emphasis has been placed on the element of infrastructure, and specifically technology, in order to improve efficiency, enhance customer service and support sustainable growth. 2025 enabled that new technology and corresponding processes to become firmly entrenched into our operations, with our team reviewing and updating more than 1,000 pages of procedures and forms throughout the year. Strong financial management practices are also foundational elements. The growth in our assets, lending and financing portfolios and in responsible profitability are testaments to this focus.

The final stepping stone for the path forward is through our community connections and positive social impact. The Community Investment Grant Program is one of the most meaningful ways that CUA can directly impact Nova Scotian businesses, non-profit

A MESSAGE

from Marie

(CONTINUED)

organizations, community groups and individuals who have great ideas to improve their community. In 2025, CUA awarded \$100,000 to 22 organizations, selected out of 384 applicants in the following categories: Small Business; Community; Health, Wellness and Recreation; Sustainability; and Arts & Culture. You can read more about the recipients and their incredible initiatives in the Community Impact Report.

“Long term success is built step-by-step and with intention, resulting in a solid foundation for a strong and confident path forward... In staying true to our values and creating a strong path forward, know that you are at the centre of every priority, direction and decision.”

There are many who contribute to our success and our path forward. I want to first recognize our Board of Directors for their time and commitment to CUA in 2025. In particular, I extend a sincere “thank you!” to Board Chair, Jay Aird, who is completing nine years of service. Jay has been an exceptional leader in his various board positions, and we are grateful for the positive impact he has brought to CUA. I also welcome Nancy MacCready-Williams who will be joining the Board this year.

My heartfelt thanks to the CUA Team for their dedication, professionalism and unwavering commitment to serving our members and our communities. Like every year, there were unique challenges and opportunities over the last year, and I continue to be inspired by the Team’s adaptability, determination and excellence demonstrated every step of the way.

Finally, I want to express my warmest appreciation to our members. We are grateful that you choose CUA as your banking partner, and we are committed to supporting you now and as your needs continue to evolve and your journey continues. CUA will continue to be intentional and strategic with its investments into the future. In staying true to our values and creating a strong path forward, know that you are at the centre of every priority, direction and decision.



A handwritten signature in black ink that reads "Marie Mullally".

Marie Mullally
President and CEO

Financial Report

CUA continued to strengthen its financial position in 2025, achieving growth in its asset and deposit portfolios. Overall, total assets at December 31, 2025 were \$1.207 billion compared to \$1.099 billion at December 31, 2024, an increase of \$108 million (9.8%). This increase is primarily the result of three key factors: 1. net growth in CUA's loan portfolio of \$44.9 million; 2. an increase in financing receivables of \$45.5 million to support the investment and growth in CUA's subsidiaries; and, 3. an increase in cash resources and interest-bearing deposits of \$14.0 million as part of CUA's strategic liquidity management practices.

Loan Portfolio

With net loan growth of \$44.9 million and an increase in financing receivables of \$45.5 million in 2025, CUA's total loans and financing receivables reached \$1.027 billion at year end. This growth reflects continued demand across CUA's lending portfolios, and represents a positive outcome given the highly competitive environment. Loan growth was achieved alongside disciplined underwriting and portfolio management practices, supporting CUA's ongoing focus on sustainable, long term growth.

Deposits and Equity

Deposits increased in 2025, with growth of 11.9% or \$104.5 million to \$981.9 million. This growth was partially offset by the decline in securitization liabilities, a common liquidity source for banking institutions, of \$15.6 million to \$66.4 million in 2025. Members' equity grew by \$15.9 million with the inclusion of the 2025 net income in retained earnings. Retained earnings increased to \$119.9 million at December 31, 2025. This level is indicative of the strength of CUA's financial position. Growth in CUA's Equity Ratio, which is a key regulatory requirement, occurred in 2025, increasing from 10.1% in 2024 to 10.5% in 2025. Improving the Equity Ratio in a competitive interest rate environment with a high asset balance is unique to CUA, and speaks to its prudent fiscal management, strategic investments and responsible operations.

Comprehensive Income

Comprehensive Income for 2025 was \$15.9 million, representing a

decline of \$2.4 million from the prior year. Loan interest revenue and finance fees were \$80.7 million in 2025, an increase of \$6.6 million or 9.0% from 2024. This growth was driven by higher lending volumes, partially offset by a lower interest rate environment during the year. Interest and related expenses increased by \$2.4 million to \$36.6 million in 2025, primarily due to higher deposit interest expense resulting from increased deposit volumes, as well as higher finders' fees associated with growth in member loans and financing receivables.

Total operating expenses increased by \$0.3 million in 2025, representing a 1.4% overall change from the prior year. The Provision for Impaired Loans and Finance Receivables was \$8.9 million in 2025, an increase of \$6.5 million from 2024. The increase is attributed to a specific financing arrangement with a very unique set of circumstances that experts advised was not previously seen in the sector. While this resulted in higher provisioning levels in 2025, CUA's provision as a percentage of loans and financing receivables has averaged 0.27% over the past five years, which is 0.02% lower than the five year average of 0.29% for Canada's top five banks and is a positive metric. CUA assessed its credit risk management and provisioning practices and confirmed they remain sound, prudent, and risk based. Credit quality and portfolio performance continue to be actively monitored, with provisioning levels expected to fluctuate over time in response to portfolio growth and broader macroeconomic conditions.

As noted above, CUA finished the 2025 fiscal year with a Comprehensive Income of \$15.9 million, providing the financial capacity to invest in the business for the benefit of its members as well as to support financial stability in the event of an economic contraction in the future. Overall, CUA has continued to achieve strong and stable financial results, reflective of effective fiscal and operational management.

[*Click here to view
CUA's 2025 Audited
Financial Statements*](#)

Community Impact Report

CUA is proud to be a strong contributor to the business and social economy, first and foremost through the products and services we offer to our members. Building strong members and a strong community starts by improving our members' financial health, which will have a positive impact on their families and the broader community. Everything we do is grounded in a desire to help our members and neighbours live better lives. In addition to supporting our growing community of members, CUA supports local businesses, non-profits and community organizations through its various programs and initiatives. CUA is proud to have strengthened its community and the local economy through the following ways in 2025:

Strength of Members

By delivering on our commitment to help each member achieve their full financial potential, CUA is dedicated to developing products, programs and services that are suited to the unique needs of our members to support their financial well-being:

Products and Services

- CUA promoted the *No Down Payment Mortgage* throughout 2025 with an added focus during the monthly sales campaigns in the spring period. Intended to assist individuals who may not otherwise be able to afford homeownership, the product provides access to the financing required to fund a 5% down payment. An additional feature is the option to receive 5% of the mortgage amount in cash back once the house has closed. The homeowners can use the funds as they wish, including paying down their loan or Line of Credit, making improvements to the home, or covering closing costs. In 2025, five families accessed the No Down Payment Mortgage product, totaling \$1.6 million, resulting in a positive community impact by helping members to build equity for their financial future.
- The *Nova Scotia Small Business Loan Guarantee Program* (SBLGP) is designed to help small businesses by providing CUA a 90% guarantee up to \$500,000 in the form of term

loans, working capital and Lines of Credit. In 2025, a total of 13 loans were disbursed in the amount of \$1.8 million to 13 different small business members.

- CUA's *Energy Efficiency Financing Program* continued to be a popular offering, with attractive interest rates in order to support households in reducing their environmental footprint. In 2025, 52 members leveraged CUA's Energy Efficiency financing, totaling \$0.9 million.



- The *Microloan Program* is important in addressing the underserved, as securing credit and accessing banking services can be major roadblocks for individuals looking to start or expand a business or rebuild their credit. This Program allows individuals, organizations, social enterprises and small businesses to secure loan amounts between \$500 – \$5,000.
- CUA offered the *Skip-A-Payment Program* in the first quarter of 2025, which enabled qualifying members the opportunity to skip a payment on their loan during the holiday season. As part of helping members during a potentially stressful financial time, CUA also engages with these members to provide advice on budgeting and planning for unexpected expenses. In 2025, seven members were able to minimize the number of purchases made with credit through this Program.
- The *Best Fit Account Guarantee Program* was delivered in 2025, which supports members having the most appropriate account for their unique financial needs. If an account holder

COMMUNITY IMPACT REPORT (CONTINUED)

contacts CUA and a better account is suited than their current package, CUA updates the account and rolls-back the fees for the prior month. As part of the process, CUA carries out periodic reviews of members' accounts to ensure the best account fit is in place.

- CUA focused on *promoting savings* as a core activity of financial health throughout 2025. A special incentive was offered to establish a new savings account. With an automatic transfer of \$50 a month or more set up, CUA made the first deposit of \$25. As a result of this effort, a total of 940 personal and 73 commercial savings accounts were opened and continue to operate as of December 31, 2025.

Education

- As a community-focused banking institution, CUA takes an active leadership role around financial literacy, to ensure that members and the larger community are empowered with the knowledge and tools they need to lead financially healthy lives. In 2025, a total of ten sessions welcomed more than 170 participants to improve their knowledge and confidence of money matters.
- CUA also provided financial literacy information through *It's a Money Thing*, a collection of financial education content designed to effectively engage and teach young adults. It's a Money Thing addresses important financial topics through videos and infographics. The content was delivered via social media and YouTube, where CUA's channel has experienced significant growth in impressions and engagement over the past four years. In 2025, CUA had an average of 18,200 impressions per month, of which 91% were generated through Financial Literacy and *It's a Money Thing* video content.
- The *CUAdvice* section of the website is a comprehensive education portal that includes a glossary of terms and concepts geared towards addressing common financial

questions as well as more in-depth articles on topics such as investing, planning for the future, building credit, budgeting, avoiding fraud and home financing. It also houses interactive features such as the Financial Health Index and Goal Planning System, along with links to financial literacy games and activities for youth.

- CUA prepared and published six new articles for *CUAdvice* throughout 2025, each of which was featured in CUA's monthly e-newsletter. This section received nearly 4,600 page views, with 59% of those being from unique users. In a change from the past several years, the "No Down Payment Mortgage" replaced "The Five C's of Credit" with 524 views. Other frequently viewed topics included "The Five C's of Credit" with 310 views, "Secondary Suite Mortgage: Small Space, Big Potential" with 241 views and "Understanding Property Taxes in Nova Scotia" with 236 views.



Engagement

- CUA continued its social media presence on Facebook, Twitter, Instagram, LinkedIn and TikTok to highlight product campaigns and to share engaging information, including financial tips and informative articles. CUA grew its online community of social media followers by more than 8%, with 15,200 total social media followers at the end of 2025.
- *The Community Partners Program* (CPP) showcases a "win-win" opportunity for CUA's members and businesses.

COMMUNITY IMPACT REPORT (CONTINUED)

Participating organizations provide special offers and / or discounts to CUA members who show their Member Card at these businesses.

- CUA's *Better Way Street Team* executed a series of events to connect with potential members and promote financial literacy alongside the CUA brand with members of the public. While handing out items that an individual might need, such as an umbrella on a rainy day, the Street Team encouraged individuals to consider their personal financial health and relationship with their banking provider(s), while providing an alternative option for consideration. This associated the CUA brand with a sense of readiness, support and flexibility for all of life's unique situations. Via six pop-up events, the Street Team had 720 positive in-person interactions with individuals and over 248,000 impressions on digital channels.
- CUA delivered its annual *\$10Kinaday* event in September, rewarding students who are investing in their future through post-secondary education. In 2025, CUA gave out total tuition prizes of \$12,000, which included ten grand prizes of \$1,000 each and eight secondary prizes of \$250 each. There were 1,480 eligible ballots received, along with 883 in-person engagements, the highest number to date seen during a Campus Tour.

Social Programming and Community Investment

CUA is proud to have supported a variety of organizations and initiatives throughout 2025:

- As part of CUA's commitment to providing people, products and plain language information in our community, CUA continued to offer *Financial Literacy sessions*. These sessions were a mix of virtual and in-person attendance and were held in conjunction with four high schools in the Halifax Regional Centre of Education, YMCA Halifax, Nova Scotia Works, NSCC Institute of Technology and Kingstec campuses and

the NSCC Achieve Program for students with special needs.

- In 2025, CUA partook in number of events where they were positioned as an industry expert and were able to connect with prospective members. Highlights included the Build-a-Business event at Acadia University which provided an opportunity to showcase CUA in a business mentor role with students, four student orientation sessions with NSCC and SMU which connect students to resources and support systems around HRM and a number of conference and industry events including the Halifax Chamber of Commerce *Small Business Growth Summit*, Premiere Mortgage Regional Conference and Nova Scotia Association of Realtors Day. CUA also made three guest appearances on the *Community Game Podcast* which discusses Halifax Real Estate along with community issues in the region. Several branch managers representing CUA discussed CUA's impact in the community through the *Community Investment Grant Program* and *Financial Literacy* sessions, along with highlighting beneficial products including the *No Down Payment Mortgage*, *Energy Efficiency Financing* and *Military Family Banking Program*.



- CUA continued its relationship with *Junior Achievement (JA)* in 2025 in several ways. CUA provides a \$10,000 contribution towards the delivery of #adulting sessions in the Province. These sessions offer information on financial literacy topics such as budgeting, credit, credit cards and overall financial management geared to young adults. CUA also participated

COMMUNITY IMPACT REPORT (CONTINUED)

in other JA initiatives, such as HRM Youth Week which took place in May 2025.



- CUA delivered its Community Investment Grant Program in 2025, providing \$100,000 in direct funding to support initiatives that are working to create an immediate, positive impact across Nova Scotia. There were 384 applications received, requesting over \$15.2 million in funds for community projects across Nova Scotia. CUA offered grants in the following five categories, which align with CUA's strategic goals and priority community-giving efforts:
 1. *Small Business* - Supports the growth of locally owned and registered small businesses or social enterprises in Nova Scotia.
 2. *Community* - Supports projects or initiatives led by community groups and/or non-profits in Nova Scotia.
 3. *Health, Wellness and Recreation* - Supports programs or initiatives that improve the health and well-being of Nova Scotians, enhancing communities and health outcomes in the areas of financial health, mental health, food security, sport or physical fitness.
 4. *Sustainability* - Supports projects with a measurable impact on the environment, ecosystem and biodiversity.
 5. *Arts and Culture* - Supports small businesses, non-profits and community organizations preserving or promoting elements of heritage or artistic expression.

The 2025 Small Business grant recipients were:

- Halifax Charcuterie received \$2,2000 to purchase a mobile charcuterie cart and reusable takeout containers. This will support better customer engagement and reduced waste from packaging and food waste. Halifax Charcuterie will be able to serve more markets and community events without equipment constraints.
- Groomed Ape Soap Co. used the \$5,000 grant to purchase production equipment and outsource the packaging. This results in less waste being created from the packaging miscuts and allows them to go from producing 50 bars of soap a day to producing 150 and growing the retail locations they're in.



- Mousseline Pastries & Delicatessen received \$1,400 to purchase a dough sheeter. They had been doing this by hand and with this equipment are able to expand their product line to include croissants. They will be able to increase production for their current puff pastries while maintaining quality standards and consistency.
- Wamboldt's Appliance Repair received \$2,500 to outfit their current service vehicle with additional equipment for lifting and handling appliances. This allows for a single worker to move, service, uninstall and reinstall appliances with less injury risks.

COMMUNITY IMPACT REPORT (CONTINUED)

- Aquaterra Resource Services Limited received \$6,400 to purchase a Heron Dipper-See borehole camera to enhance their well inspection processes by removing the need to remove pumping equipment. This reduces their time spent per inspection and reduces greenhouse gas emissions. Their camera will be made available for their local environmental consulting community, giving access to specialized equipment from a local source.
- Celebrate Your Curves received \$7,500 for purchasing a 3D scanning tool into their website, which will simplify the process of taking body measurements. It reduces time and errors, and is designed to accommodate unique body needs, including those with disabilities or mobility challenges.

“I am beyond grateful for the grant. With these pouches and freeze dryer I bought last year, it has been a huge step up for my business. Thank you for everything!”

- Nicole Toulany, Owner of Simply Baked Paw Bites

- Simply Baked Paw Bites received \$5,000 To purchase a freeze dryer machine and eco-friendly packaging. This will expand the product shelf life, as it will no longer require refrigeration.

The 2025 Community grant recipients were:

- It Takes a Village Community Outreach and Advocacy Society Nova Scotia received \$8,000 for their community educational programming for cancer patients, cancer survivors and their families from marginalized communities. It emphasizes the importance of community in healing, and invites people to share their experience, members will feel more connected, valued and uplifted while navigating their journey.
- LEARNINGO: Community Recreation & Education Society received \$10,000 to support school-aged students with diverse learning needs. They are supplying sensory friendly

furniture for current and future students in their programs. The availability of these options supports teachers and the broader community to foster inclusion and skills working with diverse needs.

- Society of Deaf and Hard of Hearing Nova Scotians will use the \$3,000 they received toward their Safe and Sound program. This program supports clients who are aged 60+ living on low-income who need assistive equipment to remain safely in their homes. The grant will allow the society to purchase various equipment such as alert systems, visible smoke alarms and amplified phones.
- St. James United Church received \$4,000 for their Food Bank. They purchased two upright freezers allowing for Food Bank clients to have access to safer food for longer and reducing food waste.



The 2025 Health, Wellness & Recreation grant recipients were:

- Halifax Kids Physio received \$2,500 to purchase a MAB-3 device, used to properly assess and diagnose school aged children with Developmental Coordination Disorder (DCD). This will reduce the current waitlist for a diagnosis, allows for earlier diagnosis to start treatment and support for kids with DCD.

COMMUNITY IMPACT REPORT (CONTINUED)

- Intimately U Body and Candle Shop received \$5,100 for their Empower & Illuminate: Healing and Resilience initiative that supports domestic abuse survivors. The initiative fosters community and healing through creative workshops and discussions. Giving attendees empowerment, strength and create lasting positive change. The funds will go toward program outreach and ensuring participants can attend with no financial or physical barriers.



- Tatamagouche Regional Academy received \$1,300 for their learning center to support students with life skills and social development. The project will allow them to support the school's current breakfast program, supply snacks to the learning center and teaching their students kitchen skills.
- St. Matthew's United Church received \$1,100 for a stove replacement for their Sunday breakfast program. The program will be able to grow and serve more from the community with updated equipment.
- The Healing on Purpose Community Meditation Series received \$5,000 toward their free 10-week workshop for community members. The workshop will introduce guided meditation and self-compassion for deep healing in a supportive community.

The 2025 Sustainability grant recipients were:

- The Eastern Passage Food Security Society received \$5,000 for their Green Horizon Garden project. They purchased solar powered lighting, energy efficient appliances and a rainwater harvesting system for their community space. This space is used to facilitate educational workshops and programs that promote food security, sustainable practices and environmental stewardship.
- Oakhill Outdoor Limited received \$5,000 for their co-composting facility. The industrial screener they purchased allows them to optimize their co-composting process allowing them to accept organic waste from contractors, diverting the waste that otherwise would have been in landfills.
- EduHaus Inc received \$5,000 for their Roots and Harvest initiative. They were able to purchase solar panels and back up battery storage for their hydroponic farms. While enhancing the farm's operations it also creates pathways for sustainable agriculture and provides environmentally sustainable food production.



The 2025 Arts and Culture grant recipients were:

- Turtle Island Market received a \$5,000 grant for their Metis Art Studio Expansion. They purchased lighting, high-quality

COMMUNITY IMPACT REPORT (CONTINUED)

tools, professional grade paints and sustainable materials. The initiative allows Metis culture to be celebrated and sustained in a modern context.

- The Nova Scotia Sport Hall of Fame received \$4,000 for their Cultural Communities Map project. The Map is of Nova Scotia with labels in English, French, Gaelic and Mi'kmaw. It will be a permanent welcome exhibit for visitors and highlights major places, historic communities and key places in Nova Scotia Sport history.



- Boularderie Turtle Island Press received \$6,000 for the "Our Rural Writes" project, aiming to connect seniors living rurally with a series of creative writing workshops. Seniors will work with several published Cape Breton writers (also seniors). This led to a book published at the end of 2025 with an additional run of publishing in 2026 to keep up with the interest of purchasing a copy.

Sustainability and the Environment

- The Energy Efficiency Financing Program was a focal point for growth in 2025 and supports reducing energy consumption in the Province. CUA continues to raise awareness of its energy efficiency financing options at cua.com/gogreen. In 2025, 52 members leveraged CUA's Energy Efficiency Financing Program, totaling \$897,000 in financing.
- CUA's Responsible Investing products are a key element of its investment offering. Responsible Investing refers to the process of making investment decisions using traditional financial analysis, while also evaluating performance on environmental, social and governance factors. Investors can choose to achieve their financial goals while also making a positive impact on people, companies and the environment.
- CUA continued to practice energy-efficiency wherever possible, including using energy-efficient, LED-lit signage throughout our branches. Additionally, CUA continued its practice of using 100% recycled, FSC-certified paper whenever possible.