



East Coast
CREDIT UNION



Bank with purpose

Environment
Social
Governance

REPORT 2025

Community Impact

EAST COAST CU PURPOSE STATEMENT

We empower our employees, members, and communities to drive positive financial, social, and environmental change.

Environment, Social and Governance (ESG) Framework 2024 – 2026



KEY PRIORITIES

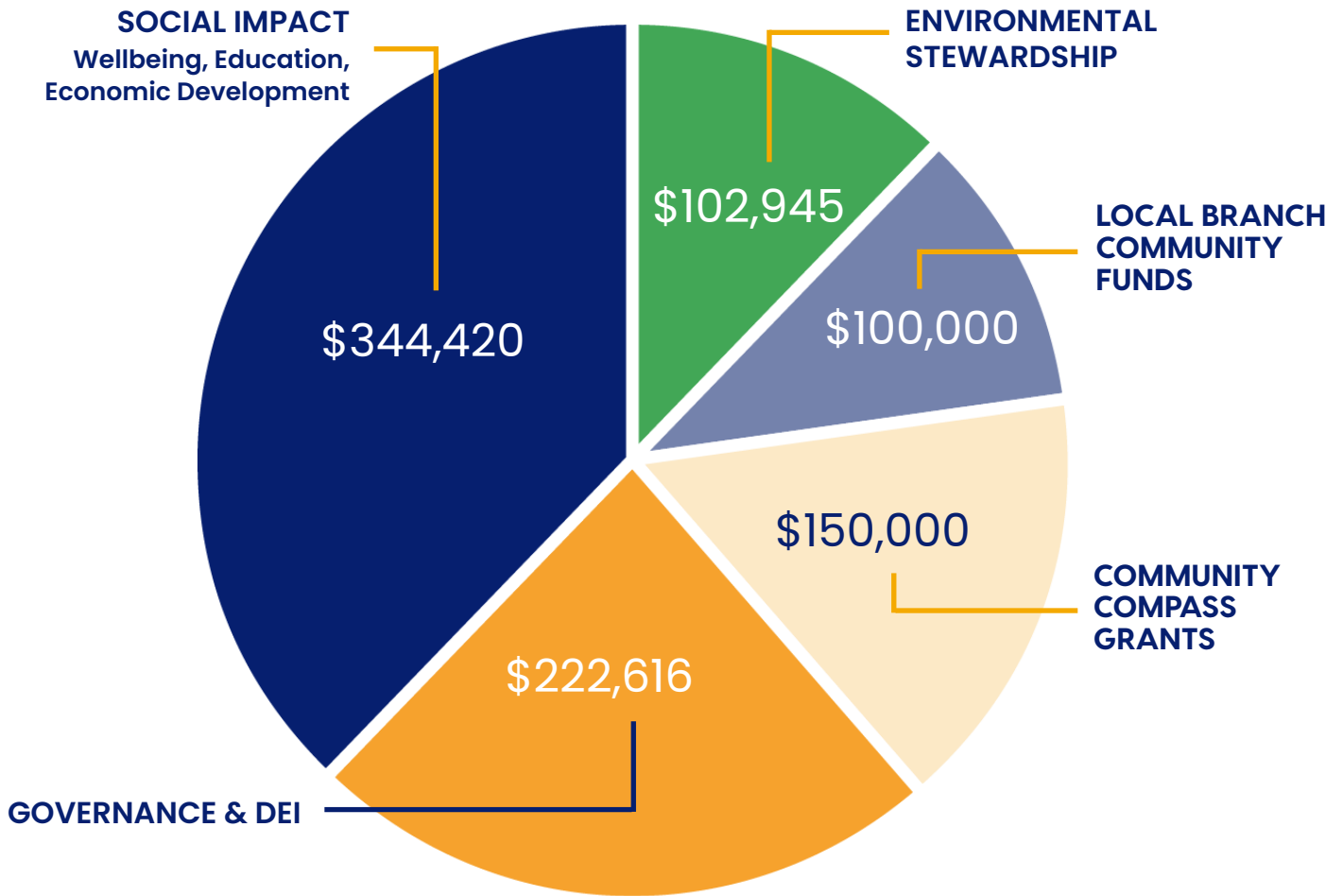
- Ensure East Coast CU operations and facilities are environmentally responsible and staff are engaged and informed.
- Provide products and services for members that recognize and reward environmental sustainability.
- Support environmental partnerships that advance environmental stewardship in our local communities.

- Uphold a workplace that is welcoming, inclusive, and reflects the diversity within our communities fostering staff engagement and volunteerism.
- Continue to broaden our range of products and services that deliver advantages to all of our members, with particular focus on the needs of underserved populations.
- Partner with key community organizations in the areas of health, food security, affordable housing, local economic development, and education.

- Take joint action with other partners to advance social and/or environmental impacts at policy, industry and/or business community level.
- Raise awareness of ESG accomplishments utilizing impact reporting, increased communications, and certifications.
- Involve the board in the development of vital strategies concerning the design and oversight of East Coast CU's ESG Framework and initiatives.

2025 Community Impact Budget

\$919,981 supporting our local communities



East Coast CU committed

\$150,000

to organizations in **4** communities through our Community Compass Grant Program supporting social enterprises and cooperatives



6,397 tonnes CO₂ reduced since 2017

lowering our environmental footprint



The Loyal 2 Local Challenge

saw our staff reinvest **\$24,000** at local businesses last summer



Reinvested **10%** of profits back into **community projects and programs**



Staff and board members contributed **2,572 Volunteer Hours**



Environment



LaHave location community clean-up for 2025 Earth Day



Supporting local trails with a \$2,500 donation to Friends of Blue Mountain Birch Cove Lakes at our West Bedford grand opening

Our commitment to environmental sustainability



65.6 MWh energy produced by solar panels in 2025



6,397 tonnes of CO₂ saved since 2017 thanks to our partnership with Bullfrog Power



Amount of **CO₂** reduced since 2017 is equal to **1,492 cars** taken off the road for one year

We're committed to running our operations in an environmentally responsible way and empowering our staff to embrace sustainable habits. Through our products, services, and community partnerships, we champion initiatives that contribute to a healthier planet.

WASTE NOT WANT NOT PROGRAM

Upward Kitchens is creating delicious meals, supporting community organizations and reducing carbon emissions. In partnership with East Coast CU and their Waste Not Want Not program, chefs use surplus products and ingredients that would otherwise be discarded to create nourishing, affordable and tasty meals. In 2025, they diverted **7,416 kg** of waste, offsetting **6,852 tonnes of CO₂** – the equivalent of the **CO₂** absorbed by **310 mature trees**. They also recovered and donated nearly **14,000 meals** to organizations serving individuals facing food insecurity. Through partnerships and advocacy, they are working to create scalable, replicable models that transform food waste into food security.

EV CHARGERS – DRIVING TOWARDS SUSTAINABILITY

In 2025, we installed our first two electric vehicle chargers in Antigonish. Adding to the infrastructure of EV chargers in our community helps make choosing an electric vehicle a viable option for members. We're not stopping here – we plan to install two more chargers at our LaHave River branch, with additional EV charger installations anticipated as we continue to identify suitable locations across our branch network.

Other environmental causes we supported in 2025:

- Back to the Sea Society
- Bras d'Or Watch Biosphere
- Bull Frog Power
- Friends of Blue Mountain Birch Cove Lakes Society
- Nova Scotia Nature Trust
- Other local branch Initiatives





Social



Our staff participate weekly in the Waste Not Want Not program to transform surplus food into community meals and reduced emissions



Our staff fundraising at the 2025 Harbour Wars to support cancer care in Cape Breton

Our commitment to well-being



East Coast CU staff filled **49** volunteer shifts at Upward Mobility Kitchens, contributing **384** hours



East Coast CU staff filled **163** volunteer shifts with local organizations



In 2025, **\$196,305** was directed to programs and events supporting health and well-being

We work closely with local organizations in our community addressing health, food access, affordable housing, poverty alleviation, and emergency assistance. Through these partnerships we contribute both financial resources and volunteer time to help deliver the services their communities need most. In 2025, our staff contributed **2822** volunteer hours, supporting **78** organizations.

FARM TO TABLE

The Kidney Foundation plays an important role in the lives of those experiencing chronic kidney disease. In 2025, we were a sponsor of their Farm to Table dinner, which brought the finest local produce to centre stage at The Farm at South Cove, in Lunenburg. Proceeds from the dinner support the 1 in 10 Nova Scotians and their families living with chronic kidney disease, through peer supports, travel expenses, educational resources and more. We're also proud to share that one of our staff, Debbie England, was honoured with an award from The Kidney Foundation for her volunteer efforts supporting their work in Nova Scotia.

NOVA SCOTIA COOPERATIVE COUNCIL - COADY'S PLACE 2

Coady's Place 2 is an affordable housing development by the Nova Scotia Co-operative Council in New Glasgow, Pictou County. Consisting of 21 affordable housing units, the development includes a mix of studio, one and two-bedroom apartments, as well as two fully accessible units.

With the support of East Coast CU financing, this initiative is fully operational and sustainable, providing safe and affordable homes for low-income families and seniors. Coady's Place has helped residents achieve stability, secure employment, regain dignity all while fostering a cooperative caring community where neighbours support one another and everyone has the opportunity to thrive.

Other well-being causes we supported in 2025:

- A Better Life Foundation - Waste Not, Want Not & Tokens
- Antigonish Fuel Fund
- A Roof Over Their Head Society
- Bedford Lions Food Pantry
- Coldest Night of the Year
- Feed Nova Scotia
- Food for the Ears
- Habitat for Humanity



Social



The East Coast CU Ice Festival helped drive heavy foot traffic and support local businesses in Downtown Dartmouth



East Coast CU staff presenting an outstanding customer service award at the Antigonish Chamber of Commerce

Our commitment to local economic development



Funded **22** new small businesses in 2025



Wrote **\$1,778,995** in loans to support the development of local businesses

#Loyal2LocalChallenge

The Loyal To Local Challenge saw our staff reinvest **\$24,000** at local businesses last summer

East Coast CU helps build a thriving local economy by bringing people together through community events, supporting small businesses, and celebrating our region’s cultural diversity. These activities spark entrepreneurship, strengthen relationships, and enrich our communities.

COLD FUN FOR EVERYONE

Each year, the East Coast Credit Union Ice Festival draws thousands of visitors to Downtown Dartmouth, at what is typically the coldest, dreariest part of the year. Instead of staying inside out of the cold, visitors flock to the neighbourhood to see the incredible ice sculptures, play fun games, shop at local businesses and take in entertainment. In addition to being the title sponsor, East Coast CU staff show up in a huge way, volunteering to make the event special for attendees. In 2025, **32,000** visitors attended in just one day, contributing **\$2.3 million** to local businesses and services.

NOVA SCOTIA SMALL BUSINESS LOAN GUARANTEE

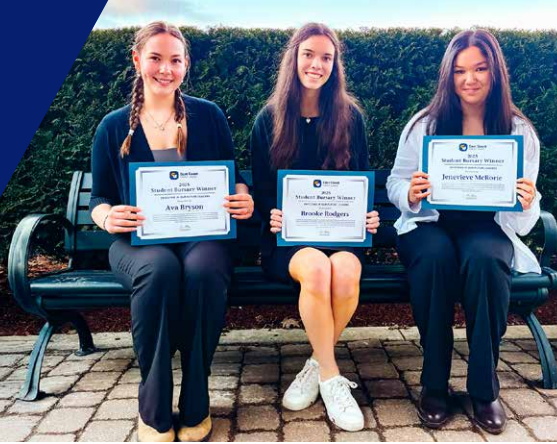
For over 20 years, our partnership with the Nova Scotia Co-operative Council on the Small Business Loan Guarantee Program has empowered small businesses across the province. The program remains a vital source of support for entrepreneurs looking to start, expand, and strengthen their operations. In addition to bringing new businesses to communities across Nova Scotia, the program has continually brought new jobs and maintained others over time. In 2025, **116** jobs were created and **75** more were maintained thanks to this partnership.

Other economic causes we supported in 2025:

- Antigonish Culture Alive
- Antigonish Highland Games
- Antigonish Jazz Festival
- Cape Breton Partnership
- Eastern Nova Scotia Exhibition
- Festival Antigonish Summer Theatre
- Halifax Tides Community Partner Sponsorship
- Granville Green Summer Concert Series
- National Holstein Convention
- Royal Nova Scotia International Tattoo T-Shirt Sponsor
- Stanfest Road Show
- St. Martha’s 125 Year Anniversary
- Various Chamber Events
- Other local branch Initiatives



Social



Some of the East Coast CU 2025 Student Bursary winners



Staff supporting 4H Nova Scotia at the 2025 Rooted Gala

Our commitment to education



Reached **139** individuals with our Each One Teach One Program



Increased the number of trained facilitators on our staff to **36**



Awarded **14** bursaries of **\$2,000** to student members starting their first year of post-secondary studies

East Coast CU is committed to strengthening financial education in our communities through a range of impactful initiatives. We support youth learning through our student bursary, partner-institution scholarships, and programs with organizations such as Junior Achievement and 4-H. We also proudly deliver Each One Teach One workshops, bringing financial literacy training to local organizations across the region.

4-H ROOTED GALA

Something magical happens when you bring together locally grown and produced food, world class chefs, the next generation of youth leaders in our province and community members. East Coast CU was a proud sponsor of the first-ever Rooted Gala, supporting local agriculture, culinary artistry and youth empowerment. The Rooted Gala brought together nearly **600** attendees to learn the story of where our food is grown, with a focus on sustainability and the journey from farm to plate. An investment in the future of farming, funds raised by the gala support youth members of 4-H Nova Scotia from across the province.

FAMILY SERVICE NOVA SCOTIA

Family Service Nova Scotia is a community-based organization that provides flexible, inclusive, trauma-informed support for individuals, children, youth, families and communities throughout the province. We established a partnership with them through our Each One Teach One program.

The partnership allowed them to connect services users and community members to informative, easy to understand financial literacy sessions. The feedback was positive, with some participants mentioning it was one of their favourite from a year's worth of weekly programming.

Other education causes we supported in 2025:

- Dave McLean Bursary St.FX
- David Maxwell Environmental Technology Bursary
- East Coast Student Bursary Program
- East Coast Credit Union Prize in Entrepreneurship from Gerald Schwartz School of Business
- Eastern Nova Scotia Exhibition – 4-H Award at Dairy Show
- Halifax Sci-Tech Expo
- Junior Achievement
- NSCC – Archie Beals Bursary, Indigenous Student Support Bursary and Spark Creativity Bursary



Governance



East Coast CU Proudly celebrates 20 years of partnership with L'Arche Cape Breton



Our Mabou branch proudly supported the Mabou Seniors Club annual bus trip during our #EastCoastCUCares program

Our commitment to governance



#EastCoastCUCares contributed **\$15,900** into our random acts of kindness community initiative



1,774 hours spent by East Coast CU team members on DEI initiatives



Contributed **\$109,000** to organizations and programs working toward equality and equity in our communities

East Coast CU partners with organizations at every level to advance meaningful social and environmental change. We are committed to sharing our ESG achievements openly through reports, communications, and certifications. By supporting the growth of cooperatives and social enterprises, we help cultivate a thriving, sustainable ecosystem that creates lasting benefits for our communities.

HABITAT FOR HUMANITY CANADA'S 2025 NATIONAL CONFERENCE

East Coast CU was a Visionary Presenting Sponsor and participant in this inaugural conference that brought together housing leaders, policymakers and non-profit organizations from across the country to discuss solutions to the growing housing affordability and supply crisis. This conference reinforced the urgency of coordinated, cross-sector action on housing affordability, effectively moving participants from barriers to blueprints.

L'ARCHE PARTNERSHIP 20TH ANNIVERSARY CELEBRATIONS

We were honored to be invited to L'Arche Cape Breton this fall for a celebration of 20 years of partnership, growth, friendship and belonging between East Coast CU and L'Arche Cape Breton. Staff and board members enjoyed a meal, entertainment and song with L'Arche members. L'Arche communities live the mission of making known the gifts of people with intellectual disabilities, revealed through mutually transforming relationships and engaging in diverse cultures, working together toward a more inclusive society. This was a wonderful milestone recognizing two decades of shared commitment and community spirit!

Other governance causes we supported in 2025:

- A Better Life Foundation
- B-Corp Certification
- Canadian Association for Community Living (CACL)
- CDF Exchange - Uganda
- Coady Change Leadership Program
- Corridor Community Options
- L'Arche Cape Breton
- The North Grove



Through our \$150,000 Community Compass Grant, we invest in co-operatives and social enterprises working to strengthen environmental stewardship, food security, health, and community support in Nova Scotia. The funding and guidance provided by East Coast CU empowers these organizations to create meaningful change and build a more sustainable, vibrant future for everyone.

Charting a shared path toward a stronger, more resilient Nova Scotia



Top \$40,000 Grant Winner

**THE NORTH GROVE, PRIMROSE PRESERVES
DARTMOUTH, NOVA SCOTIA**



In 2025, we proudly supported The North Grove, as they work to expand their Primrose Preserves. This program helps participants build skills in preserving, using local produce to make delicious jams, chutneys, and relishes. With their Compass Grant, they can increase production and sell their preserves to community, creating revenue that can be reinvested back into their programming.

Congratulations to all our winners!

- AFFIRMATIVE VENTURES**
Social Enterprise Development & Expansion
- SCOTSBURN COMMUNITY FOOD FOREST**
Food Security & Food Recovery Project
- DARTMOUTH ADULT SERVICES CENTRE (DASC)**
Health & Wellness Studio
- NAIOMI SOCIETY**
Social Enterprise Feasibility Assessment
- HERITAGE CAPE BRETON CONNECTION CO-OP**
Navigating Heritage Sustainability: Creating a Strong Path Forward for Cape Breton Island
- MARGAREE SALMON ASSOCIATION**
Margaree River Watershed Restoration and Monitoring 2026



Cheque presentation to Margaree Salmon Association



Staff visit Scotsburn Community Food Forest

Good for you. Good for your community.

#Loyal2Local

At East Coast CU, we know the value of small and medium-sized businesses to our community. It's part of the foundation of our credit union. One way we demonstrate our appreciation of these businesses is through the Loyal 2 Local challenge. Through funds from Atlantic Central and matched by East Coast Credit Union, our staff and board members had **\$50** to spend at local businesses last summer. The result: **\$24,000** invested back into the local economy. From restaurants and neighbourhood coffee shops to boutiques to farmer's markets, East Coast CU's Loyal 2 Local spending is an intentional way to inject more into our local economies.



#Loyal2Local is a month-long initiative that invests in our communities by encouraging staff and board members to shop local



Community Corner Space

East Coast CU demonstrates its deep commitment to community by opening the East Coast Community Corner Space on the second floor to nonprofit member organizations in Antigonish. By providing a welcoming, accessible place to gather, collaborate, and build capacity, the credit union helps strengthen the social fabric of our community. In 2025, East Coast CU donated **over 500 hours** of meeting space to **19 community groups**, supporting important local work and fostering connection. Organizations such as **Antigonish Rivers Association, Antigonish Women's Centre, Settlement in Antigonish for Families From Everywhere, Celtic Homes, Naomi Society and L'Arche Antigonish** are just a few examples of the nonprofits that have benefited from this shared space, reflecting East Coast CU's belief that strong communities grow when people are given room to come together.



The East Coast Community Corner provides a space for community collaboration and growth



Diversity, Equity and Inclusion (DEI)

It's where you belong

Our diversity, equity and inclusion efforts continued to grow in 2025 with new partnerships and experiences, learning tools, and events. We continue to work towards building a workplace and communities where everyone feels included, valued and understood, where the diverse voices of our members, employees and partners are recognized and amplified. Here are a few initiatives we were part of in the last year:



HALIFAX PRIDE FESTIVAL

The Halifax Pride has grown to be one of the largest in Canada, bringing 30,000 attendees to Downtown Halifax for the Pride Parade. East Coast CU was very excited to be a sponsor of the festival and brought an energetic group of staff to celebrate Pride and diversity in the parade.

BEYOND THE RUNWAY INCLUSIVE FASHION SHOW

The Celebrate Your Curves Beyond the Runway fashion show is a movement that celebrates body diversity, entrepreneurship, inclusive fashion and community resilience. East Coast CU was a proud sponsor of this unique showcase, which combined a runway show, business expo and empowerment workshops. The event was a wonderful demonstration of how everyone has value, uplifting plus-size, petit, BIPOC, 2SLGBTQIA+ and models with disabilities.

BYSTANDER TRAINING

As part of our ongoing commitment to building a workplace culture rooted in inclusion, safety and accountability, we recognized the need for human-centered tools to help teams manage complex interactions. Bystander intervention training, offered by P4G, gave staff the skills to identify overt and subtle inappropriate behavior. Trust, empathy, and service excellence are essential to our sector, and these skills directly strengthen team relationships and member experience. The training has helped foster a more supportive and accountable workplace.



Pictured here and above in heart: Staff coming together for the Pride parade in Halifax



Celebrating inclusive fashion at the Beyond the Runway showcase by Celebrate Your Curves 2

Organizations supported through our DEI Initiatives:

- Alive House – Belonging Tour
- Autism Nova Scotia
- Celebrate Your Curves
- CNIB Foundation – Guide Dog Gala
- Mi'kmawey Debert Cultural Centre
- Paqtnknk Mi'kmaw Nation – Powwow Event
- Pride Halifax
- SAFE Antigonish
- Special Olympics

Awards and Recognition

In 2025, East Coast Credit Union celebrated a number of awards and achievements that reflect our ongoing commitment to excellence and leadership. Aligned with our bank with purpose focus, these recognitions highlight the positive impact of our work and our dedication to strengthening the communities we serve while supporting our members and employees.

These accomplishments belong to all of us and reflect the passion, collaboration, and dedication of our team and board in continuing to lead with purpose.



CCUA YOUNG LEADERS AWARD – KATRINA TURNBULL

Katrina Turnbull, Senior Manager, Digital Transformation, was recognized with the 2025 National Young Leaders Award at last year's CCUA conference. Katrina's innovative mindset, collaborative spirit, and dedication to excellence have significantly contributed to our success and this award is a well-deserved recognition of her outstanding leadership.



INCLUSION, DIVERSITY, EQUITY & ACCESSIBILITY AWARD AT THE 2025 NOVA SCOTIA PROFESSIONAL HR AWARDS CELEBRATION

This award is given to an organization that has implemented a program integrated into the company's overall strategy that promotes inclusion, diversity, equity and accessibility. The award takes into consideration leadership commitment and vision, implementation and impact, strategic integration and sustainability. East Coast CU was proud to be a recipient of this award.



IPSOS FINANCIAL SERVICE EXCELLENCE AWARDS

For 21 consecutive years, credit unions have ranked #1 in customer service excellence, among all Canadian financial institutions. We're proud to be serving our members and communities for over 100 years.



COADY AWARD

East Coast CU was awarded the prestigious Coady Award for our continued leadership in community engagement, staff volunteerism, education, and environmental sustainability in the cooperative banking sector. The award recognized our new partnerships in 2025 and our continued investment in long-term community resilience through our Community Impact Fund.



MOBIUS AWARDS SMALL BUSINESS OF THE YEAR – UPWARD MOBILITY KITCHEN

Nominated by East Coast CU, Upward Mobility Kitchen won Small Business of the Year from the Mobius Awards for Environmental Excellence for their Waste Not Want Not program. By making waste reduction a foundational part of their program, they're changing how people think about food recovery and providing dignified meals.



East Coast
CREDIT UNION



Money goes in,
goodness
comes out.

Bank with purpose.