

Bright ideas
for a
brilliant
future.



Eckville District Savings and Credit Union has a history of bright ideas within the financial industry. Credit union's, after all, were the first to offer daily interest savings, introduced the first full service ATM network, and had the first fully functional internet banking system (among many other firsts in the Canadian banking system).

At Eckville District Savings and Credit Union, bright ideas don't stop with financial services. We go much further, having committed to make a positive difference in environmental sustainability for a brighter future.

We have taken great strides to achieving our goal of reducing our environmental footprint. Read on to find out more about our 'bright ideas for a brilliant future'.





Installed new energy efficient windows in 2007.

All windows were replaced with High Solar Gain Low-E windows. This type of window allows 70% of the solar heat to pass through from the outside but retains the heat internally more effectively because of their design. The principle behind this technology is to reduce the need for forced air heat from the furnaces.

Installed new energy efficient furnaces and air conditioning in 2007.

The Credit Union has installed four new Carrier Infinity furnaces. These furnaces have an AFUE rating up to 96.6% (AFUE=Annual Fuel Utilization Efficiency. Indicated as a percentage, your furnace's AFUE tells you how much energy is being converted to heat. For example, an AFUE of 90 means that 90% of the fuel is being used to warm your home, while the other 10% escapes as exhaust with the combustion gases). These furnaces also have noise reduction technology that reduce noise pollution both in the workplace and to the neighborhood.

Installed programmable thermostats in 2007.

According to ATCO gas, as a general rule, we can save 2% of the fuel required for heating for every 1 degree that we consistently turn down the heat when the building is not occupied. In our case, we reduce the heat by 5 degrees when the office is not occupied and increase the temperature in cooling seasons by 10 degrees.

In a comparison of the credit union's energy bills between 2006 and 2007, average energy use in the months of December, January and February decreased by 22.5% after the implementation of these initiatives.

Recycle all cardboard, cans and paper that are accepted at the recycling depot.

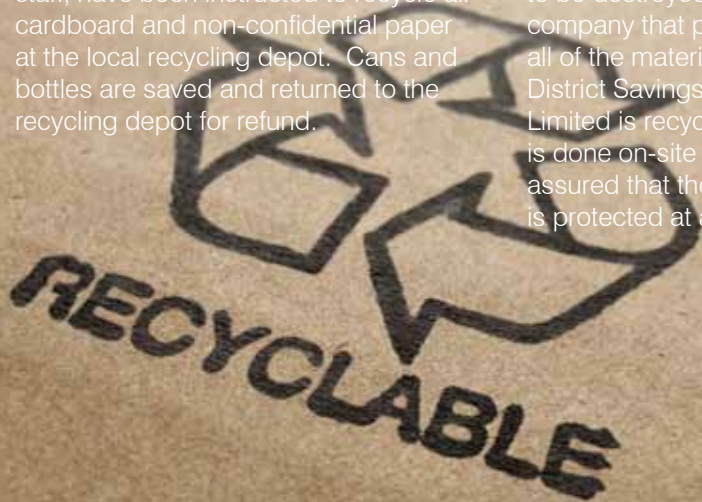
Our employees, including janitorial staff, have been instructed to recycle all cardboard and non-confidential paper at the local recycling depot. Cans and bottles are saved and returned to the recycling depot for refund.

Shred all of our paper through a company that certifies a recycling program.

All confidential documents that need to be destroyed are shredded by a company that provides certification that all of the material obtained from Eckville District Savings and Credit Union Limited is recycled. The destruction is done on-site and members can be assured that their personal information is protected at all times.

Store data electronically whenever possible through network and/or intranet.

We have just touched the tip of the iceberg with this initiative. We have instructed staff to use electronic communication and reporting whenever possible. We have begun using an intranet to reduce paper; this can be useful for staff, directors and membership. We are making efforts to collect member email addresses to reduce the amount of paper communications. We will introduce electronic statements as soon as our service provider makes this option available to us.





Purchase all of our electricity from wind-generated sources.

See www.bullfrogpower.com

In 2007, we entered an agreement with Bullfrog Power that ensures an equivalent amount of electricity used by Eckville District Savings and Credit Union Limited is provided to the grid from wind-generated sources. In the case of Eckville District Savings and Credit Union Limited, 85 megawatts of “green” electricity is provided to the grid. Although at a slight cost to the membership, we believe that we are doing our share to reduce greenhouse gases from coal or natural gas generated electricity.

Provide free cloth bags to members to reduce plastic grocery bag use (ie. 1 bag for each service used).

Starting March 1, 2009, members will be given one Eckville District Savings and Credit Union Limited cloth bag for each service that they currently have with us.

We encourage members to use these bags instead of plastic shopping bags whenever they go shopping. This will reduce the amount of plastic in our landfills.

Other

- We are building procedures and requirements with regard to reducing electricity (turning off computers, monitors, calculators at night).
- We are reducing plastic bottle usage by purchasing water coolers for employee, director consumption.
- As replacement faucets, toilets become necessary, we will install water conserving fixtures such as dual flush toilets etc.
- We are considering using laptops for presenting information rather than paper booklets (board meetings etc).

We're well on our way to a brighter, more sustainable future. Feel free to call us for more details about our efforts. We'd be happy to share with you our experiences... and perhaps pass on some bright ideas for lessening your environmental footprint too.

Together, we can work towards a bright and sustainable future for all.



P.O. Box 278

Eckville, AB T0M 0X0

Phone: (403) 746-2288

Fax: (403) 746-3737

www.eckvillecu.com

info@eckvillecu.com