



SOLUTIONS CENTRE



**Bringing value to our member credit unions
through Cooperation and Collaboration.**

The Solutions Centre Vision: “We bring value to our member credit unions through Cooperation and Collaboration”

The Solutions Centre Values & Principles: Information & Intelligence, Efficiency, Collaboration & Alliances, Innovation, Responsiveness, Membership Engagement.

What is Solutions Centre?	2
Types of Projects Solutions Centre can help with	3
Benefits of Solutions Centre Collaboration	4
Spotlight of Past Projects	5
Summary	6
Frequently Asked Questions	7
Advisory Committee and Members	9

SOLUTIONS CENTRE

c/o Strategic Solutions Consulting Group,
(Provides project management and administers support)
Central 1 Credit Union, 1441 Creekside Drive
Vancouver, BC V6J 4S7

Local Phone: 604-730-6435
Toll Free: 1 (800) 661-6813 ext. 6435
Email: solutionscentre@central1.com
Website: <http://solutionscentre.ca>



What is the Solutions Centre?

In the spring of 2009 a group of over twenty small and mid-sized B.C. credit unions formed a new organization, the Solutions Centre, whose purpose was solely to act as a vehicle for building scale and scope to their individual business operations. The founding members felt strongly that their futures as independent credit unions and their ability to provide a modern and competitive array of financial services would be tied to their ability to work collaboratively.

“We all believe passionately in retaining the independence of our franchises so that we can continue to invest in our home communities and our local people.” – *Shelley McDade, Chair, Solutions Centre Advisory Committee*

The Solutions Centre is an unincorporated membership association, currently made up of thirty-two credit unions. The Solutions Centre seeks to provide access to collaborative opportunities for credit unions by way of CUSO formation, procurement of goods and services, vendors and contract maintenance, provision of an “information hub” and advocacy within the system.

The Solutions Centre goal is to provide value to credit unions in order to enhance and strengthen their business practices and the credit union system as a whole.

In early 2014, members voted to become a national organization enabling any Canadian credit union to participate in the opportunities and initiatives developed and funded by the Solutions Centre.

Each member pays an annual fee and is committed to membership for a three year term.

The Solutions Centre is governed by an elected, volunteer Advisory Committee of credit union Executives and Managers. This seven member Advisory Committee makes decisions and recommendations on behalf of the member credit unions.

With membership, each credit union is entitled to “one vote” regardless of size or assets. A fundamental principal of the Solutions Centre is to ensure all participants have an equal say in directing the activities and leadership of the Solutions Centre.

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Types of Projects That Solutions Centre Can Help With

The Solutions Centre focuses on a number of areas where value can be found through collaboration and communication:

✓ **Group Procurement**

The Solutions Centre has conducted a number of successful procurement projects (RFPs, RFQs, RFIs) on behalf of member credit unions, saving participating credit unions a significant amount of money. Procurement projects can include products or services.

✓ **Formation of Credit Union Service Organizations**

The Solutions Centre can help your organization create a CUSO (Credit Union Service Organization) by providing administration, research and development and project management services. The Solutions Centre connects your organization with like-minded credit unions.

✓ **Advocacy with Vendors & Contract Maintenance**

Once a vendor has a relationship with the Solutions Centre and its member credit unions, the Solutions Centre manages the relationship and SLAs. A single point of contact allows for deeper relationship monitoring and management, and often will result in issues and concerns being dealt with more swiftly.

✓ **Provision of an Information Hub**

The Solutions Centre acts as a centralized information hub – with emails, phone calls and website inquiries, the Solutions Centre is a place that member credit unions can ask questions, share information, and find out what other credit unions in the system are working on.

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Cooperation



Expediency



Expertise



Opportunity



Volume



Value

Benefits of Solutions Centre Collaboration

Information/Intelligence Solutions Centre is a source of information and recommendations regarding industry trends, best practices, regulatory developments, emerging products and services, consumer trends, emerging risks, system developments and other relevant topics.

Cooperation/Alliances: Solutions Centre provides access to like-minded groups with which to cooperate. We act as a vehicle to provide a process for credit unions to align with partners, vendors and other businesses for mutual benefits.

Expediency/Efficiency: Solutions Centre starts and finishes projects quickly and nimbly; this way we meet more members' needs. We provide tools, options and alternatives that enable members to save costs, share costs, improve revenue and develop new sources of revenue.

Expertise/Innovation: Solutions Centre brings together more collaborative minds with which to share expertise. We focus on harnessing and developing the ideas of stakeholders and members for the benefit of all Solutions Centre members.

Opportunity: Solutions Centre gives more opportunities for sharing information and solutions

Volume: Solutions Centre allows access to greater savings - bigger volumes, better prices

Value: Solutions Centre creates the ability to share costs for greater value

The mandate of the Solutions Centre is not to recreate or duplicate existing services provided by the credit union Centrals or other system providers.

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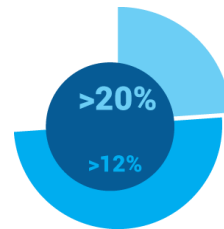
Spotlight on Past Projects

The Solutions Centre follows an annual Project Plan made up of initiatives decided upon by member credit unions. The Solutions Centre has completed roughly 30 projects since its inception in 2010 bringing significant value to member credit unions. To date, value has taken the form of: dollars saved, dollars earned, increased efficiencies, reduced workload, etc. On any given project, anywhere from 6 to 30 credit unions have participated; it is not required that every member be involved in every project.

As a result of working together as a group, in the first year of the new credit card program, of the 34 participating credit unions, 50% saw more than **12% revenue increase**, and **24% of those saw 20% or higher**. Also, to-date the preferred pricing program for ATMs has saved credit unions on average **15%**.

Information Sharing Projects

- Foreign Exchange Review
- Information Sharing Webinars
- Royal Roads Project
- Enterprise Document Management best practices
- Retail Membership Option Playbooks
- Knowledge Sharing Forums
- Retail Membership Opening Software: Current Market Options Review



Collaborations & Shared Programs

(CU's collaborating to work towards a common goal)

- Altus Property Assessment Review
- OSC Network
- ProLender Network
- Formulating Change



Credit union service organizations

- Wealth Management
- Back Office Collaboration with potential for five offshoot CUSOs



Requests for proposals

- Cash Recycler RFP
- Stationery and Supply
- Courier Contract
- Armoured Car Review
- Credit Card Program

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Fosters collaborations and alliances

Inclusive of all Canadian credit unions that wish to be members

Supports members to increase efficiency

Is a conduit of information and intelligence

Supports and nurtures innovation

If you would like more information about the Solutions Centre or services offered, please contact any member of the Advisory Committee (see page 9) or email us at solutionscentre@central1.com

If you would like to become a member of the Solutions Centre, please let us know (at solutionscentre@central1.com) and we will be happy to coordinate the steps for membership and access to services currently in place and to the projects underway.

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Frequently Asked Questions

1) What does the Solutions Centre operations model look like?

The Solutions Centre is an independent unincorporated membership association. Solutions Centre has a Service Agreement with Central 1 Credit Union (through the Strategic Solutions Consulting Group) to support day-to-day operations, to manage the portfolio of projects approved in the annual project plan and to administer supplier contacts and relationships. The Solutions Centre operates on a cost-recovery basis and runs very much like a small business.

Solutions Centre projects are voted on by member credit unions which are developed into an annual plan and budget with ad-hoc projects being added as necessary throughout the year. The Solutions Centre membership convenes annually to discuss current issues, develop proactive solutions, and share best practices

2) Is the Solutions Centre a part of Central 1 Credit Union?

The Solutions Centre is an independent entity that contracts with Central 1 Credit Union (through a formal Service Agreement) for Project Management and Administrative services. The Service Agreement has a three year term (maturing in May 2016) and services are assessed by members annually.

3) Does the Solutions Centre do the same thing as a Credit Union Central?

The Solutions Centre's goal is to provide value to members, in addition to the value they already receive from their various partners. Our mandate is to *never duplicate or replicate* work that is already being done by a Central. From time-to-time, we may work with various Credit Unions or Centrals to enhance a process for mutual members.

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4) How is the Solutions Centre different?

The Solutions Centre is driven by its membership in every sense; from credit union staff participation on projects, to volunteer Advisory Committee members. Our operations have always been very grassroots and, therefore, we can react and respond nimbly to member's needs and requirements. The Solutions Centre operates on a cost recovery basis and has very little overhead and infrastructure. The members' website (<http://solutionscentre.ca>) has all information pertinent to operations and ongoing projects and our members can review all expenses and project updates online at any time.

5) How would I connect / work with you?

The Solutions Centre operates for the most part, virtually, and the majority of member communication is via email, conference call, or the website. To get in touch with the Solutions Centre, please contact us via the information on our Contact page, or reach out to an Advisory Committee member directly.

6) Why the Solutions Centre and not another Organization?

The credit union system is exploring a myriad of restructuring options and these innovations may result in services similar to the Solutions Centre being offered to credit unions. For now, its business as usual, and as per our mandate of avoiding duplication or replication, we will continue to offer service to interested credit unions.

7) Why did Solutions Centre open up membership?

We all recognize that there are elements of our business that are mandatory but not strategic to our existence or our mission. It is in these areas where the Solutions Centre seeks out efficiencies and creates better relationships with external suppliers and also among ourselves.

In the last four years the Solutions Centre has saved its members millions of dollars through various procurement and collaborative projects. We believe there are significant opportunities to enhance sustainability for Credit Unions throughout the nation with the Solutions Centre Model.

Now it is more important than ever; Credit Unions need to band together to find ways to collaborate to share costs and build products and services that meet member demand.

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The Advisory Committee



Shelley McDade
Chair, Advisory Committee
Chief Executive Officer
Sunshine Coast Credit Union



Mitchel Chilcott
Advisory Committee Member
Chief Executive Officer
North Peace Savings Credit Union



Doug Eveneshen
Advisory Committee Member
Chief Executive Officer
Community Savings Credit Union



Bruno Dragani
Advisory Committee Member
Chief People & Administration Officer
Coastal Community Credit Union



Loree Gray
Advisory Committee Member
SVP, Operations
First West Credit Union



Thom Meyer
Advisory Committee Member
VP Finance & Risk Management
Aldergrove Credit Union



Jeff Shewfelt
Advisory Committee Member
Co-Chief Executive Officer
G & F Financial Group

Shelley McDade: smcdade@sunshineccu.net, Mitchel Chillcot: mchilcott@npscu.ca, Doug Eveneshen: deveneshen@comsavings.com, Bruno Dragani: bruno.dragani@cccu.ca, Thom Meyer: tmeyer@aldergrovecu.ca,
Lorree Gray: lgray@firstwestcu.ca, Jeff Shewfelt: jshewfelt@gffg.com

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Member Credit Unions Include

Aldergrove Credit Union	Grand Forks District Savings Credit Union	Lake View Credit Union	Sharons Credit Union
Coastal Community Credit Union	Greater Vancouver Community Credit Union	Nelson & District Credit Union	Spruce Credit Union
Columbia Valley Credit Union	Gulf & Fraser Fishermen's Credit Union	North Peace Savings and Credit Union	Summerland & District Credit Union
Community Savings Credit Union	Heritage Credit Union	Northern Savings Credit Union	Sunshine Coast Credit Union
Creston & District Credit Union	Innovation Credit Union	Kootenay Savings Credit Union	Salmon Arm Savings and Credit Union
East Kootenay Community Credit Union	Integris Credit Union	Osoyoos Credit Union	Vancouver City Savings Credit Union
First Credit Union	Interior Savings Credit Union	Prospera Credit Union	VantageOne Credit Union
First West Credit Union	Khalsa Credit Union	Revelstoke Credit Union	Williams Lake and District Credit Union

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