

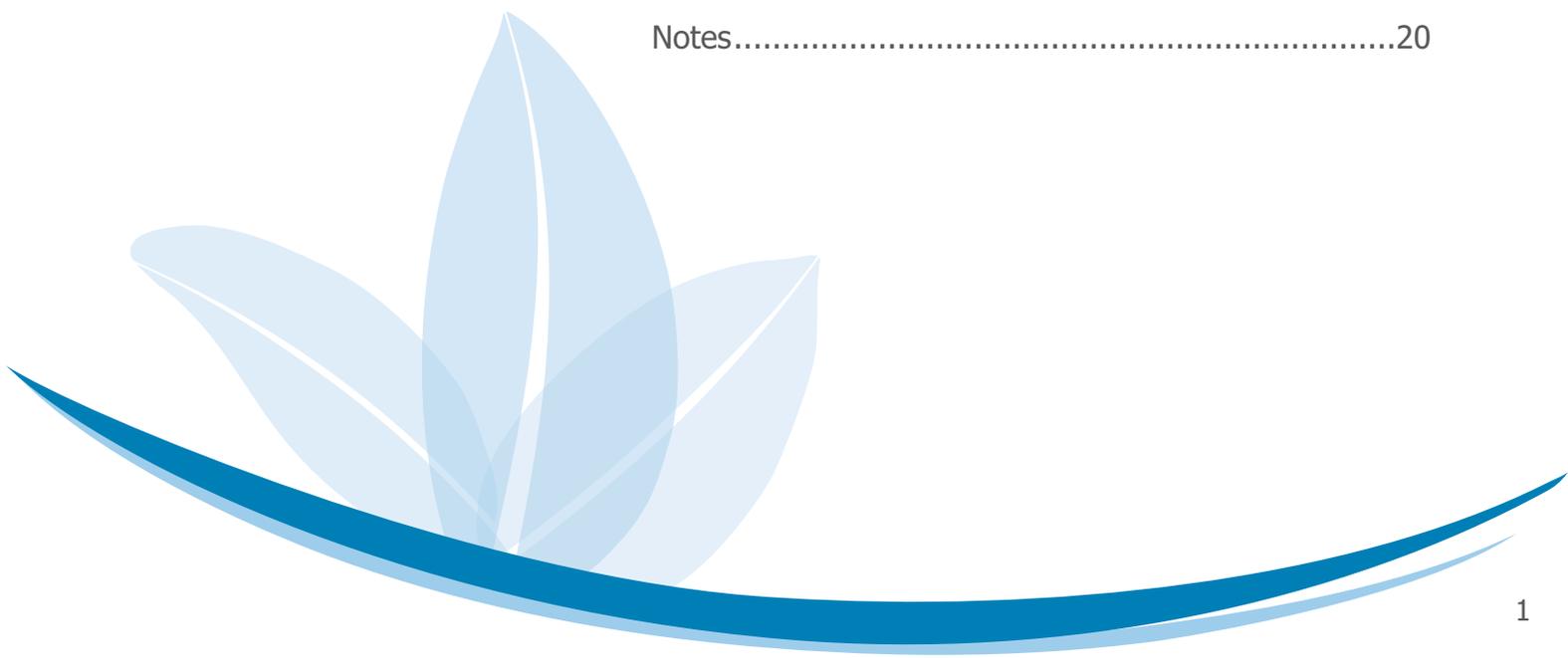
Belgian-Alliance
Credit Union 

Continued Strength

2014
Annual Report

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Our Mission

The Belgian-Alliance Credit Union is a community based financial institution that is open to all, with member needs at the forefront of our decision making process. We provide friendly, efficient, quality service to help our members reach their financial goals.

Our Vision

We will be a trusted leader and the preferred financial institution in the communities we serve. Our dedication to our members will support an earned reputation of delivering responsive, professional advice and of providing value through strong customer service.



Our Core Values

Our values guide our actions and decision making process. They are:

- **Members**
We will provide our valued members with the highest level of respect, understanding that they are our most important asset.
- **Employees**
We understand that without engaged and empowered employees, our goal of delivering exceptional member service is limited, and thus we believe that we must reward and compensate our team members accordingly. We will ensure that our employees receive the level of training and support they require to deliver upon our overall objectives, and ensure that they are equipped to perform their functions at the highest level possible.
- **Community**
We will dedicate resources to “make a difference” in the communities where Belgian-Alliance Credit Union is present.
- **Integrity**
In managing our credit union, we will promote a high level of member confidence by keeping member interest at the forefront of our decision making process.
- **Operational Excellence**
We will deliver on our commitment to provide excellent service as well as competitive pricing and products.
- **Financial Stewardship**
We will govern our credit union in a manner that promotes financial viability and ensures its long term success.

Message from the Chair



Continued Strength

To our valued membership:

On behalf of the Board of Directors of Belgian-Alliance Credit Union Ltd., I would like to thank you, the members, for the opportunity and privilege to serve you during this past year. As you will all agree, the financial environment is constantly changing and what we thought would last forever continues to change. With our history reaching into the past as far back as 1939, Belgian-Alliance Credit Union continues to adapt to the ever-changing financial environment of the present. Last year, we celebrated our 75th anniversary in the credit union system. Today, we are planning for the future of our credit union and

its members who have helped shape it into what it is today.

Members often ask what the role of the Board of Directors is. Composed of elected members of our credit union, the Board is committed to ensuring that your credit union runs as effectively and profitably as possible. The Board of Directors sets goals and implements rules that are used to measure effectiveness and ensure that your credit union is meeting regulatory requirements. Our role is constantly changing and becoming more demanding. New government requirements are being introduced on an ongoing basis. These requirements must be met, regardless of the credit union's size. The Board is responsible for reviewing internal policies and bylaws to ensure that these comply with the regulations placed on us by both the Deposit Guarantee Corporation of Manitoba and the division of the federal government responsible for monitoring the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA). Last year, your credit union successfully underwent a FINTRAC (Financial Transactions and Reports Analysis Centre of Canada) audit. In order to remain knowledgeable on the numerous challenges facing credit unions and to better understand their responsibilities as directors, all board members participate in training courses that include webinars and development sessions. In 2014 the total dollars spent by your Board on honoraria, per diems, conference, and training costs was \$21,554.

Following our last AGM the Governance Committee was formed. One of their responsibilities is to review the outline of the activities and responsibilities of the board. The performance of the Board is reviewed each year, both on an individual basis and as a whole. In addition to discussions at regular board meetings, the Board of Directors dedicates one weekend each year to focus strictly on a strategic plan for the upcoming year. During this planning session, time is spent looking ahead to the next five years and beyond. In 2014, our Mission, Vision and Core Values were reviewed to ensure that they hold true to the goals of our credit union. Our members continue to be our most important Core Value and as such, it is our goal to ensure that all our members receive the highest level of service from our credit union.

We are committed to providing friendly, efficient, personalized, and quality service to you, our members. We strive to remain current with the fast changing technologies that surround us. We now offer full-service accounts for our members' personal needs, as well as for their business needs. For investment advice, or for help in planning your retirement, we have a very knowledgeable full time Wealth Management Advisor, who will work with you to develop a plan that suits you, your lifestyle, and your goals. This individual is there for you, the member.

In 2014, a group of three credit unions met to look at goods and services that could be purchased together, providing a cost savings while still allowing each credit union to operate independently. To this end we formed a Credit Union Service Organization (CUSO). We are currently in the process of reviewing our operations with the focus being on collaboration and cost savings. It is too early to assess the total savings from this relationship, but there have already been some financial rewards from this venture.

Community involvement and awareness are important to our credit union. In 2014, we supported over twenty local events, clubs, and businesses through community or corporate sponsorships. Many of you took part in Shred Day, which was very wet, but well attended, and very beneficial to Winnipeg Harvest. This is just one of many events that the staff and Board of our credit union participated in. A complete listing of events and sponsorships can be found on page 12.

Many of the original credit unions in Manitoba were formed by groups of people with a common interest. Be it language, religion, location, or work, these groups all had one common goal - to serve their members. When credit unions were formed, the member was priority ONE. To this day your Board of Directors still holds true to this belief. As members and owners, we must remember that sacrifices have been made in the past and may be asked of you in the future. This year, the Board of Directors has declared a patronage allocation of \$40,000, as well as a 2.70% dividend on members' shares.

Our financial performance in 2014, as well as our regulated ratios at fiscal year-end, are illustrated in the following chart. As always, we take pride in ensuring that your assets are well protected.

	Retained Earnings	Capital	Risk Weighted Average
Actual	5.56%	6.23%	20.56%
Required	3.00%	5.00%	8.00%
Excess	2.56%	1.23%	12.56%

Like all other boards, we are constantly looking for new members who would consider running for election to our Board of Directors. We know that there are many well rounded members of our credit union that would do an excellent job as Directors. It is the satisfaction of knowing we have made a positive contribution that is the greatest motivator of all.

I would like to thank my fellow board members for their tireless dedication to our credit union, and the board member's spouses and families, for allowing them to dedicate so much of their valuable free time to ensuring our credit union's continued success.

I would also like to express my appreciation of the committed staff and all they do. The hard-working team, led by CEO Martin Trudeau, have played an important role in working towards making our credit union what it is today.

There is one more very important person that must be thanked for their continued support, dedication and unwavering loyalty to the credit union. That person is you - the member. We are grateful to our members, both past and present, for their ongoing commitment to our credit union. Belgian-Alliance Credit Union's continued strength can largely be credited to the dedication of you, the owners, and it is thanks to your devotion that we continue find ways to serve you better. We are proud of our past and we look forward to the future with you.

Respectfully submitted on behalf of the Board of Directors,


Remi Brengman
Chair

Message from the CEO



Changes, challenges, and opportunities.

Dear members, staff, and partner organizations:

Our credit union has existed for 75 years because of its continued commitment to our members' needs, while ensuring that we adapt to an ever-changing environment. Belgian-Alliance Credit Union is responsive and nimble, and we promote our personal service levels in all we do. We take pride in knowing that our members can communicate with all of our staff directly, without the need for call centres or centralized administration services. We take the time to understand our members and deliver a high level of personalized services that are tailored to meet their specific needs. To further this relationship, in 2013, the decision was made to add an in-house Wealth Management Advisor to help you reach your important financial milestones. This initiative was very well received by our members and this sector now plays an important role within our credit union. From a youth account to a Registered Education Savings Plan (RESP), from purchasing your first vehicle or home to financing your business venture or income property, our credit union is equipped to guide you along the way.

In 2014, the Board of Directors and the senior management team reviewed our "reason for being", resulting in our new Mission Statement, Vision Statement and Core Values. The scope of work was expanded to include in-depth strategic planning sessions to reflect on our high level goals and how they are to be integrated within our credit union, while keeping our members' needs at the forefront of what we do. A comprehensive analysis of our current operation, coupled with a five year outlook was completed, reviewed, and discussed. These projections, along with our strategic planning initiatives, form our road map for progress going forward. To summarize, our focus will be to concentrate on four key metrics, notably: our valued members, staff, money, and efficiency. Overall, these are the keys to our success.

The year saw an in depth review of our information technology platforms to ensure that we adapt to new technologies while increasing member security. Major changes were completed to our banking system, internal server networks, operating system and our online banking offerings. As a result, we now have the opportunity to expand our service to our members. We are in the process of implementing e-Transfers and are developing a modern new website that offers more efficient mobile banking capabilities.

The Board of Directors and staff have worked diligently to address the many challenges faced in the last several years, including financial margin pressures relating to the historically low interest rate environment, as well as the ever-increasing rules and governmental regulations that require time, energy, additional capital and money to manage. With any challenge comes the opportunity for change. Financial institutions worldwide are under more scrutiny to ensure that such an event does not replicate itself.

Message from the CEO continued...

As we close off the 2014 fiscal year, we look back on the audits that tested our compliance against regulatory requirements. Although improvements can always be made, our members should take comfort in knowing that our regulators did not find any significant deficiencies. A sincere thank you goes out to all the staff who worked tirelessly to ensure that our credit union was adapting and complying with the required regulations.

One of the greatest strengths of our credit union is the level of capital and risk weighted assets. We pride ourselves on ensuring that your assets are well protected. Maintaining this capital requires profitability and as such, we are concentrating on sound, controlled, and profitable growth in the years to come. As a credit union owned by you, the member, we all benefit by following such a regime.

As we work to ensure that our credit union delivers personalized and competitive services, we ask our existing members to contact Belgian-Alliance Credit Union for all of their financial affairs. We understand that in certain instances we may not be your primary financial institution, but we encourage you to consider us for all of your banking needs. Our caring and knowledgeable staff would be pleased to discuss consolidation at Belgian-Alliance Credit Union with the goal of simplifying your finances and saving you money.

In closing, I would like to thank our staff and our Board of Directors who work to ensure that our credit union continues to be the dynamic and motivating workplace that we enjoy today.

To our valued members, we thank you for your continued support.

Respectfully submitted,



Martin Trudeau
Chief Executive Officer

Board of Directors



Remi Brengman
CHAIR



Bob Seys
VICE-CHAIR



Joanne Mercier
CORPORATE SECRETARY



Bohdana Bashuk
DIRECTOR



Jim Beaulieu
DIRECTOR



Marcel Daeninck
DIRECTOR



Rachelle Needham
DIRECTOR

Honorary Directors

Richard Gregoire
Alfred Huyghe
John Jorgenson
Armand Taillieu
Casey Van Gorp



Board of Directors

NAME	TERM EXPIRES
Remi Brengman, Chair	2017
Bob Seys, Vice-Chair	2015
Joanne Mercier, Corporate Secretary	2015
Bohdana Bashuk, Director	2016
Jim Beaulieu, Director	2016
Marcel Daeninck, Director	2016
Rachelle Needham, Director	2017

Board Attendance

DIRECTOR	BOARD MEETINGS	EXECUTIVE COMMITTEE	AUDIT AND RISK MANAGEMENT COMMITTEE	GOVERNANCE COMMITTEE
Remi Brengman CHAIR	14/14	6/6		2/2
Bob Seys VICE-CHAIR	12/14	6/6		
Joanne Mercier CORPORATE SECRETARY	14/14	6/6		1/1
Bohdana Bashuk DIRECTOR	10/14			3/3
Jim Beaulieu DIRECTOR	14/14		6/6	1/1
Marcel Daeninck DIRECTOR	11/14		5/6	
Rachelle Needham DIRECTOR	14/14		6/6	2/2

Candidates for the Board of Directors 2015



Bob Seys

A director of Belgian-Alliance Credit Union for the past six years, Bob Seys was also a director before amalgamation. He currently serves as Vice-Chair and sits on the Executive Committee of the Board of Directors in his most recent term. Bob has been a successful realtor with RE/MAX for the past 31 years and has been the recipient of numerous Top Producer awards – including the prestigious Hall of Fame award. Previously, he was co-founder and owner of Kozy Koats, a large manufacturing/wholesale/retail firm. He has also held various volunteer positions in local archery and bowling leagues. Bob and his family have been members of the credit union since it began.



Joanne Mercier

Joanne Mercier is currently Executive Director of the Winnipeg Music Festival, where she is responsible for overseeing year-round administrative activities and all preparations for the annual three-week festival, as well as managing the event itself. She is also coordinator of Associated Manitoba Arts Festivals, a provincial organization. Joanne has operated a busy private music studio for over 35 years and is a dedicated community volunteer. She is an examiner for the Royal Conservatory of Music, and is also involved in music ministry at Holy Cross RC Parish and conducts the Pot-Pourri Singers community choir. A credit union member for over 40 years, Joanne is currently an active Belgian-Alliance Credit Union director, serving in the role of Corporate Secretary in her most recent term.



Jefferson (left to right):

Erin Fitzgerald; *Retail Branch Manager*, Susie Strevens,
 Jordan Nikolovski, Gurpreet Sidhu, Brenda Wagner,
 Missing: Jenalie Closas (on leave), Nicole Jaarsma (absent)



Portage (left to right):

Alissa Rusak, Kristen Unrau, Debbie Lechner; *Branch Manager*,
 Cory Jaworski, Ainsley MacKenzie, Nicole Paun, Daren Miguez
 Missing: Reece Needham (absent)



Provencher (left to right):

Warren Banks, Sarah Carter, Kim Wiebe, Candyce Amos,
 Kattie Capulong, Jessica Messner, Marissa Wagner; *Branch Manager*,
 Doreen Davies, Amy Robertson



Administration (left to right):

David Domes, *Chief Operating Officer*
 Liz Moniz, *Interim Controller*
 Cali Hitch, *Administrative Coordinator*
 Gerry Beckett, *Commercial Account Manager*
 Missing: Roxanne Gendreau, *Controller* (on leave)

Corporate Giving

Giving back to the communities in which we are present is important to the staff and Board of Directors of Belgian-Alliance Credit Union. Community involvement is one of our Core Values and was part of what our credit union was founded on many years ago.



We are always looking for opportunities to make a difference in the communities we serve, whether it is sponsoring a local hockey team or volunteering at local events. We are proud to have supported the following events, clubs, local businesses, community centres and sports teams in 2014:

2014 Manitoba Winter Games	North Winnipeg Satellites
Belgian Club	Punjab Cultural Centre
BNI Manitoba	Red Cross
Canadian Arm Wrestling Federation	Seven Oaks Hospital
Christmas Cheer Board	Siloam Mission
Eastman Selects	St. Boniface Female Hockey
Heather Curling Club	Terry Fox Run
Literacy Works	United Way
Manitoba High School Athletic Association	West End Biz
MS Bike Tour	Winnipeg Harvest
Multiple Myeloma March	Winnipeg Music Festival

Management's Responsibility for Financial Reporting

The accompanying summary financial statements of BELGIAN-ALLIANCE CREDIT UNION LTD. and all the information in this annual report are the responsibility of management and have been approved by the Audit and Risk Management Committee of BELGIAN-ALLIANCE CREDIT UNION LTD.

The financial statements have been prepared by management in accordance with International Financial Reporting Standards. Financial statements include certain amounts based on estimates and judgments. When alternative accounting methods exist, management has chosen those it deems most appropriate in the circumstances, in order to ensure that the financial statements are presented fairly, in all material respects.

The BELGIAN-ALLIANCE CREDIT UNION LTD. Audit and Risk Management Committee is responsible for ensuring that management fulfills its responsibilities for financial reporting and is ultimately responsible for reviewing and approving the financial statements.

The financial statements have been audited by BDO Canada LLP in accordance with Canadian generally accepted auditing standards on behalf of the members. BDO Canada LLP has full and free access to the Audit and Risk Management Committee.



Martin Trudeau, CEO



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BDO Canada LLP/s.r.l.
700 - 200 Graham Avenue
Winnipeg MB R3C 4L5 Canada

Report of the Independent Auditor on the Summary Financial Statements

To the Members of **BELGIAN-ALLIANCE CREDIT UNION LTD.**

The accompanying summary financial statements, which comprise the summary balance sheet as at December 31, 2014 and the summary statements of comprehensive income, changes in members' equity, and cash flows are derived from the audited financial statements of **BELGIAN-ALLIANCE CREDIT UNION LTD.** for the year then ended. We expressed an unmodified audit opinion on those financial statements in our report dated March 18, 2015.

The summary financial statements do not contain all the statements and disclosures required by International Financial Reporting Standards. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of the Credit Union.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of a summary of the audited financial statements on the basis described in Note 1.

Auditor's Responsibility

Our responsibility is to express an opinion on the summary financial statements based on our procedures, which were conducted in accordance with Canadian Audit Standard (CAS) 810, 'Engagements to Report on Summary Financial Statements'.

Opinion

In our opinion, the summary financial statements derived from the audited financial statements of **BELGIAN-ALLIANCE CREDIT UNION LTD.** for the year ended December 31, 2014 are a fair summary of those financial statements, on the basis described in Note 1.

BDO Canada LLP

Chartered Accountants

Winnipeg, Manitoba
March 18, 2015

BDO Canada LLP, a Canadian limited liability partnership, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms.

BDO Canada s.r.l., une société canadienne à responsabilité limitée, est membre de BDO International Limited, société de droit anglais, et fait partie du réseau international de sociétés membres indépendantes BDO.

BELGIAN-ALLIANCE CREDIT UNION LTD.
Summary Balance Sheet

As at December 31

2014

2013

Assets

Funds on hand and on deposit	\$ 17,328,957	\$ 12,146,143
Other assets	180,749	169,049
Investments	6,451,821	6,360,306
Loans to members	148,082,413	155,341,762
Property and equipment	1,666,526	1,645,811
	\$ 173,710,466	\$ 175,663,071

Liabilities and Members' Equity

Income taxes payable	31,462	1,923
Other liabilities	919,283	1,151,272
Deposits payable	161,920,823	163,924,361
Deferred income tax liability	22,000	52,000
	162,893,568	165,129,556

Commitments

Members' Equity

Members' shares	1,121,966	1,092,514
Provision for issue of common shares	40,000	70,000
Retained earnings	9,654,932	9,371,001
	10,816,898	10,533,515
	\$ 173,710,466	\$ 175,663,071

Approved on behalf of the Board of Directors:

 Director

 Director

The accompanying notes are an integral part of these summary financial statements.

BELGIAN-ALLIANCE CREDIT UNION LTD.
Summary Statement of Comprehensive Income

For the year ended December 31

2014

2013

Revenue

Interest on loans to members	\$	5,580,480	\$	5,908,038
Investment income				
Liquidity deposits		378,803		335,411
CUCM shares		25,903		47,917
		5,985,186		6,291,366

Cost of Funds

Interest paid to members		2,215,049		2,249,659
Interest paid to associates		1,281,067		1,526,933
		3,496,116		3,776,592

Gross financial margin

		2,489,070		2,514,774
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Operating Expenses

Personnel		1,381,132		1,255,369
Administrative		681,264		716,738
Occupancy		366,411		361,042
Members' security		175,392		188,361
Organizational		113,281		82,027
Distributions to members		40,000		70,000

Gross operating expenses

		2,757,480		2,673,537
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Less other income

		675,997		623,516
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		2,081,483		2,050,021
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Gross operating income

		407,587		464,753
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Provision (recovery) for impaired loans

		56,600		(25,473)
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Income before income taxes

		350,987		490,226
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Provision for income taxes

Current		68,331		48,737
Deferred		(30,000)		4,000

		38,331		52,737
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Net and comprehensive income for the year

	\$	312,656	\$	437,489
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The accompanying notes are an integral part of these summary financial statements.

BELGIAN-ALLIANCE CREDIT UNION LTD.
Summary Statement of Changes in Members' Equity

For the year ended December 31, 2014

	Provision for Issue of Common Shares	Members' Shares	Retained Earnings	Total
Balance at December 31, 2012	\$ 150,000	\$ 1,002,631	\$ 8,957,759	\$ 10,110,390
Net income for the year	-	-	437,489	437,489
Distributions to members	70,000	-	(24,247)	45,753
Issue of members' shares	(150,000)	178,802	-	28,802
Redemption of members' shares	-	(73,658)	-	(73,658)
Transfer to registered deposits	-	(15,261)	-	(15,261)
Balance at December 31, 2013	\$ 70,000	\$1,092,514	\$9,371,001	\$ 10,533,515
Net income for the year	-	-	312,656	312,656
Distributions to members	40,000	-	(28,725)	11,275
Issue of members' shares	(70,000)	98,652	-	28,652
Redemption of members' shares	-	(63,085)	-	(63,085)
Transfer to registered deposits	-	(6,115)	-	(6,115)
Balance at December 31, 2014	\$ 40,000	\$1,121,966	\$9,654,932	\$ 10,816,898

The accompanying notes are an integral part of these summary financial statements.

BELGIAN-ALLIANCE CREDIT UNION LTD.
Summary Statement of Cash Flows

For the year ended December 31

2014

2013

Cash Flows from Operating Activities

Net income for the year	\$	312,656	\$	437,489
Adjustments for				
Interest revenue		(5,985,186)		(6,291,366)
Interest expense		3,496,116		3,776,592
Depreciation expense		68,237		93,508
Provision (recovery) for impaired loans		56,600		(25,473)
Distributions to members		40,000		70,000
Transfer to registered deposits		(6,115)		(15,261)
Deferred income taxes		(30,000)		4,000
		(2,047,692)		(1,950,511)
Change in other assets and liabilities		(243,689)		394,363
Change in income taxes payable		29,539		35,663
		(214,150)		430,026
Changes in member activities (net)				
Change in loans to members		7,181,848		(5,642,037)
Change in deposits payable		(1,941,098)		10,339,035
		5,240,750		4,696,998
Cash flows related to interest, dividends, and income taxes				
Interest received on loans to members		5,601,381		5,908,568
Interest received on investments		404,706		388,665
Interest paid on deposits payable		(2,277,489)		(2,187,782)
Interest paid on borrowings		(1,281,067)		(1,526,933)
		2,447,531		2,582,518
Total cash flows from operating activities		5,426,439		5,759,031
Cash Flows from Investing Activities				
Net decrease (increase) in investments		(91,515)		1,560,195
Net purchase of property and equipment		(88,952)		(16,896)
Total cash flows from investing activities		(180,467)		1,543,299
Cash Flows from Financing Activities				
Issue of common and surplus shares		28,652		28,802
Redemption of common and surplus shares		(63,085)		(73,658)
Dividends on shares		(28,725)		(24,247)
Total cash flows from financing activities		(63,158)		(69,103)
Net increase in cash and cash equivalents		5,182,814		7,233,227
Cash and cash equivalents, beginning of year		17,646,143		10,412,916
Cash and cash equivalents, end of year	\$	22,828,957	\$	17,646,143
Comprised of the following:				
Funds on hand and on deposit	\$	17,328,957	\$	12,146,143
Credit Union Central of Manitoba - Term deposits		5,500,000		5,500,000
	\$	22,828,957	\$	17,646,143

The accompanying notes are an integral part of these summary financial statements.

BELGIAN-ALLIANCE CREDIT UNION LTD.
Notes to Summary Financial Statements

For the year ended December 31, 2014

1. Basis of the Summary Consolidated Financial Statements

Management is responsible for the preparation of summary financial statements. The summary presented includes only the summary balance sheet and the summary statements of comprehensive income, changes in members' equity, and cash flows. It does not include the notes to the financial statements. The summary balance sheet and summary statements of comprehensive income, changes in members' equity, and cash flows are presented in the same detail as the audited financial statements except the note referencing has been removed.

Copies of the December 31, 2014 audited financial statements are available at the Credit Union's branches or at www.belgianalliancecu.mb.ca.

2. Compliance with Minimum Capital and Liquidity Requirements

The Credit Union is in compliance with the capital and liquidity reserve requirements at December 31, 2014 established by the Regulations to The Credit Unions and Caisses Populaires Act of Manitoba.

Readers of the summary financial statements are advised that in order to appropriately interpret the Credit Union's capital and liquidity requirements, the reader must refer to the audited financial statements and related notes for the year ended December 31, 2014, which contain the information detailing the calculation.



The accompanying notes are an integral part of these summary financial statements.



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Winnipeg, Manitoba R2H 0G9

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