

The background features a light beige color with several large, abstract shapes. In the top left, there is a teal shape. In the center, there is a white shape. On the right side, there is a large purple star-like shape. At the bottom, there is a teal semi-circle.

2024 Community Investment Report

April 3, 2025

Beem
CREDIT UNION

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1 Introduction

In 2024, Beem Credit Union contributed over \$1.8 million to communities across British Columbia through the Beem Foundation (formerly Gulf & Fraser Foundation), Beem Community Investment Fund, the Million Dollar Bursary program, and a variety of sponsorships and donations.

From creating special family moments through Unplug and Play and the Moonlight Movie Tour, to sending kids to camp and empowering youth through the Sustainable Development Challenge, we're committed to helping the next generation dream big. We're also proud to support educational goals through the Million Dollar Bursary program, foster a love of reading through the Adopt a Library initiative, and care for seniors through Embrace Aging. No matter where you are in life, we're here to support you.

We also recognize the importance of stepping up when our communities face unexpected challenges. This year, we contributed \$10,000 to the United for BC Wildfire Recovery Fund to assist those affected by wildfires and help meet urgent, unmet needs.

By building strong partnerships and staying focused on supporting our communities, we continue to find new ways to give back—especially to initiatives that create opportunities that might not otherwise be possible. With BlueShore Financial joining Beem Credit Union as a division in early 2025, we're excited to expand our reach even further.

Beem is striving to make a positive impact across the province, a commitment made possible by the support of our members, employees, and communities. Together, we're making a lasting difference—and we're just getting started. Thank you for helping us build brighter, stronger communities across British Columbia.

“For more than eight decades, our credit unions have grown and adapted through times of change, always staying true to our commitment—putting people and communities first. Our upcoming merger with BlueShore Financial reflects that same philosophy: choosing strength in partnership to build a financial institution that is modern, values-driven, and built for this province. By coming together, we’re creating more opportunities to serve our members, invest in innovation, and strengthen the communities we call home.”

Doug Sweeting, Board Chair

2 Empowering young members through education: The Million Dollar Bursary program

We believe in the power of education to change lives and strengthen communities. That’s why Beem Credit Union is so proud of our Million Dollar Bursary program—a shining example of our commitment to helping young members achieve their dreams.

This year, the program celebrated a remarkable milestone: over \$5 million in bursaries awarded to students since its launch in 2014. This achievement represents not just financial support but an investment in the future success of our student members across British Columbia. In 2024, Beem distributed XXX,XXX. As we

look ahead to 2025, the program is set to grow even further. With the inclusion of BlueShore Financial members in 2025, we're thrilled to extend this opportunity to even more students. Whether they call Vancouver, Fort St. John, Vernon, or anywhere else in the province home, the program will be there to support their educational aspirations.

Each bursary that is awarded represents financial assistance and an investment in the dreams and futures of our student members across British Columbia.

3 Building Stronger Communities: Beem's Community Investment Fund

Since its inception in 2007, Beem's Community Investment Fund has contributed over \$2 million to programs that foster community resilience and inclusion. In 2024, we committed nearly \$125,000 in seed funding for new or expanding programs that reflect our shared values and aspirations and our commitment to building stronger, more inclusive communities.

Grant recipients are chosen based on their ability to create lasting, wide-reaching benefits and their alignment with Beem's social impact priorities, which include supporting young parents, promoting mental wellness, strengthening social ties, and driving local economic growth.

"Our vision for Beem goes beyond delivering exceptional financial advice—we're committed to shaping strong, resilient, and inclusive communities. As we consider the rich diversity and evolving needs of British Columbians, we see meaningful opportunities to drive positive change and support the organizations that are essential to our collective wellbeing. The Community Investment Fund is one way we're putting this commitment into action, reinforcing our belief that the future of banking is about more than transactions—it's about building something better, together."

Brian Harris, President & CEO

4 Introducing our first Community Council: A new chapter in community collaboration

Stronger, more resilient communities start with the voices of the people who live in them. That's why the newly launched Community Council is bringing together members to share ideas, shape solutions, and ensure local perspectives drive meaningful change. Through this initiative, members will play a direct role in shaping the future of their communities.

The Community Council is more than a group, it's a partnership. By bringing together diverse perspectives from our membership, we're creating a space for meaningful dialogue to help guide our community investments and initiatives in ways that matter most. The success of our inaugural Community Council is just

the beginning. In 2025, we plan to expand this initiative, launching additional councils to include more voices from across the province. Our goal is to create a network of engaged members who are empowered to shape the future of Beem's community impact.

The Community Council reflects Beem's deep commitment to being more than just a financial institution. We're here to be a trusted partner and advocate for our members and communities. By working together, we can ensure that every initiative we undertake is rooted in the values, needs, and aspirations of those we serve.

"What it comes down to for me, is that I like the personal, local touch of my credit union—that matters to me. I like banking with people who know me and understand me."

Greg Reinhart, Beem member and Beem Community Council member

5 An innovative approach to supporting mental wellness: A Way Forward podcast

Financial wellness and mental health are deeply connected, yet conversations about them don't always come easy. *A Way Forward*, presented by Beem Credit Union in partnership with the Canadian Mental Health Association, creates space for open, honest discussions that inspire change. Through real stories and expert insights, this podcast helps break down barriers, foster connection, and empower people with the tools to build a healthier financial and mental future.

Each episode offers valuable insights, tools, and encouragement to help navigate life's challenges, while working to reduce the stigma surrounding mental health. Through this initiative, we are reinforcing our commitment to being more than just a financial institution - we're a trusted partner in building holistic well-being for our members and communities.

6 Moonlight Movie Tour returned bigger than ever

A summer evening under the stars, a favorite film on the big screen, and a chance to give back—The Moonlight Movie Tour is more than just a movie night. Since 2008, this beloved tradition has brought communities together to support local causes, raising over \$210,000 for initiatives that strengthen and connect us. In 2024, the tour expanded to 11 communities, including new stops in Fort St. John, Fort Nelson, Prince George, and Aldergrove, creating even more opportunities to make a difference.

" The Moonlight Movie Tour is a powerful reminder of what can happen when communities come together. Whether you're a returning guest or joining us for the first time, we invite you to be part of this special experience and help create positive change, one movie night at a time."

Brian Harris, President & CEO

7 2024 community investment summary

Beem Credit Union contributed over \$1.8 million to communities across British Columbia in 2024. In addition to the Million Dollar Bursary program and sponsorship of major events, we were able to invest in many local organizations across the province who make a direct impact on the communities where our members live. This includes over \$415,000 in corporate sponsorships, \$160,000 in donations, and over \$200,000 distributed through our local branches.

7.1 Beem Foundation

Since 2003, the Beem Foundation (formerly the Gulf & Fraser Foundation) has proudly invested \$1.89 million into local organizations across Metro Vancouver, supporting those who share our values and dedication to lasting community impact. In 2024, the foundation contributed \$400,000, reinforcing our commitment to building a legacy of strength and opportunity.

ORGANIZATION NAME	APPROVED FUNDS
A Better Life Foundation	\$8,000.00
Access Youth Outreach Services Society	\$10,000.00
AIMHi (Kerry's Street Kitchen)	\$12,500.00
Alliance Française Vancouver	\$5,000.00
Arthritis Society, BC & Yukon (aka Arthritis Society of Canada)	\$4,400.00
BC Wheelchair Sports Association	\$5,000.00
Big Brothers Big Sisters of Langley	\$4,000.00
Big Brothers of Greater Vancouver	\$5,000.00
Boundary Invasive Species Society	\$5,000.00
Boundary Museum Society	\$10,000.00
Burnaby Neighbourhood House	\$10,000.00
Cherub's Inn Maternity House (aka National Family Support and Restoration Society)	\$2,500.00
Collingwood Neighbourhood House	\$8,000.00
Community First Foundation	\$3,854.07
Cowichan Women Against Violence Society	\$5,000.00
Crisis Centre of BC	\$10,000.00
Crystal Gala Foundation	\$10,000.00
Downtown Eastside Women's Centre	\$12,500.00
Family Services of Greater Vancouver	\$10,000.00
Fibromyalgia Well Spring Foundation	\$3,807.93

Fraser River Discovery Centre Society	\$5,000.00
Fraser Valley Health Care Foundation	\$13,556.00
Grand Forks Art Gallery	\$5,000.00
I Challenge Diabetes	\$3,000.00
Kamloops Music Collective Society	\$2,500.00
Kids up Front Foundation (Vancouver)	\$5,000.00
Langley Hospice Society	\$5,000.00
Langley Meals on Wheels Services Society	\$10,000.00
Langley Senior Resources Society	\$10,000.00
Learn Develop Succeed (aka Learning Disabilities Society of Greater Vancouver)	\$5,000.00
Low Entropy Foundation	\$5,000.00
Lumara Grief & Bereavement Care Society	\$5,000.00
Massey Theatre Society	\$5,000.00
Mission Hospice Society	\$9,500.00
North Delta Rotary Charitable Foundation	\$10,000.00
Outward Bound Canada	\$10,000.00
Pacifica Treatment Centre	\$10,000.00
PALS Adult Services Society	\$8,000.00
Paws for Hope Animal Foundation	\$3,500.00
Peace Arch Hospital Foundation	\$5,000.00
Phoenix Foundation of the Boundary Communities	\$5,000.00
Pioneer Community Living Association	\$10,000.00
Plea Community Services	\$5,000.00
Punch Out Parkinson's Wellness Center Assn	\$7,500.00
Richmond Therapeutic Riding Association	\$5,000.00
Salvation Army (Centre of Hope)	\$10,000.00
Sources Community Resources Society	\$5,000.00
Surrey Crime Prevention Society	\$10,000.00
Technology for Living	\$5,000.00
The Elizabeth Fry Society of Greater Vancouver	\$5,000.00
The Nature Trust of British Columbia	\$5,000.00
The Tree (aka Kamloops Family Resource Society)	\$6,650.00
The Ashcroft Hub Society	\$12,500.00
Vancouver Fire Fighters' Charitable Society	\$5,000.00
Vancouver Moving Theatre	\$3,732.00
Vancouver Police Foundation	\$10,000.00
West End Seniors Network	\$5,000.00
YWCA Metro Vancouver	\$5,000.00
Total Investment	\$400,000.00

7.2 Beem Community Investment Fund

Beem Credit Union invested in community growth in 2024 with our Community Investment Fund Grants. We invested nearly \$125,000 in local grants last year, empowering 12 non-profit organizations to launch or expand vital social programs across BC communities. Since its inception in 2007, the Community Investment Fund (formerly the Interior Savings Community Investment Fund) has contributed over \$2 million to support programs that foster resilience and inclusion.

ORGANIZATION NAME	APPROVED FUNDS
Barriere Business Centre	\$15,000.00
Kamloops Hospice's Children's Grief Group	\$7,000.00
Kamloops Food Policy Council	\$12,850.00
Kelowna and District SHARE Society SHARE's Tee Totes Project	\$5,500.00
Harvest Preservation Initiative: Nourishing Generations program	\$9,805.00
Lake Country Food Assistance Society	\$15,811.00
Lillooet Agriculture and Food Society Lillooet Grown Marketplace Social Enterprise Startup	\$10,645.00
Merritt & Nicola Valley Crime Stoppers Society Proactive fraud and crime awareness campaign	\$3,000.00
Penticton Recovery Resource Centre	\$12,000.00
Community Recreational Initiatives Society	\$15,000.00
Living Lakes Canada (LLC) Society	\$10,000.00
K.A.N.D.U.	\$8,000.00
Total Investment	\$124,611.00

7.3 Holiday Season Spirit of Giving

The holiday season is a time of connection, generosity, and community spirit. It's a time of the year when local organizations shine brightest, bringing hope, joy, and critical support to those who need it most. Through meaningful partnerships, Beem was honoured to support these organizations' inspiring efforts, helping to amplify their impact during this special time of year. Together, these collaborations made the season brighter and our communities stronger.

ORGANIZATION NAME	APPROVED FUNDS
Yellowhead Community Services (Barriere, Lillooet, Merritt, Clearwater)	\$5,000.00
Elizabeth Fry Society (Ashcroft)	\$2,500.00
Family Resource Centre (Chase)	\$2,500.00
BGCO Okanagan (Kelowna, West Kelowna, Penticton, Vernon, Lake Country)	\$3,500.00
KCR (Kelowna)	\$2,500.00
Centre for Seniors Information (CSI Kamloops) Secret Santa Program	\$2,500.00
BGC Kamloops Christmas Cheer Fund	\$2,500.00
YMCA BC – Northern BC 'youth around prince' (Prince George)	\$3,000.00
Family Services of Greater Vancouver	\$6,000.00
SHARE Family & Community Services (Metro Vancouver)	\$6,000.00
Archway Community Services (Fraser Valley/Abbotsford)	\$4,000.00
Boundary Family Services (Grand Forks/Boundary region)	\$2,500.00
Fort Nelson Ministerial Society (Christmas Hampers)	\$2,500.00
Fort St. John Salvation Army (Food Bank)	\$3,000.00
Hudson's Hope School (No Child Left Behind)	\$2,500.00
Total Investment	\$50,500