

north peace
SAVINGS & CREDIT UNION



2013 - 2014

Annual Report



It's your life. Build it here.

2014 Annual Report

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Message from the Chief Executive Officer



Mitchel Chilcott,

CEO, North Peace
Savings & Credit Union

As a financial co-operative, North Peace Savings & Credit Union (NPSCU) differentiates itself from other financial institutions as it is entirely member owned and focused. Members mutually benefit from the operational success of the credit union, based on NPSCU's financial performance. The credit union is dedicated to providing both personal and business banking expertise to help our members succeed in life.

After a period of strategic rediscovery for the credit union, we were proud to launch our new look to the membership this year. Refreshing our image enabled us to better showcase our ability to provide innovative products and services that cater to the financial demands of life in North Eastern BC. Paired with our updated look, our tagline "It's your Life. Build it Here." emerged. We believe that by encouraging the success and well-being of our member-owners, our staff and community, and the support we offer local businesses, we contribute to greater member prosperity, a healthy local economy and a better quality of life for all. It's the Financial Circle of Life.

The ability to provide locally relevant solutions demonstrates our understanding of the financial needs in the regions we serve. In addition to our wide range of financial products, NPSCU adopted a variety of modern channels, such as Personal Teller Machines and Smart Offices, to provide increased access to our services.

NPSCU expanded online financial services to include mobile banking through our smart phone app with the Deposit Anywhere feature. The inclusion of our Smart Office technology leveraged the skill and talent of our staff across the organization by connecting members from all the regions that we serve to our full range of financial expertise, all from the comfort of their local service centre. Offering increased accessibility to our innovative products and services contributed to the 3.16% membership growth and a 13.15% growth in assets this past year. The success generated from these modern service channels has been recognized on a global scale. NPSCU's ability to meet the unique financial needs of its memberships through innovation and new ideas is being replicated by many credit unions across the country and the globe.

Overall growth in the organization has enabled NPSCU to continue to remain true to its commitment to community investment. This year, NPSCU was proud to invest over \$88,000 back into the community through the Corporate Social Responsibility Program. This program provides financial support to locally based initiatives that have broad community support, appeal and impact. Community investment provides a strong foundation for skill development, leading to the enhancement and strengthening of our communities – building strong people, building even stronger communities.

I would like to take this time to thank all staff, management, and the Board of Directors of North Peace Savings & Credit Union. Your loyalty and dedication highlights your continued commitment to the Credit Union. The support and contribution that each of you has made within the organization has led to the continued success of North Peace Savings & Credit Union.

To our members, thank you for your continuous and increasing patronage and support. You are our sole purpose and our future.

Message from the Chair, Board of Directors



Bob Trobak,

Chair,
Board of Directors

North Peace Savings & Credit Union (NPSCU) is a financial cooperative, distinguishing itself from other financial institutions. Member owned and governed, the focus of NPSCU is to encourage the financial success and well-being of our members, staff and communities. The Board of Directors is composed of elected NPSCU members. These members provide oversight and governance to the credit union as a whole while remaining committed to meeting the personal and business banking needs of our members.

This past year the Board placed considerable effort into adopting and embracing the newly issued Governance Guidelines from the Financial Institutions Commission of British Columbia. This growth in governance ability has served to make our board's effectiveness much greater, which serves to ensure NPSCU remains a sound and relevant credit union for its members. Our governance focus is to fulfill our mission of "Helping our members succeed in life."

NPSCU has adopted a framework for governing the credit union, placing accountability on both the Board and Management to ensure transparency is at the forefront of our operations. In doing so, we remain true to our North Peace Savings & Credit Union Values:

- Sounds financial management
- Adaptability and dexterity
- Local knowledge, local decisions
- Investing in our people and community
- Positive experiences, every time

Governance review and development have made for an engaging and exciting year. As we reflect back on our achievement in these areas, the Board is looking forward to carrying this momentum into the future. This, of course, cannot be achieved without the loyalty and dedication of all staff who continue to deliver upon our Service Mission; to build rewarding relationships through a superior service experience.

On behalf of the Board, I would like to thank the management and staff for their dedication and commitment to excellence. To our members, we thank you for your loyalty and support. We look forward to helping you succeed in life.

About Us

North Peace Savings & Credit Union (NPSCU) is a full-service financial organization offering retail and business banking, investment and insurance products. Located in Northeast British Columbia, all of our decisions are made locally making us quick to meet the optimism and energy of our members with enthusiasm, engagement and financial leadership.

NPSCU has proudly served the north for over 65 years. With over 12,200 members amongst our four branches, NPSCU remains committed to the social and economic well-being of the communities we serve. As a local financial institution, we have the ability to provide innovative products and services to meet the personal and business banking demands of our membership.

We work closely with members and have implemented solutions like our unique face-to-face personal teller machines, smart offices, and drive-through ATMs. Our innovative service delivery channels have earned us recognition with the National Credit Union Innovation Award, Canada and runner up for the Innovation Award through the Credit Union Executive Society.

NPSCU Business Services is committed to delivering resources and expertise to small and medium sized businesses to help them achieve their goals. Our financial team's specialty skills cover all the local sectors: forestry, oil & gas, mining, land development, agriculture, construction and retail.

We believe that by encouraging the success and well-being of our member-owners, our staff and community, and the support we offer local businesses, we contribute to greater member prosperity, a healthy local economy and a better quality of life for all. It's the story behind our slogan: It's Your Life, Build it Here.



Tim Viers,
Homeowner/NPSCU Member



Lynette Kitt,
Unforgettable Memories Foto Source



Nadine Thornton
Financial Planner



Andrew Wiebe
Rafter A Ranch



Boomer and Judy Desjarlais
Top Notch Oilfield Contracting



Dale Noad
NPSCU Member

Mission

Helping Our Members Succeed In Life.
We work to simplify and enrich members' lives with exceptional, locally relevant solutions.

Vision

By 2020, be the preferred financial institution among small and medium sized enterprises and residents in every community that we serve.

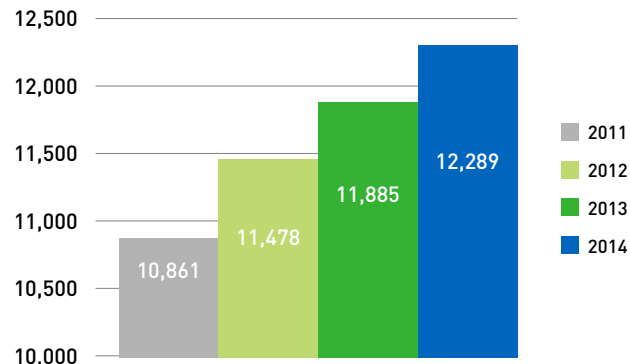
Values

- Sound financial management
- Adaptability and dexterity
- Local knowledge, local decisions
- Investing in our people and community
- Positive service experiences, every time



Membership Growth

NPSCU total membership in 2014 grew by 404 to 12,289 an increase of 3.5% over 2013. This years' membership growth is in line with the 10% total growth during 2011, 2012 and 2013.



Investing in the communities we serve

North Peace Savings & Credit Union (NPSCU) remains committed to the regions we serve through our community investment initiatives. By investing in the community, we provide support for local organizations to thrive and continue to provide services that benefit the community as a whole. Community investment helps establish rewarding relationships with local partners, while contributing to the long-term improvements in the quality of life for residents of our communities.

Donations and Sponsorship –\$54,801

We encourage and support local programs and organizations that provide widespread benefit to the community as a whole. Through our donation and sponsorship program, we were able to help fund over 40 initiatives in the North Peace and Northern Rockies regions. NPSCU is proud to support local programs by:

- Investing in community projects
- Sponsoring various activities and events
- Participating in education programs aimed at fostering a better understanding of financial matters
- Promoting community economic development

Social Responsibility - \$88,090

Remaining committed to investing in the communities we serve is embodied through our Corporate Social Responsibility program. NPSCU provides funding to social responsible organizations that are locally based and supported, and have broad community impact. This year, our Corporate Social Responsibility program supported 14 initiatives in the North Peace and Northern Rockies regions that placed a focus on:

- Literacy and financial literacy
- Homelessness
- Building Strong Families
- Support for Disabled Adults
- Prevention of Domestic Violence & Victim Support

Report of the Independent Auditor on the Summarized Consolidated Financial Statements

To the Members of North Peace Savings and Credit Union:

The accompanying summarized consolidated financial statements, which comprise the summarized consolidated statement of financial position as at September 30, 2014 and the summarized consolidated statements of comprehensive income and changes in members' equity for the year then ended, are derived from the audited consolidated financial statements, prepared in accordance with the International Financial Reporting Standards, of North Peace Savings and Credit Union for the year ended September 30, 2014. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated November 17, 2014.

The summarized consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards applied in the preparation of the audited consolidated financial statements of North Peace Savings and Credit Union. Reading the summarized consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of North Peace Savings and Credit Union.

Managers' Responsibility for the Summarized Consolidated Financial Statements

Management is responsible for the fair summarization of the complete audited consolidated financial statements of North Peace Savings and Credit Union.

Auditors' Responsibility for the Summarized Consolidated Financial Statements

Our responsibility is to express an opinion on the summarized consolidated financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standards (CAS) 810, "Engagements to Report on Summary Financial Statements."

Opinion

In our opinion, the summarized consolidated financial statements derived from the audited consolidated financial statements of North Peace Savings and Credit Union for the year ended September 30, 2014 are a fair summary of those consolidated financial statements.


Abbotsford, BC
November 17, 2014


MNP LLP
Chartered Accountants

North Peace Savings and Credit Union
Summarized Consolidated Statement of Financial Position
As at September 30, 2014

	2014 (000s)	2013 (000s)
Assets		
Cash and cash equivalents	29,933	25,108
Investments	42,899	42,147
Member loans receivable	313,503	272,341
Income tax receivable	-	125
Other assets	1,971	2,233
Premises and equipment	7,717	8,111
Intangible assets	282	330
Deferred tax asset	16	25
	396,321	350,420
Liabilities		
Member deposits	368,842	317,796
Loan payable	-	5,875
Accounts payable and accrued liabilities	1,782	2,387
Income tax payable	197	-
Member shares	998	904
	371,819	326,962
Members' equity		
Member shares	5,435	5,759
Retained earnings	18,881	17,426
Accumulated other comprehensive income	186	273
	24,502	23,458
	396,321	350,420

Approved on behalf of the Board of Directors





North Peace Savings and Credit Union
Summarized Consolidated Statement of Comprehensive Income and Changes in Members' Equity
For the year ended September 30, 2014

	2014 (000s)	2013 (000s)
Interest income		
Member loans	12,289	11,009
Investments	1,219	1,325
	13,508	12,334
Interest expense		
Member deposits	3,313	3,028
Borrowings	32	3
	3,345	3,031
Financial margin before provision for loan impairment	10,163	9,303
(Provision for) recovery of loan impairment	(5)	700
Financial margin after provision for loan impairment	10,158	10,003
Other income	4,539	4,031
Financial margin and other income	14,697	14,034
Operating expenses		
Depreciation of premises and equipment	923	785
General expenses	5,133	5,441
Wages and benefits	6,511	6,432
	12,567	12,658
Income from operations before members' distribution	2,120	1,376
Members' distribution	256	378
Income before income taxes	1,874	998
Income taxes		
Current	410	5
Deferred	9	(37)
	419	(32)
Net income	1,455	1,030
Other comprehensive loss, net of tax	(87)	(546)
Comprehensive income	1,368	484
Members' equity, beginning of year		
Net income	1,455	1,030
Net change in member shares	(324)	(638)
Other changes in unrealized gains/losses	(87)	(719)
Members' equity, end of year	24,502	23,458

Note: Readers are cautioned that these summarized consolidated financial statements do not include all the disclosures required for complete and fair presentation. Copies of the North Peace Savings and Credit Union full financial statements and auditors' report, can be obtained at all of our branches.

CEO Compensation Disclosure

Key policies and practices for CEO compensation

For the fiscal year ending September 30, 2014, the CEO received the following compensation.

Base Salary – \$191,011.00

Bonus paid for FY13-14 – \$26,741.54

Pension, benefit and perquisites: Please see next page.

The CEO's bonus is based on objective and subjective performance factors, with a 50% weight given to objective performance factors and 50% on subjective performance factors. Objective factors are measured through the balanced scorecard and entail financial and risk, members and employee measures. Subjective performance factors are measured using a CEO Evaluation Survey completed by Directors as well as select Managers and Staff. Scorecard/performance targets for the bonus are set based on the strategic plan, operating plan and annual performance plan. These measures are reviewed and approved by the board.

The annual compensation review process involves the following steps. This data is used to determine the appropriate adjustments to the Chief Executive Officer's total cash compensation package, based on the credit union's ability to pay.

1. Compiling compensation data for CEO/GM's of BC credit unions with greater than 5 years of experience with assets under \$500 million from the annual Central 1 Canadian Credit Union Executive Compensation Survey to determine the
 - a. **Above average salary range job rate (P75)** for NPSCU's asset size
 - b. Average (P50) and above average (P75) **base salary increase**
 - c. and the average (P50) and above average (P75) **bonus potential** for NPSCU's asset size
2. Determining the CEO's **Total Achievement Score** based on assessment of annual performance against targeted goals as determined through objective and subjective performance factors as described above.

Where the CEO achieves a total achievement score for the fiscal year performance of less than 85%, the average (P50) salary increase and bonus, as determined above, are granted. Where the CEO achieves a total a total achievement score for the fiscal year performance of 85% or greater the [above average \(P75\)](#) salary increase and bonus, as determined above, are granted.

While this bonus was earned for performance and accrued for in FY13-14, actual payment was made in FY14-15 once FY13-14 results were finalized. For FY13-14 the CEO achieved the above average (P75) or maximum payable bonus under the plan. Compensation increases and bonus payout is contingent on board approval which is based on the overall financial health and stability of the organization.

Pension:

The CEO participates in a Defined Contribution (DC) pension plan with the same terms as other executives. The CEO's Pension is calculated at 7% of gross income.

Benefits

The CEO participates in the employee BC Medical, extended health, dental, disability and life insurance plans. These programs are the same as the plans offered to all NPSCU's employees.

The CEO's full compensation package is reviewed by the board annually. To recruit executive talent, NPSCU generally engages in a national search using an external search firm.

The CEO is fully responsible for setting an executive compensation and bonus structure that supports the attraction and retention of key talent to move the organization forward quickly and meet the strategic objectives of a progressive organization. Compensation increases and bonuses are contingent on the overall financial health and stability of the organization.

The compensation packages received by executives considers the 75th percentile for base salaries within roles of similar responsibility as described in the Central 1 Canadian Credit Union Executive Compensation Survey. Executives, excluding the CEO, are eligible to share in the staff profit sharing plan. Executives are also eligible to earn up to an additional 10% of base salary. The additional bonus payments are based on achievement of financial and risk, members and employee measures as established in the balanced scorecard.

As the CEO, while Executive bonuses were earned for performance and accrued for in FY13-14, actual payment was made in FY14-15 once FY13-14 results were finalized. Payments were 10% of base salary (100% of target) based on the favourable results of the balanced scorecard.

Executives receive the same benefits and perquisites as the CEO and employees.

In FY14-15 North Peace Savings & Credit Union is undertaking a full job evaluation for all positions in the organization including executive roles and re-evaluating our compensation philosophy to ensure that we continue to be market competitive, and provide a reasonable standard of living to our employees.

Employees participate in a profit sharing program based on our achievement against overall financial targets. For FY13-14 a payout of 9% of base salary was awarded at the discretion of the CEO. Employee bonuses are contingent on the overall financial health and stability of the organization.

Employees also receive a competitive benefits package which includes extended health insurance, dental insurance, employee and family assistance, life insurance, dependent life insurance, short term disability insurance, long term disability insurance, accidental death and dismemberment insurance, a health care spending account of \$500 per year and tuition and educational assistance. NPSCU provides a Defined Contribution pension plan to employees with the following key terms; up to age 50 = 5%, 50 to 54 = 6%, 55 plus = 7%. Employee perquisites also include an employee loan program.

Corporate Governance

The elected directors serving on the Board of Directors (the Board) must bring the skills, experience and competencies required to enable the Board to effectively guide and oversee our credit union. The Board is responsible for governing North Peace Savings & Credit Union's business as well as the obligation to protect and enhance the assets of the credit union. The Board reviews and approves North Peace Savings & Credit Union's strategic direction and risk appetite, sets and monitors corporate policies, and is responsible for overseeing management and ensuring that NPSCU complies with regulatory and statutory requirements.

Governance of North Peace Savings & Credit Union

North Peace Savings & Credit Union uses the Corporate Governance Guidelines for Building High Performance Boards published by the Canadian Coalition for Good Governance as a baseline of best practices.

The Board undertakes a regular process of identifying and reviewing the overall skills and experience required amongst directors to strengthen the Board and to meet the needs of North Peace Savings & Credit Union's governance, both in the present and into the future.

Each year three vacancies occur on North Peace Savings & Credit Union's 9-member Board for three-year terms. After the Annual General Meeting, the Board appoints a Conduct Review/Nominations Committee that is tasked with recommending qualified candidates in the following year for election to the Board. The Committee is responsible for identifying required skills and experience required within the Board to guide and oversee the implementation of North Peace Savings & Credit Union's strategic plan.

The results of each year's Directors election are announced at the AGM by the Chair of the Conduct Review/Nominations Committee.

Director Remuneration and Expenses

The following table summarizes the attendance of directors at Board and committee meetings and also provides the total remuneration paid for the fiscal year ending September 30, 2014. The table also outlines any other designated meetings and events deemed eligible for payments.

Directors' remuneration for the 2013-2014 fiscal year were calculated as follows:

Annual Stipend	\$3,000
Chair Stipend	\$1,500
Board Meetings	\$120
Committee Meetings	\$90
Full day meeting or travel	\$250
Half day meeting or travel	\$125
Stipend for technology update (every 3 years)	\$1,500
Annual Companion Travel	\$1,100

Expenses

- Reimbursement of expenses, including travel, accommodation, & meals.
- While traveling an incidental stipend of \$25 per day.

The remuneration of Directors of North Peace Savings & Credit Union in relation to their service as directors is established, allocated and distributed to the directors at the discretion of the Board of Directors.

The Governance Committee conducts a full review of the board's remuneration every three years, with the next review scheduled in 2015.

Our directors each bring unique value and experience to the board. Profiles of each director are included on the following pages, with more detailed resumes available on our website at npscu.ca. The following table summarizes the board members, their tenure, roles on the board and total remuneration for the 2013-2014 fiscal year.

Bob Trobak, Board Chair

Committees:

Audit;
Governance

Profile: A retired Chartered Accountant with over 40 years of experience at a public accounting firm.

Since joining the Board of Directors, Bob has completed over 10 courses through the Credit Union Director Achievement Program.

Tenure: 6 years

BOD Meetings	11	\$1,320
Committee Meetings	19	\$1,710
Annual Stipend		\$3,000
Chair Stipend		\$1,125
Technology update		\$1,500
AGM		\$120
Training Sessions	4	\$360
Strategic Planning	1	\$120
Conferences		\$500
Incidental Stipend	2	\$50
Companion Travel		
Expenses		\$719.77
Total		\$10,524.77

Leonard Hamilton, Vice Chair

Committees:

Conduct
Review/Nominating;
Governance;
Investment & Loan

Profile: Len Hamilton retired in 2003 after building his career in the local oil and gas industry for over 35 years. Len earned his certification as Journeyman Maintenance Mechanic early in his career which required the completion of fieldwork training as well as courses through Caribou College and B.C.I.T

Since joining the Board of Directors, Len has completed over 20 courses through the Credit Union Director Achievement Program.

Tenure: 10 years

BOD Meetings	11	\$1,320
Committee Meetings	23	\$2,070
Annual Stipend		\$3,000
Chair Stipend		
Technology update		\$1,500
AGM		\$120
Training Sessions	2	\$180
Strategic Planning	1	\$120
Conferences		\$5,250
Incidental Stipend	21	\$525
Companion Travel		
Expenses		\$8,799.28
Total		\$22,884.28

Carrie Bennett, Director

Committees:

Investment & Loan;
Governance

Profile: Carrie Bennett has a Diploma in Business Administration and works as a Secretary and Educational Assistant. Over the course of her career, Carrie has gained education and training in a variety of areas, including employment standards, business literacy, and ethical practices.

Tenure: 16 years

Carrie is a graduate of the Credit Union Achievement Program.

BOD Meetings	13	\$1,560
Committee Meetings	22	\$1,980
Annual Stipend		\$3,000
Chair Stipend		
Technology update		\$1,500
AGM		\$120
Training Sessions	1	\$90
Strategic Planning	1	\$120
Conferences/Meeting		\$4,965
Incidental Stipend	20	\$500
Companion Travel		\$950.53
Expenses		\$3,835.63
Total		\$18,621.16

Bruce Chisholm, Director

Committees:

Conduct
Review/Nominating;
Investment & Loan

Profile: Bruce Chisholm retired from his career as an educator after 33 years. Bruce has a Bachelor Degree in Education and a Master's Degree in Educational Administration.

Tenure: 8 years

Since joining the Board of Directors, Bruce has completed over 15 courses through the Credit Union Director Achievement Program.

BOD Meetings	12	\$1,440
Committee Meetings	12	\$1,080
Annual Stipend		\$3,000
Chair Stipend		
Technology update		\$1,500
AGM		\$120
Training Sessions	1	\$90
Strategic Planning	1	\$120
Conferences/Meeting		\$4,965
Incidental Stipend	20	\$500
Companion Travel		
Expenses		\$8,190.67
Total		\$21,005.67

Augustine Earmme, Director

Committees:

Conduct
Review/Nominating;
Audit

Profile: Augustine Earmme earned his Bachelor of Law Degree from the University of Victoria. He is currently the owner of his practice, Earmme & Associates. Augustine's primary focus is in the area of corporate law, buying and selling business and real estate.

Since joining the Board of Directors, Augustine has completed a number of courses offered through the Credit Union Director Achievement Program.

Tenure: 2 years

BOD Meetings	11	\$1,320
Committee Meetings	17	\$1,530
Annual Stipend		\$3,000
Chair Stipend		
Technology update		
AGM		\$120
Training Sessions	1	\$90
Strategic Planning	1	\$120
Conferences		
Incidental Stipend		
Companion Travel		
Expenses		
Total		\$6,180

Bryce Kelly, Director

Committees:

Audit;
Investment & Loan

Profile: Bryce Kelly earned a Bachelor of Science from the University of Alberta in 2002 and a Doctor of Physical Therapy in 2007 from the University of North Dakota. Bryce practices public and private physiotherapy in Fort St. John.

Tenure: 6 years

Since joining the Board of Directors, Bryce has completed a number of courses through the Credit Union Director Achievement Program.

BOD Meetings	12	\$1,440
Committee Meetings	16	\$1,440
Annual Stipend		\$3,000
Chair Stipend		\$375
Technology update		\$1,500
AGM		\$120
Training Sessions	2	\$180
Strategic Planning	1	\$120
Conferences		\$1,250
Incidental Stipend	5	\$125
Companion Travel		
Expenses		\$915.64
Total		\$10,465.64

Allan Loberg, Director

Committees:

Conduct
Review/Nominating;
Governance

Profile: Allan Loberg works as an aircraft maintenance engineer, and also owns and operates a home construction business. Allan has achieved a diploma in adult education, certification in Aircraft Maintenance, and has also completed a number of business management courses from Northern Lights College.

Tenure: 10 years

Since joining the Board of Directors, Allan has achieved his Accredited Canadian Credit Union Director designation from Dalhousie University.

BOD Meetings	13	\$1,560
Committee Meetings	14	\$1,260
Annual Stipend		\$3,000
Chair Stipend		
Technology update		\$1,500
AGM		\$120
Training Sessions	1	\$90
Strategic Planning	1	\$120
Conferences/CUDA		\$5,500
Incidental Stipend	20	\$500
Companion Travel		\$808.66
Expenses		\$9,309.86
Total		\$23,768.52

Chris Maundrell, Director

Committees:

Audit;
Investment & Loan

Profile: Chris Maundrell graduated with a Degree of Biology from Simon Fraser University and holds a Master's Degree in Natural Resource Management from the University of Northern British Columbia. Chris owns and operates two consulting businesses in Northeast BC, providing environmental, biological and forestry services.

Tenure: 14 years

Since joining the Board of Directors, Bruce has completed over 20 courses through the Credit Union Director Achievement Program.

BOD Meetings	13	\$1,560
Committee Meetings	23	\$2,070
Annual Stipend		\$3,000
Chair Stipend		
Technology update		\$1,500
AGM		\$120
Training Sessions	1	\$90
Strategic Planning	1	\$120
Conferences/CUDA/Meeting		\$3,840
Incidental Stipend	13	\$325
Companion Travel		
Expenses		\$7,167.54
Total		\$19,792.54

Sally Emory, Past Director

Tenure: 14 months

Profile: Resigned due to health issues.

BOD Meetings	1	\$120
Committee Meetings	1	\$90
Annual Stipend		\$1,500
Chair Stipend		
Technology update		
AGM		
Training Sessions		
Strategic Planning		
Conferences		
Incidental Stipend		
Companion Travel		
Expenses		
Total		\$1,710

Fort Nelson Branch

5420 – 50th Avenue North
Fort Nelson, BC V0C 1R0
Tel: 250.774.5215

Hudson's Hope Branch

10050 Beattie Drive
Hudson's Hope, BC V0C 1V0
Tel: 250.783.5217

North Peace Financial Planning Services Ltd.

10344 – 100th Street
Fort St. John, BC V1J 3Z1
Tel: 250.787.0365

Fort St. John Branch

10344 – 100th Street
Fort St. John, BC V1J 3Z1
Tel: 250.787.0361

Taylor Branch

10007 – 100A St #2
Taylor, BC V0C 2K0
Tel: 250.789.9213