

Mission Statement

The mission of Carpathia Credit Union, as a Ukrainian Canadian financial institution, is:

“To achieve excellence in providing financial services that are beneficial to our members and community.”

Ствердження місії

Метою Ощадно-Кредитової Спільки “Карпатія”, як українсько-канадської фінансової установи, є:

“Досягти досконалості у наданні фінансових послуг у спосіб, що є найвигіднішим для наших членів та громади.”



Vision Statement

The financial institution of choice for Manitoba’s Ukrainian community.

Візія на майбутнє

Бути фінансовим закладом який вибирає українська громада Манітоби.

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2018 President's Report



On behalf of the Board of Directors, it is once more my privilege to welcome the membership of Carpathia Credit Union to our 2018 annual report.

In September 2017 we began the new fiscal year with the continuing implementation of the corporate strategic plan—a road map established by the Executive Management Team and Board— providing goals, objectives and strategies for the credit union. However well-thought-out a strategic plan may be, it is important to be open to change and adjustment when new information presents itself. As the credit union transitioned to new leadership, new information did indeed present itself, and the Board and Executive Management Team used this information to re-evaluate and reshape the credit union's strategic plan. For the first time, the credit union experienced financial challenges that unfortunately resulted in posting a financial loss. As the situation evolved, a new strategic plan was developed that focused on investing in processes, controls and infrastructure, as well as implementing a new organizational structure and culture that ensures we are on the right track to delivering exceptional service and results to our members.

Roman Zubach
PRESIDENT

Our future is bright. The ability to weather this financial setback and continue to show strength in our market can be attributed to a number of factors: the dedicated efforts of management and staff; the loyalty of our members and associates; and a robust governance process that allows for a shift in priorities as opportunities and challenges arise. Having a corporate vision and a road map to guide us through these evolving times is vital to ensuring the financial stability and success of Carpathia.

I would like to thank the members of the Board of Directors for their support and dedication to serving on the Board. As President, it has once again been my pleasure and honour to work with a talented, insightful and dedicated group of people, who tirelessly give their time to ensuring our success.

In closing, and on behalf of myself and the Board of Directors, I would also like to take this opportunity to thank you for your continued loyalty, which has resulted in Carpathia successfully assuming a leadership role in the Ukrainian community. Thank you.

2018 Повідомлення президента

Від імені Ради директорів я маю честь ще раз вітати членів кредитної спілки Карпатія на нашому щорічному звіті за 2018 рік.

У вересні 2017 року ми розпочали новий фінансовий рік з продовженням реалізації корпоративного стратегічного плану - дорожньої карти, встановленої Командою виконавчого управління та Радою - з метою забезпечення цілей, завдань та стратегій кредитної спілки.

Хоча стратегічний план може бути ретельно продуманим, важливо залишатись відкритим для змін і пристосувань, коли надходить нова інформація. Оскільки кредитна спілка перейшла на нове управління, нова інформація дійсно була представлена, а Рада та Команда виконавчого управління використали цю інформацію для переоцінки та зміни стратегічного плану кредитної спілки. Вперше кредитна спілка зазнала фінансових викликів, які, на жаль, призвели до фінансових затрат. У міру розвитку ситуації був розроблений новий стратегічний план, який зосереджувався на інвестуванні в процеси, управління та інфраструктуру, а також на впровадженні нової організаційної структури та культури, що підтверджує, що ми знаходимося на правильному шляху до надання виняткових послуг та результатів нашим членам.

Наше майбутнє є світлим. Здатність впливати на цей фінансовий спад і продовжувати демонструвати силу на нашому ринку можна пояснити низкою факторів: цілеспрямованими зусиллями керівництва та персоналу; лояльністю наших членів і партнерів; і надійний процес управління, що дозволяє змінювати пріоритети, коли виникають можливості та виклики. Наявність корпоративного бачення та дорожньої карти, яка скерує нас в цей час змін, є життєво важливою для забезпечення фінансової стабільності та успіху Карпатії.

Я хотів би подякувати членам Ради директорів за їхню підтримку та віддану роботу в Раді. Як Президент, я маю за честь і приємність працювати з талановитим, освіченим і цілеспрямованим колективом людей, які невтомно покладають свій час на досягнення спільного успіху.

На завершення, від свого імені і Ради директорів, я хотів би скористатися цією можливістю, щоб подякувати вам за вашу постійну лояльність, завдяки якій Карпатія успішно продовжує відігравати провідну роль в українській громаді. Дякую.

Roman Zubach
ПРЕЗИДЕНТ

2018

Chief Executive Officer's Message

In January 2018 I began my tenure at Carpathia Credit Union. Within the first three weeks it was my privilege to present the 2017 financials to members who, in many cases, I was meeting for the first time. Since that first introduction, I have been honoured to get to know many of you better. I have been equally privileged to get to know the staff who work to make our credit union the community pillar that it is.

This year has challenged the resolve of staff as we moved through a period of great change. Not only was there a transition in leadership, but there were also loan loss provisions booked that were significant enough to require a shift in strategy.

Since it can be harder to distinguish changes to opening balances, and in the interest of openness and transparency, it is worth highlighting here that some of these loan loss provisions were backdated to the prior period. As a result, the previously reported 2017 net income has changed from \$1.33 million to \$121 thousand and our opening assets has been adjusted from \$490 million to \$489 million. For the year ending September 2018, we have posted a net loss of \$580 thousand.

Posting a loss can be a challenge at any company. However, there are many positive actions that can be implemented when you decide to change your processes and the way you conduct business. The Executive Management Team and Board of Directors responded to new emerging information with a change to the credit union's strategy that focused on internal investment and moderating growth. As an organization, a focused effort on active cost and revenue management resulted in an increase in Gross Financial Margin from 1.60% to 1.66% as well as an increase in Gross Operating Income from 0.38% to 0.42%.

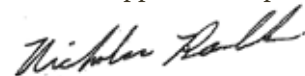
During this shift in strategy, the credit union was still able to complete a number of priority projects including: the launch of a new credit card suite; implementation of Deposit Anywhere, allowing cheque deposits via mobile phones; enhancements to our E-Transfer



product; as well as many improvements to our internal infrastructure, human resources and processes. In making sure that we continued to innovate and collaborate, Carpathia also became the first financial institution in Canada to offer Square Readers directly in our branches. Fostering partnerships with leading technology companies such as Square helps to empower our business and community organization members.

In 2019 the credit union will also be completing an organizational structure change as well as a conversion of our core banking system. Both of these major changes will further strengthen the credit union and allow us to continually enhance our service to members while positioning the credit union to continue to meet members' technological, and regulatory requirements. I am very excited about the future and all the enhancements that we have planned.

I would like to take this opportunity to thank the Board of Directors for the benefit of their experience and devotion and all my colleagues at the credit union who never cease to impress me with their dedication and passion. Our members are our focus and our purpose, and I would like to thank you for your continued enthusiasm and support of Carpathia Credit Union.


Nicholas Rawluk
CHIEF EXECUTIVE OFFICER

2018

Звернення Генерального директора

У січні 2018 року я почав працювати в кредитній спілці Карпатія. Протягом перших трьох тижнів мені було надано честь представити фінанси 2017 року членам, яких здебільшого я зустрів вперше. Після першого знайомства я мав честь пізнати багатьох з вас краще. Однаково важливо було познайомитися з персоналом, робота якого робить нашу кредитну спілку опорою громади, якою вона і являється.

Цей рік став випробуванням рішучості персоналу в період великих змін. Зміни відбулись не тільки у керівництві, але також мали місце значні втрати по позиках, які вимагали зміни стратегії.

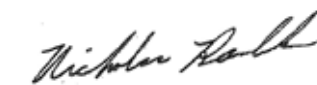
Оскільки може бути важко відрізнити зміни в початковому балансі, тому в інтересах відкритості та прозорості, варто зазначити, що деякі з цих положень втрат по позиках були зазначені заднім числом за попередній період. В результаті, раніше повідомлялося про чистий прибуток за 2017 рік, який змінився з \$ 1,33 млн до \$ 121 тис., а наші відкриті активи були скориговані з \$ 490 млн до \$ 489 млн. За рік, що закінчився у вересні 2018 року, ми зробили чистий збиток у розмірі 580 тисяч доларів.

Оприлюднення збитків може бути проблемою для будь-якої компанії. Однак існує багато позитивних дій, які можна реалізувати, коли ви вирішуєте змінити процеси та спосіб ведення бізнесу. Команда виконавчого управління та Рада директорів відповіли на нову інформацію, змінивши стратегію кредитної спілки, яка була зосереджена на внутрішніх інвестиціях та помірному зростанні. Як організація, цілеспрямовані зусилля з управління активними витратами та доходами призвели до збільшення валової фінансової маржі з 1,60% до 1,66%, а також збільшення валового операційного прибутку з 0,38% до 0,42%.

Під час цієї зміни стратегії кредитна спілка все ще змогла завершити ряд пріоритетних проектів, включаючи: запуск нового пакету кредитних карт; впровадження Deposit Anywhere, що дозволяє перевіряти депозити за допомогою мобільних телефонів; удосконалення нашого продукту E-Transfer; а також багато вдосконалень нашої внутрішньої інфраструктури, кадрів і процесів. Для переконання, що ми продовжуємо вводити інновації та співпрацювати, Карпатія стала першою фінансовою установою в Канаді, яка запропонувала Square Readers безпосередньо в своїх відділеннях. Зміцнення партнерських відносин з провідними технологічними компаніями, такими як Square, посилює підтримку нашим членам в сфері бізнесу та громадських організацій.

У 2019 році кредитна спілка завершить зміну організаційної структури, а також перетворення основи нашої банківської системи. Обидві ці зміни призведуть до подальшого зміцнення кредитної спілки і дозволять нам постійно вдосконалювати наші послуги для членів, одночасно позиціонуючи кредитну спілку, як таку, що продовжує відповідати технологічним і нормативним вимогам членів. Я дуже схвильований щодо майбутнього і всіх покращень, які ми запланували.

Я хотів би скористатися цією можливістю, щоб подякувати Раді директорів за їхній досвід і відданість, а також всім моїм колегам по кредитній спілці, які ніколи не перестають вражати мене своєю відданістю і пристрасстю. Наші члени є нашою цілью і нашою метою, і я хотів би подякувати вам за ваш постійний ентузіазм та підтримку кредитної спілки Карпатія.



Nicholas Rawluk
ГОЛОВНИЙ ВИКОНАВЧИЙ ДИРЕКТОР



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Report of the Independent Auditor on the Summary Financial Statements

To the Members of CARPATHIA CREDIT UNION LIMITED

The accompanying summary financial statements, which comprise the summary balance sheet as at September 30, 2018 and the summary statement of comprehensive income, summary statement of changes in members' equity and summary statement of cash flows for the year then ended are derived from the audited financial statements of CARPATHIA CREDIT UNION LIMITED for the year ended September 30, 2018. We expressed an unmodified audit opinion on those financial statements in our report dated December 18, 2018.

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 CARPATHIA CREDIT UNION LIMITED for the year ended September 30, 2018 are a fair summary of those financial statements, on the basis described in Note 1.

Emphasis of Matter

We draw attention to Note 3 to the summary financial statements which describes the restatement of the September 30, 2017 allowance for impaired loans and its related tax impact. Our opinion is not qualified in respect of this matter.

BDO Canada LLP

Chartered Professional Accountants

Winnipeg, Manitoba
 December 18, 2018

CARPATHIA CREDIT UNION LIMITED Summary Balance Sheet

September 30	2018	2017 (Restated Note 3)
Assets		
Funds on hand and on deposit	\$ 5,014,099	\$ 14,839,064
Income taxes recoverable	319,178	229,268
Other assets	1,203,634	907,955
Investments	35,794,603	29,601,624
Loans receivable	452,812,996	437,532,639
Property, plant and equipment	5,403,993	5,873,391
Deferred income tax asset	232,000	88,000
	\$ 500,780,503	\$ 489,071,941
Liabilities and Members' Equity		
Accounts payable and other liabilities	\$ 672,108	\$ 849,485
Deposits payable	474,496,996	462,030,275
	475,169,104	462,879,760
Members' Equity		
Members' shares	43,385	43,850
Retained earnings	25,568,014	26,148,331
	25,611,399	26,192,181
	\$ 500,780,503	\$ 489,071,941

Approved on behalf of the Board of Directors:

Ramon Jubed _____ Director

[Signature] _____ Director

CARPATHIA CREDIT UNION LIMITED
Summary Statement of Comprehensive Income

For the year ended September 30	2018	2017 (Restated Note 3)
Revenue		
Interest on loans receivable	\$ 16,110,053	\$ 14,663,639
Investment income		
Liquidity deposits	967,431	952,620
CUCM shares	74,952	76,106
	<u>17,152,436</u>	<u>15,692,365</u>
Cost of funds		
Interest paid to members	8,808,611	7,855,560
Interest paid on borrowings	42,109	-
	<u>8,850,720</u>	<u>7,855,560</u>
Gross financial margin	<u>8,301,716</u>	<u>7,836,805</u>
Operating Expenses		
Personnel	4,180,158	4,166,018
Administrative	1,541,300	1,593,307
Occupancy	1,334,434	1,269,910
Members' security	506,605	478,356
Organizational	253,042	315,679
Gross operating expenses	<u>7,815,539</u>	<u>7,823,270</u>
Less other income	<u>1,627,046</u>	<u>1,851,002</u>
	<u>6,188,493</u>	<u>5,972,268</u>
Gross operating income	<u>2,113,223</u>	<u>1,864,537</u>
Provision for impaired loans	<u>2,837,540</u>	<u>1,676,810</u>
Income (loss) before income taxes	<u>(724,317)</u>	<u>187,727</u>
Provision for Income Taxes		
Current	-	42,929
Deferred	(144,000)	22,800
	<u>(144,000)</u>	<u>65,729</u>
Net and total comprehensive income (loss) for the year	<u>\$ (580,317)</u>	<u>\$ 121,998</u>

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

CARPATHIA CREDIT UNION LIMITED
Summary Statement of Changes in Members' Equity

For the year ended September 30	2018		
	Members' Shares	Retained Earnings	Total
Balance at September 30, 2016	\$ 43,640	\$ 26,026,333	\$ 26,069,973
Net income for the year, as previously reported	-	1,330,131	1,330,131
Restatement of allowance for impaired loans (Note 3)	-	(1,208,133)	(1,208,133)
Net income for the year, restated	-	121,998	121,998
Issue of members' shares	252,391	-	252,391
Redemption of members' shares	(252,181)	-	(252,181)
Balance at September 30, 2017, restated	43,850	26,148,331	26,192,181
Net loss for the year	-	(580,317)	(580,317)
Issue of members' shares	42,690	-	42,690
Redemption of members' shares	(43,155)	-	(43,155)
Balance at September 30, 2018	\$ 43,385	\$ 25,568,014	\$ 25,611,399

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

CARPATHIA CREDIT UNION LIMITED
Summary Statement of Cash Flows

For the year ended September 30	2018	2017 (Restated Note 3)
Cash Flows from Operating Activities		
Net income (loss) for the year	\$ (580,317)	\$ 121,998
Adjustments for		
Interest revenue	(17,152,436)	(15,692,365)
Interest expense	8,850,720	7,855,560
Depreciation expense	514,789	508,368
Provision for impaired loans	2,837,540	1,676,810
Deferred income taxes	(144,000)	22,800
	<u>(5,673,704)</u>	<u>(5,506,829)</u>
Change in other assets and accounts payable and other liabilities	(473,056)	(716,951)
Change in income taxes recoverable	(11,807)	238,430
	<u>(484,863)</u>	<u>(478,521)</u>
Changes in member activities, net		
Change in loans receivable	(17,877,988)	(46,105,201)
Change in deposits payable	12,677,390	25,593,319
	<u>(5,200,598)</u>	<u>(20,511,882)</u>
Cash flows related to interest, dividends, and income taxes		
Interest received on loans receivable	15,870,144	14,579,841
Interest received on investments	1,085,749	1,114,395
Interest paid on deposits payable	(9,019,280)	(7,852,922)
Interest paid on borrowings	(42,109)	-
Income taxes paid	(78,103)	(272,187)
	<u>7,816,401</u>	<u>7,569,127</u>
Total cash flows used in operating activities	<u>(3,542,764)</u>	<u>(18,928,105)</u>
Cash Flows from Investing Activities		
Redemption (purchase) of investments	763,655	(30,775)
Purchase of property, plant and equipment	(45,391)	(370,981)
Total cash flows from (used in) investing activities	<u>718,264</u>	<u>(401,756)</u>
Cash Flows from Financing Activities		
Issue of common and surplus shares	42,690	2,355
Redemption of common and surplus shares	(43,155)	(2,145)
Total cash flows from (used in) financing activities	<u>(465)</u>	<u>210</u>
Net decrease in cash and cash equivalents	<u>(2,824,965)</u>	<u>(19,329,651)</u>
Cash and cash equivalents, beginning of year	<u>40,839,064</u>	<u>60,168,715</u>
Cash and cash equivalents, end of year	<u>\$ 38,014,099</u>	<u>\$ 40,839,064</u>
Comprised of the following		
Funds on hand and on deposit	\$ 5,014,099	\$ 14,839,064
Credit Union Central of Manitoba term deposits	33,000,000	26,000,000
	<u>\$ 38,014,099</u>	<u>\$ 40,839,064</u>

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

CARPATHIA CREDIT UNION LIMITED
Notes to Summary Financial Statements

For the year ended September 30, 2018

1. Basis of Presentation

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

Copies of the September 30, 2018 audited financial statements are available at the Credit Union's head office at 952 Main Street, Winnipeg, Manitoba.

2. Compliance with Minimum Capital and Liquidity Requirements

The Credit Union is in compliance with the capital and liquidity reserve requirements at September 30, 2018 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, the reader must refer to the audited financial statements including notes for the year ended September 30, 2018, which contain the information detailing the calculations.

3. Restatement of Allowance for Impaired Loans

During the year, it was determined that the specific allowance for impaired loans was understated for certain loans of the Credit Union as at September 30, 2017. The increase in individual specific allowance led to a decrease in loans to members on the Summary Balance Sheet and an increase in the provision for impaired loans on the Summary Statement of Comprehensive Income. The impact of this change in allowance has increased income taxes recoverable and deferred income tax asset and reduced the provision for income taxes. Comparative amounts presented in these summary financial statements have been retrospectively restated as follows:

	As Previously Reported	Adjustment	Restated
Summary Statement of Financial Position			
Loans receivable	\$ 438,966,208	\$ (1,433,569)	\$ 437,532,639
Income taxes recoverable	26,831	202,437	229,268
Deferred income tax asset	65,000	23,000	88,000
Retained earnings, end of year	27,356,464	(1,208,133)	26,148,331
Summary Statement of Comprehensive Income			
Provision for impaired loans	234,241	1,442,569	1,676,810
Provision for income taxes			
Current	245,366	(202,437)	42,929
Deferred	45,800	(23,000)	22,800
Net and total comprehensive income for the year	1,330,131	(1,208,133)	121,998

Our Team

Corporate Office

- Nicholas Rawluk, **Chief Executive Officer**
- Brian Petrynko, **Chief Marketing Officer**
- Lyndie Bourcier, **Chief Operating Officer**
- Janet Hnytka, **Chief Financial & Risk Officer**
- Liz Erickson, **Executive Assistant**
- Carissa Hrynkiw, **Receptionist**
- Tracy Goldstone, **Senior Credit Administration Officer**
- Myrosia Chimuk, **Credit Administration Officer**
- Yana Yamborko, **Credit Administration Officer**
- Vadym Haidashevskiy, **Credit Administration Officer**
- Maryna Buby, **Accountant**
- Helen Krawczuk-Suchy, **Accounting Clerk**
- Tammi McIvor, **Compliance Officer**
- Sylvia Arseny, **Senior Document Processor**
- Oksana Borys, **Document Processor**
- Natasha Hiebert, **Document Processor (Ideal Savings)**
- Iryna Kozak, **Filing**
- Iryna Lebezun, **Filing**
- Mary MacLean, **Filing**
- Marilyn Choquette, **Processing Clerk**
- Ginette Henry, **Marketing & Communications Coordinator**
- Doug Muntain, **Network Systems Administrator**
- Brenna Wall, **System Support Analyst**

Commercial Centre

- Gary Peric, **Commercial Account Manager**
- Julia Baryluk, **Asst. Manager, Commercial Operations**
- Laura Sala, **Senior Commercial Credit Administration Officer**
- Galyna Andriyeshyn, **Commercial Credit Administration Officer**
- Olesya Nowak, **Commercial Account Manager**

Main Street Branch

- Jaroslawa Middleton, **Branch Manager**
- Irina Lisowski, **Member Services Representative Supervisor**
- Maria Karnaoukh, **Member Services Representative**
- Maryna Herasymyk, **Member Services Representative**
- Svetlana Davidov, **Member Services Representative**
- Yuliia Melnyk, **Member Services Representative**
- Anna Myszczyk, **Member Services Representative**
- Daniel Fraser, **Member Services Representative**

McPhillips Street Branch

- Julia Demko, **Branch Manager**
- Halyna Shmendyuk, **Financial Services Representative**
- Brandeis Orr-Smallwood, **Member Services Representative Supervisor**
- Iryna Gumenyuk, **Senior Member Services Representative**
- Elie Grizina, **Member Services Representative**
- Tracy Jeffrey, **Member Services Representative**
- Olha Holovko, **Member Services Representative**
- Zinaida Berdynskykh, **Member Services Representative**
- Nola Wedlake, **Member Services Representative**
- Larissa Zacharuk, **Member Services Representative**

Henderson Highway Branch

- Lesia Gojan Klein, **Branch Manager**
- Olena Melnyk, **Financial Services Representative**
- Ekaterina Romanyuk, **Financial Services Representative**
- Karen Dubesky, **Member Services Representative Supervisor**
- Oksana Volochiy, **Member Services Representative**
- Liubomyra Rozit, **Member Services Representative**
- Yaroslava Kim, **Member Services Representative**
- Denise Romaniuk, **Member Services Representative**
- Olena Czuba, **Member Services Representative**
- Judy Cheguis, **Member Services Representative**

Grant Avenue Branch

- Ashley Elkiw, **Branch Manager**
- Ainsley Fewings, **Financial Services Representative Trainee**
- Chelsey Staniforth, **Member Services Representative Supervisor**
- Tatiana Sadikova, **Member Services Representative**
- Iryna Voytovych, **Member Services Representative**
- Yuliia Novytska, **Member Services Representative**
- Irina Boyko, **Member Services Representative**

Regent Avenue Branch

- Shelly Maslechko, **Branch Manager**
- Katrusia Manning, **Financial Services Representative**
- Oksana Rayter, **Financial Services Representative**
- Tenille Black-Greaves, **Member Services Representative Supervisor**
- Tetiana Zazuliak, **Member Services Representative**
- Natalie Suchoplas, **Member Services Representative**
- Natalia Lavryshyn, **Member Services Representative**
- Ryan Dorosz, **Member Services Representative**
- Olesya Shpotyuk, **Member Services Representative**

Senior Management



Nicholas Rawluk
Chief Executive Officer



Brian Petrynko
Chief Marketing Officer



Lyndie Bourcier
Chief Operating Officer



Janet Hnytka
Chief Financial & Risk Officer

Board of Directors



Roman Zubach
President



Peter Washchyshyn
Vice President



Noella Pylypowich
Secretary



Ivan Banias
Director



Dr. Taras R. Babick
Director



Don Cilinsky
Director



Demyan Hyworon
Director



Irka Semaniuk
Director



Susan Zuk
Director



Carpathia & Our Community

- 55+ Summer Games
- Action Daycare
- Antytila Concert
- Bernie Wolfe Community School
- Bulava Awards
- Canada Ukraine Foundation
- CDF of Canada Pledge
- Chief Peguis Community School
- Daffodil Gala
- David Livingston School
- East Selkirk Middle School
- EUBP River East School Division
- Gateway Mini Jets Team Sponsorship
- Happy Thought School
- Holy Family Home
- "Homin Ukrainy" Publishing Co. Ltd.
- IPAC Ukrainain Soccer Tournament
- Kildonan Horizons
- Kino Film Fest
- Knights of Columbus
- Kyiv Pavilion
- Lubov SSMI Foundation
- Manitoba Summer Games
- Melos Folk Ensemble
- Mercer Learning Disabilities Golf Classic
- Never Alone Foundation
- Oak Bank Elementary School
- Orlan Dance Ensemble
- Oseredok Ukrainian Cultural and Educational Centre
- Osvita Foundation
- Plast
- R.F. Morrison School
- Rady JCC Sports Dinner
- Ralph Brown School
- Red Cross Blood donor clinics
- Rusalka Ukrainian Dance Ensemble
- Selo Ukrainian Dancers
- Sopilka Ukrainian dance
- Spirit of Ukraine Pavilion
- Springfield Heights School
- Springfield Middle School
- St. Anne's Golf Tournament
- St. Michael's Ukrainian Orthodox Heritage Church
- St. Vladimir & Olga Cathedral
- The Associates of the Asper School of Business
- The Catholic Foundation
- The New Pathway
- The Welcome Home
- Trident Press Limited
- Troyanda Ukrainian Dance Ensemble
- Ukrainian Canadian Congress
- Ukrainian Canadian Institute Prosvita
- Ukrainian Canadian Social Services Inc.
- Ukrainian Canadian Students Association
- Ukrainian Catholic Women's League of Canada
- Ukrainian Golf Classic
- Ukrainian Park Camp
- Ukrainian Reading Association
- Ukrainian Youth Association
- United Way of Winnipeg
- Veselka Summer Camp
- Westland Foundation
- Winnipeg BIZ Zone Awards



CARPATHIA
CREDIT UNION
КАРПАТІЯ

Our Community



Locations

Corporate Office

3rd Floor, 952 Main Street
Winnipeg MB R2W 3P4

Commercial Centre

950 Main Street
Winnipeg MB R2W 3P4

Main Street Branch

950 Main Street
Winnipeg MB R2W 3P4

McPhillips Street Branch

80-2200 McPhillips Street
Winnipeg MB R2V 3P4

Grant Avenue Branch

1375 Grant Avenue
Winnipeg MB R3M 1Z8

Henderson Highway Branch

1341-A Henderson Highway
Winnipeg MB R2G 1M5

Regent Avenue Branch

1-850 Regent Avenue West
Winnipeg MB R2C 3A8

204.989.7400

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