

2011 Corporate Profile

Our Vision

Servus Credit Union builds a better world – **one member at a time.**

Our Mission

Servus Credit Union provides sound, advice-based financial products and services. We are here for our members through all stages of their lives. We help them achieve personal satisfaction, enjoy financial stability and a good quality of life, and we are committed to making a difference in the communities where they live and work.

Our Values

Community, Fairness, Integrity, Investing in Our People, Life/Work Balance,
Member Service, Teamwork

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feel good about your money.



Message from

Peter Elzinga

CHAIR, BOARD OF DIRECTORS

“Servus truly is a superb organization with great people who believe in the credit union way of banking and in what makes Servus Credit Union unique.”



If I were asked to choose two words to describe Servus Credit Union in 2011, they would be *rewarding* and *challenging*.

Rewarding because, three years into our five-year amalgamation plan, I have seen Servus come together with a renewed sense of energy and a common purpose. I also saw a demonstrated commitment to exceptional member service that is stronger than ever, and a sharper focus on our vision, mission and values.

Servus truly is a superb organization with great people—from our Board and executive to our employees and our member-owners—who believe in the credit union way of banking and in what makes Servus Credit Union unique.

I am especially proud of the awards we were honoured with this year from communities like Slave Lake, Red Deer, Sylvan Lake, Blackfalds and Lloydminster. As a credit union, Servus is committed to making a difference where our members live and work, and these awards tell me we're succeeding.

That commitment to making a difference was especially evident amid the tragedy of the Slave Lake wildfires in May. As the extent of the crisis became known, Servus quickly began providing members in Slave Lake with the financial help they needed to start putting their lives back together. Members across Alberta donated money for the Red Cross at their local Servus branches, employees raised funds that were matched by the credit union and Servus brought together a group of partners to contribute to the long-term rebuilding of the community.

Challenging because 2011 was a year of economic uncertainty and Servus Credit Union, while well-positioned to manage through, was not immune to the struggling world market and

changes in the global economy. The Executive Leadership Team, under the direction of President and Chief Executive Officer Garth Warner, rose to the challenge of ensuring that decisions were sound, costs controlled and the credit union's focus remained where it needed to be—on the best interests of its member-owners. I'm privileged to serve with such dedicated and capable individuals and am inspired every day by their passion for the credit union way.

Because of the difficult nature of the year, the Board was especially pleased to approve \$44.3 million in Profit Share, which is the largest amount ever distributed to our members.

The Board of Directors continued to be challenged this year with how to increase member engagement in the credit union. Member-ownership and democratic member representation are fundamental and vital elements of our credit union, yet member participation in board elections and annual general meetings is relatively low. We continue to wrestle with the question of how to keep our members involved in their credit union.

As we look ahead to 2012, the United Nations' International Year of Co-operatives offers a timely and important celebration of the contributions co-operatives, including credit unions, make to the social and economic development of communities around the world.

Together with other members of the Board of Directors, I want to say thank you for supporting Servus Credit Union. You can continue to have confidence in Servus' commitment to meeting your financial needs and its future as a strong, secure credit union. You can take pride in the part you play in building better communities, a better Alberta, and a better world.



Message from

Garth Warner

PRESIDENT AND CHIEF EXECUTIVE OFFICER

“Servus Credit Union’s accomplishments in 2011 are the result of hard work, commitment and dedication to building a better world—one member at a time.”

As I reflect on 2011 at Servus Credit Union, I'm proud of all we accomplished and optimistic about where Servus is headed as an organization and a credit union.

The year was a challenging one. Throughout 2011, we adjusted our priorities in the face of uncertainty and change in the world economy. We reinforced our strong financial position and achieved stable growth while staying focused on our members' interests. Additionally, we supported both the credit union system as a whole as well as our own stability and sustainability for the future. In doing so, we became more efficient, managed our costs wisely and carefully considered the impact of our decisions on our members, employees and communities.

Harmonization of our banking systems is one of the challenges we face as we work to serve member interests for the long term. As a result of the ongoing evaluation of the banking system platform chosen in 2010, we decided to explore other options that will allow us to bring all members on to one banking system in a more timely and cost-effective way. At the same time, we made positive progress on other business transformation activities, which continue moving us closer to our goal of being one integrated province-wide credit union providing exceptional member service today and for years to come.

Throughout 2011, we maintained our focus on achieving strong financial results for our member-owners. We met all our balanced scorecard targets, achieving operating income of \$102.6 million, an operating efficiency ratio of 70.4%, and a 8.0% ratio of capital to assets, which is almost double the regulated requirement. We also increased our total assets by 4.2%, grew our loans by 6.3% to \$10.0 billion, increased deposits 3.8% to \$10.2 billion and raised our member's equity by 6.1% to \$883.3 million. (Refer to page 5 of the Management's Discussion and Analysis for more information about these results.)

In all we did and all we achieved, Servus' vision, mission and values truly came to life in 2011. Nowhere was this more apparent than in the \$44.3 million we shared with our members through our Profit Share program.

This record payout is a demonstration of our vision of building a better world—one member at a time.

At the heart of Servus' mission are the sound, advice-based financial products and services that we provide to our members through all stages of their lives. This year's strong member satisfaction, brand awareness and brand health results show that this commitment to exceptional member service is benefiting our members and our company.

Our value of investing in our people guided our strong focus on employee engagement, life-long learning and succession planning in 2011. That focus paid off as we were named Alberta Venture's 2011 Best Overall Workplace for Over 750 Employees and Best Workplace for Benefits, with an Honourable Mention for Best Employer Perks and Incentives. We also re-qualified for the third time as a member of the Platinum Club of Canada's 50 Best Managed Companies.

Leadership development was also an area of focus at Servus in 2011 and I'm proud to say that our future looks very bright. The Servus Young Leaders Network built strong momentum throughout the year, bringing together young and aspiring leaders who share a passion for and vision of a strong and vibrant future for credit unions. Devin Selte and Robert Christiansen, both Young Leaders Network executive members, won major international awards for credit union leadership and innovation.

Servus is committed to being a good steward in a strong credit union system and was pleased to welcome the members of four small credit unions into our family this year. We also supported improved access to financial services for credit union members across Alberta through a new province-wide inter-credit union banking program.

Servus Credit Union's accomplishments in 2011 are the result of hard work, commitment and dedication on the part of all employees, the Executive Leadership Team and our Board of Directors to building a better world—one member at a time. The success we achieved this year gives me great confidence that together we can meet the challenges of the years to come.



Servus in 2011 Achieving Results

Performance Highlights

\$44.3M

shared with members
through our Profit
Share Program

79.1%

Excellent/Very Good
rating in overall member
service satisfaction

Source: Synovate CSI 2011

3 NEW

or improved branches
to better serve members
(Calgary, Westlock, Lloydminster)

Servus Credit Union has roots going back nearly 75 years to when the first credit union was incorporated in our province. Then, Albertans wanted a financial institution where their needs and interests came first, they had a say in decisions and they could share in its success. Today, Servus Credit Union continues that tradition, providing our member-owners with a share of the profits, a voice in the direction of our credit union and expert financial services from a company that cares about them, their family and their community.

Member-owned and member-focused

As a credit union, Servus exists to serve our members. We are committed to providing them with expert financial advice through all the stages of their lives. With a full range of advice-based products and services, our knowledgeable staff help members achieve personal satisfaction, enjoy financial stability and a good quality of life.

Whether they have a home mortgage or a chequing account, bank with us for their business or are one of our dedicated employees, Servus members have a voice in how the credit union operates by voting for our Board of Directors. And they share directly in the credit union's successes through the Profit Share

Program. The more business a member has with us, the greater their share of the profits.

All Servus members can be confident that they're getting advice that's just right for them. Our knowledgeable staff take the time to get to know each member's needs, financial goals and dreams for the future. Servus members can also feel safe knowing that all the money they deposit at Servus, and the interest earned, is fully guaranteed—up to any dollar amount—by the Credit Union Deposit Guarantee Corporation.

Our nearly 390,000 members are diverse, with needs and goals as varied and unique as they are.

\$1.4M

in community
investment activities

6.3%

increase in member
loans to \$10 billion

6.7%

increase to Brand
Health* to 63

5.7%

increase in Brand
Awareness* to 74

* Brand Awareness is the proportion of consumers who know of our brand, including aided, unaided or top-of-mind awareness of Servus as a financial institution. Brand Health is an overall measure of brands' competitiveness in the market and is known to correlate with market share. Source: Ipsos Reid Brand Health Equity Tracking 2011

We offer specialty accounts for the young, the young-at-heart and everyone in between. For our members 17 to 25 years old, the Young & Free Alberta program offers a free chequing account along with information, tips and ideas to help young adults manage their money wisely and get on track for financial success. Through blog posts, tweets, videos, contests and public appearances, the Young & Free Alberta Spokester promotes the benefits of our credit union to the next generation of member-owners.

At Servus, our commercial members know business, and we know business banking. Our relationship managers work with members to find the solutions that help them manage everything from their cash flow and investments to their customers and employees. Whether a business is just getting off the ground or growing by leaps and bounds, financial decisions are made locally

and with an understanding of the Alberta market so members can take advantage of opportunities to grow their business and succeed.

Providing exceptional member service means looking beyond deposits, accounts and mortgages to understand each member's lifestyle so we can help anticipate their needs now and in the years to come. Through Servus Wealth Strategies, we provide advice on comprehensive financial planning as well as insurance to help with the unexpected, and trust and estate services to give our members and their families peace of mind.

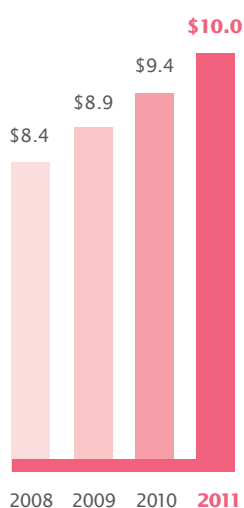
Our members are our owners, our most important stakeholders and the reason we're in business. We're committed to helping each Servus member achieve their dreams of a better life, a better community and a better world.

Servus Wealth Strategies Ltd. is a subsidiary of Servus Credit Union Ltd., offering financial planning, life insurance and investments.

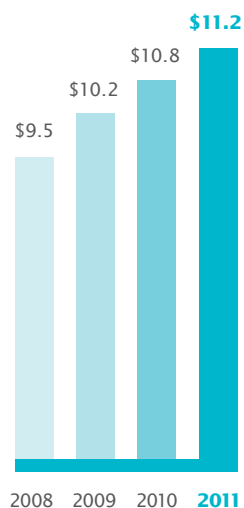
Performance Summary



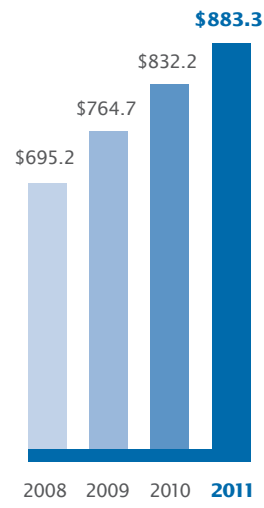
Deposits
(\$billions)



Loans
(\$billions)

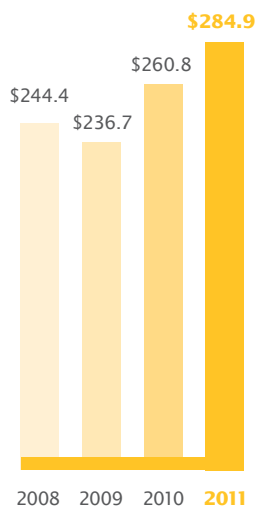


Assets
(\$billions)

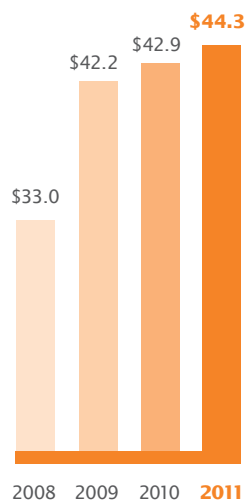


Member Equity
(\$millions)

Servus' *Members First* philosophy means that our nearly 2,300 employees work hard every day to give members the advice that's right for them, based on their individual needs and financial goals. *Members First* is about making sure that every employee, whether they work in a branch or a support department, is focused on our members. It's about building relationships, being proactive and helping members succeed. It also ensures that no matter which Servus location a member visits, they'll experience the same high standard of care and attention that they've come to expect from their credit union.



Operating Expenses
(\$millions)



Profit Share
(\$millions)

Member Satisfaction

Rating Excellent/Very Good

- 79.1%** Overall Satisfaction with Member Service
- 80.3%** Satisfaction with online banking
- 84.6%** Satisfaction with local branch service

Source: Synovate CSI 2011



Servus in 2011

Making a Difference

Slave Lake

In May 2011, devastating wildfires swept through the Slave Lake region, destroying nearly a third of the community. Our credit union, employees and partners responded quickly to the crisis by first making sure our members and employees were safe and supported, and then by looking at how we could contribute to emergency relief and rebuilding. Through impromptu fundraising all across the province, our employees raised more than \$42,000, which was matched by Servus and donated in support of long-term rebuilding efforts for the community. Our members brought in an additional

At Servus, we're committed to supporting our communities through changing economies and environments. We invest in the long-term well-being of our members and the places where they live and work. Our efforts continue to be focused in four primary areas:

- Children and youth
- Local community initiatives and events
- Education
- Social services and poverty

Making a Difference...

In 2011, we were proud to contribute \$1.4 million to organizations, agencies and projects that share our commitment to building a better world. Our community investment decisions were guided by our corporate values and commitments to our members while fulfilling our responsibility to ensure the long-term sustainability of our credit union in an uncertain financial environment.

...in our communities

Servus Credit Union is committed to making a difference in our members' communities. Demonstrating that commitment, we distributed 68% of our total community investment dollars across 62 communities for support of local initiatives and events; the remaining 32% was focused on province-wide corporate initiatives.

Our support goes beyond providing funding through sponsorships and donations as many Servus employees also gave their time and energy to help community and charitable organizations reach their goals.

We were honoured to be recognized by a number of local and community-based awards for contributions our company and employees made to Alberta's communities in 2011 including:

- Best of Red Deer awards for Top Financial Institution, Friendliest Staff, Best Business to Work for, and Best Customer Service
- Alix Chamber of Commerce named our Alix branch their 2011 Community Supporter of the Year
- Slave Lake Chamber of Commerce's 2011 Employer of the Year
- Big Brothers Big Sisters of Lloydminster's Champion of Magic 2011 award for outstanding contribution to their agency through fundraising and other support
- 2011 Business Awards from the Town of Blackfalds for Community Involvement, Customer Service, and Long Term Business
- 2011 National Philanthropy Day recognition in the Public Service category, nominated by the Art Gallery of Alberta

\$23,600 in donations to the Canadian Red Cross. In total, Servus and our partners Deloitte and Touche LLP, Credential Financial and Temenos contributed approximately \$114,000 for rebuilding efforts. In partnership with ATB Financial, Servus also bought \$2 million in housing that is being made available at below market rate to attract medical personnel to the community. The crisis may be over in Slave Lake but much remains to be done and Servus Credit Union is committed to being part of rebuilding this strong and vibrant community.



Making a Difference

Caja Yanga Credit Union Board of Directors President Manual Hernandez Moreno (seated, left) and World Council of Credit Unions delegate Joshua Fetting (standing, left) with Servus Board Chair, Peter Elzinga (standing, right), and Director Penny Reeves (seated, right) during the Mexican credit union's internship at Servus in May 2011.

...across our province

Servus Credit Union is committed to maintaining a local presence in the communities we serve while also taking advantage of our unique provincial-wide reach to achieve our vision of building a better world—one member at a time. Through our annual United Way and Sign of Hope campaign, Servus members and employees help improve the quality of lives in our communities through bake sales, book sales, raffles, pledging and a wide range of other fundraising activities. This year, we donated \$307,534 to the United Way and Catholic Social Services programs in our communities across Alberta.

Servus demonstrated our focus on children and youth and education by establishing a number of province-wide partnerships. Over the next three years, Servus will provide financial and volunteer support to help Junior Achievement in Alberta deliver their Dollars with Sense program. Through this partnership, Dollars with Sense will bring the basics of money management and financial literacy to 4,000 more classrooms and nearly 20,000 Grade 8 students. We also entered into multi-year agreements with Rotary International and Alberta 4-H to promote youth leadership and active citizenship among young Albertans.

Another way Servus supported young Albertans and their dream of making a difference in the world was through our second annual Young & Free Scholarships. We awarded a \$1,000 scholarship to each of 30 students who demonstrated leadership and the desire to make a positive difference in the world. More than 175 students sent in video or written applications describing how they would help themselves, their friends or their peers overcome a challenge facing their generation. We continue to be inspired by their passion and creativity, and are proud to help support our next generation of leaders.

...in the credit union system

At Servus, we believe we have a responsibility to offer stewardship and leadership in support of a robust and sustainable credit union system in the province. This year, we demonstrated our commitment to the long-term sustainability of credit unions in Alberta by welcoming members from Royglenor Credit Union, Industrial Credit Union, Strathfiner Credit Union and Edmonton Postal Credit Union into our organization.

We are committed to excellence in business processes, management and innovation so our members and all credit union members can

continue enjoying the benefits of the credit union way of banking long into the future. Our achievements in these areas this year included:

- Alberta Venture's Best Overall Workplace for Over 750 Employees and Best Workplace for Benefits; Honourable Mention for Best Employer Perks and Incentives
- Gold medal for credit union innovation from the Filene Research Institute awarded to Robert Christiansen, Branch Manager, Medicine Hat – Southview
- Re-qualifying as a member of the Platinum Club of Canada's 50 Best Managed Companies for the third year in a row
- Next Top Credit Union Executive title awarded by the Credit Union Executive Society to Devin Selte, Corporate Trainer, Leadership Development and Change Leadership

...in our world

Servus is also part of the global credit union and co-operative world. We support the development of credit unions beyond our borders through our association with the World Council of Credit Unions' International Partnership Program and, specifically, our partnership with Caja Yanga Credit Union of the state of Veracruz, Mexico. In May 2011, we hosted their Board President and two employees for an

internship on Anti-Money Laundering, Corporate Security and Enterprise Risk Management. Servus will reciprocate in 2012 by sending staff to Mexico where the focus will be on marketing and community relations.

Representatives from four Louisiana credit unions and the Louisiana League visited Servus in early June 2011 to learn about our strong business banking services. During their visit, the delegates learned about various aspects of commercial services, including credit applications, underwriting, cash management, payroll processing and employee solutions.

Servus supports employee participation in international activities through the Canadian Cooperative Association's employee volunteer programs. In 2011, a number of Servus employees travelled to developing countries as mentors, on study tours and development trips, or hosted women leaders from developing country credit unions. Here are some of these employees' thoughts on their experiences:

Stewart Oke, Delburne Branch Manager, went to Uganda as part of the Management Coaching Program. He said, "My experience in Uganda allowed me to witness the credit union system working and thriving at the grassroots level. Although we came from two very different cultures, our belief in and commitment to the credit union system brought us together."

Community Councils

Our 34 Community Councils represent ethnic and geographic communities across Alberta. The councils provide important feedback on how we're doing and how we can improve. They are also our very best ambassadors, spreading our story to community leaders and citizens around the province.

In June, Debbie Neddow, a branch manager in Edmonton, and Yvonne Derksma, Director of Accounting Operations, hosted Alice Kosgei, CEO of Kericho Tea Growers Savings and Credit Co-Operative in Kenya, for 10 days. Debbie says, "Alice showed our staff and my family the true meaning of a credit union with her stories of how they help the tea growers and women of Kericho."

Her volunteer mission to Sri Lanka was a humbling experience for Trish Rasmussen, Team Manager, Commercial/Agriculture in Red Deer. "I was able to see that by providing tools, resources and knowledge, these developing countries are able to sustain themselves for generations to come. I witnessed first-hand how a little bit of financial support can help build an entire community."

For the environment

Waste management and environmentally friendly building practices continue to be a priority for Servus Credit Union. Our efforts to decrease waste and increase recycling are seeing significant results.

In 2011, we expanded our recycling program to include the Parkland Square regional office in Red Deer and continued our existing programs at seven other locations, including Servus Corporate Centre. In total, we recycled more than 53 tonnes of paper and cardboard. That's equivalent to saving roughly 175 cubic feet of landfill space, 905 trees and 370,000 gallons of water!

Servus also began fluorescent lighting recycling programs this year, diverting more than 1,250 four-foot tubes and 450 compact fluorescent bulbs, as well as approximately 300 kg of non-PCB ballasts from the landfill. The programs will continue and will be expanded in 2012.

For our employees

Our commitment to providing exceptional member service starts with a recognition that our employees are also member-owners. Like the members they serve, employees have a say in how our credit union is run and a stake in our success. An investment in our employees is an investment in the future success of our organization. We invest in life-long learning, provide opportunities for advancement and help our employees reach their full potential. We are committed to supporting the development of the next generation of credit union leaders.

Building on the foundation established when we came together in 2009 to select our corporate values and in 2010 to define our vision and mission, in 2011 we continued to deepen our shared vision and understanding of our goals for our credit union in 2011. We also began looking more toward the future and what we need to do with and for our employees to sustain our credit union as a vibrant, successful and growing organization that meets our members' needs today and in the future.

Here are some highlights from our achievements in supporting, developing and celebrating our employees in 2011:

- Succession plans put in place for all positions above senior managers, to ensure we're supporting the sustainability and long-term success of the company
- New payroll and performance management systems were implemented to support a more efficient and effective Human Resource Information system for the future
- First annual 35 under 35 Leadership Retreat was organized by the Servus Young Leaders Network
- 85% of employees attended a learning program, including 227 core training sessions delivered to nearly 1,900 employees and other complementary seminars and conferences

Employee service milestones: Putting experience to work for our members

578

employees

celebrated milestones
in 2011

22

employees

with 30 plus years
of service

145

employees

with 10 to 25
years of service

4398

combined years

of credit union
experience

For members and by members: The Servus Credit Union way

For nearly 75 years, credit unions in Alberta have provided a better way of banking—the credit union way. Credit unions put members and their interests first. They are part of the community and members have a say in the direction of their credit union.

Today and for years to come, Servus Credit Union brings the credit union way of banking to Albertans all across our great province. We invest in strong and resilient communities, play a leadership role in a robust credit union system, and do our part to help protect the environment.

At Servus, we understand the business of good business. We work hard to be a strong and profitable company, and our members and communities share directly in our successes. We're member-focused and member-driven, and we're here for our members through all the stages of their lives. They come to us for expert financial services and advice on their path to financial stability, personal satisfaction and a good quality of life. They are our member-owners and they are the reason we exist.

In everything we do, today and tomorrow, Servus Credit Union builds a better world—one member at a time.

President's Award of Excellence

Servus' third annual President's Award of Excellence rewarded 25 employees with a trip to the annual World Credit Union Conference to engage with the worldwide credit union movement and reconnect with what it means to be a credit union. The recipients were nominated by their peers in recognition of their outstanding contributions to Servus' success.

2012: International Year of Co-operatives



The United Nations has declared 2012 as the International Year of Co-operatives (IYC). As the world celebrates cooperatives, Servus is joining with the Canadian Co-operative Association, the Alberta Communities and Co-operative Association and Alberta Central to host and support a series of IYC events across the province. Throughout the year, Servus will help increase awareness of the role credit unions and co-operatives play in our lives, enhance relationships with other co-operatives and celebrate co-operative achievements of the past and those yet to come.

Servus provides our members with exceptional service:

- In person at more than 100 locations in 62 communities across Alberta
- Online with more than 500 pages of information for life, business and community at servus.ca
- At your convenience, 24 hours a day, 7 days a week through TeleService® and online banking

®TeleService is a registered trademark of Vancouver City Savings Credit Union

Servus is
Canada's only
province-wide
credit union:

- We're in 62 communities from Fort McMurray to Lethbridge
- Business support centres in Lloydminster, Edmonton, Red Deer, Calgary and Grande Prairie
- 34 Community Councils represent Alberta's ethnic and geographic communities and help connect us with local leaders and citizens.



Governance & Leadership



Board of Directors

(Standing L-R) William J. (Bill) Anhorn, Penny Reeves, Amy Corrigan, Peter Galloway, Perry Dooley, Jonathon Holt, Sam Cooper, Simon Neigum, Alison Starke; *(Seated L-R)* Doug Hastings (Vice Chair), Helen Cheung, Peter Elzinga (Chair)

Servus Credit Union's Board of Directors represents our member-owners, ensuring they have a voice in the direction of their credit union. By adhering to the principles of openness, transparency, accountability, ethics and rule of law, they are a strong and effective governing body that keeps the best interests of our members top-of-mind.

Board Mandate

The Board of Directors ensures that Servus creates and maintains value for stakeholders and serves the needs of our member-owners and their communities. The Board sets our strategic direction, formulates and monitors policies, evaluates organizational performance and ensures that an effective risk management framework is in place.

The Servus Board of Directors consists of 12 members from across the province. They are

elected by the membership through in-branch and online voting. Directors are elected for a three-year term. The Board has established committees to help govern the organization effectively and to better manage risk.

For complete information about Servus' governance, refer to the Corporate Governance section of the 2011 Management's Discussion and Analysis that accompanies this document.

A \$1 investment is all it takes to get all the benefits of member-ownership, including the opportunity to vote or be nominated for a position on the Board of Directors. Elections are held each year and all Directors are member-owners.



Executive Leadership Team

(Standing back row, L-R) Dan Bruinooge, Ian Glassford, Taras Nohas, Yves Auger;

(Standing front row, L-R) Gail Stepanik-Keber, Darrell White, Garth Warner, Darcy Peelar

GARTH WARNER

President and
Chief Executive Officer

YVES AUGER

Chief Information Officer

DAN BRUINOOGUE

Chief People and
Corporate Services Officer

DARRELL WHITE

Chief Operating Officer

IAN GLASSFORD

Chief Financial Officer

TARAS NOHAS

Vice President Strategy
and Governance

DARCY PEELAR

Chief Risk Officer

GAIL STEPANIK-KEBER

Chief Marketing Officer

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