ANNUAL REPORT

Uncommon Results







Teamwork is the ability to work together toward a common vision. The ability to direct individual accomplishments toward organizational objectives. It is the fuel that allows common people to attain uncommon results.



- ANDREW CARNEGIE

WE ARE FUSION **MESSAGE FROM MESSAGE FROM FUSION TEAMS BOARD OF DIRE** SUPPORTING OU

ANNUAL REPORT 2018

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Building on the strengths of the people, the services and the branches our members know and trust, we are blending the best of both our worlds and exploring some new ideas.

At Fusion, our job is to serve you, our members and neighbours, to the best of our abilities, every day.

We believe that when people are confident about their finances, our communities get stronger, brighter and more economically dynamic. That translates to new businesses, more opportunities and more good days for us all.

Fusion is the phenomenon of two or more things coming together to form something new. It's about more than just creating a spark and igniting change. It's about creating tremendous amounts of energy that net only positive returns.

The power of Fusion Credit Union comes from its members, each one adding energy and strength to the organization — strength of character, strength of commerce and strength of community.

This is strength born out of empathy and respect for each other. It's nurtured by a genuine desire to make each other better, happier and more prosperous. It's sustained by the understanding that each member is equal to one-another and is as important as the credit union itself. It's this combination of empathy, respect and understanding that draws members to its doorstep.

Always greeted with a smile and a warm handshake, members feel welcome at Fusion and they feel like they matter. They are equal and they are among friends.

OUR PURPOSE

At Fusion, we help our members live their best lives.

BRAND PROMISE

We commit to ensuring our members and communities remain at the centre of every policy, decision and action we undertake.

FINANCIAL LITERACY AND WEALTH MANAGEMENT

One of the ways we help our members live their best lives is to have a team of experts available to assist you in your wealth management decisions.

OUR TAGLINE IS HERE FOR GOOD. THIS MEANS:

- We are committed to our communities today and for the long term.
- We are here for the good people we serve and those we work with.
- We are here to do good, to add good, to represent good, wherever we can.

Collectively, we believe that the future of our communities lies in our shared ability to be creative and aspire to new things, to embrace new economic opportunities, while remaining grounded in our values.

Community is the filter through which we make all of our decisions. In action, we are good corporate citizens. We pay people fairly, we consider the environment as one of our stakeholders, we work with suppliers as partners, and we are accountable to the communities where we conduct business.

We demonstrate our commitment to community through our sponsorships, our volunteer representation, our financial literacy work, and our engagement in events that align with who we are, and what we stand for.



MESSAGE FROM THE BOARD CHAIR

Guy Huberdeau

What an exceptional privilege it has been to take part in this coming together of two credit unions into one.

From initial discussions to this day, all of us on the Board have been highly impressed with the dedication and commitment of Ron Hedley, the senior team and everyone throughout the organization in getting this done.

As a Board, we have worked diligently to set the overall direction and provide guidance through governance and policy. We have strived to lead by example in our deliberations and our decisionmaking, and in showing up to support where we are asked.

From the Board perspective, it has not always been easy. There have been challenging circumstances and difficult decisions to be made. We have always felt that we could rely on the candor and credibility of everyone involved as we navigated new territory together.

We also understand that we have asked a lot of everyone through this process. It is one thing to be a part of change in our stewardship role, it is altogether dfferent to face uncertainty and change in your day to day worklife and try to continue to put your best foot forward with colleagues, members and external partners.

So, I want to thank the Board for their commitment and diligence through this process. I am certain that the balance point achieved through the unique expertise and contributions of each Board member contributed greatly to our position today. I want to recognize the staff, at all levels and across each branch, who navigated these changes brilliantly, while keeping members' needs and service delivery first.

Finally, of course our members, without whom we wouldn't exist. It is always our priority and our privilege to earn your membership everyday.

As of December 31, 2018, Fusion Credit Union is a full-service financial institution serving over 30,000 members across 18 branches in the Parkland and South Western Manitoba.

With assets under administration exceeding \$1.06 billion, we have the capacity and the commitment we need. From here, we can see opportunity in all directions to support prosperity and growth in our home communities like no one else can. We can confidently commit to our staff, members, partners and neighbours that we will do all we can to support their success.

Thank-you

Shup Auterdeare

Guy Huberdeau Board Chair



MESSAGE FROM THE CEO

Ron Hedley

Everyday, people ask me how things are going with our amalgamation and each time I am proud to say that things have gone smoother than expected.

There is one reason for that – the people here. From our Board to the Senior Leadership Team, to the leaders and staff in each branch, our partners, suppliers and members, the teamwork in reaching our goal has been phenomenal.

This report is called uncommon results because we have collectively exceeded our own expectations. From speaking with others in the industry, it is uncommon that our process has gone this smoothly; it is uncommon that recently formed teams with tight timelines and high expectations achieve, as ours have; it is uncommon that one vision for our collective future has such strong, early support.

As you will see through this report, our teams have taken on the difficult challenge of building as they go - maintaining the high level of service our members rightfully expect, while simultaneously cleaning up or amalgamating known systems, or creating new ones. We've asked people to take on new roles, work with new people, learn new skills, without skipping a beat – which they have done.

People are taking advantage of this rare opportunity to redefine the work life and culture across all branches, to make sure our work adds value to our lives and to the lives of the people around us.

At Fusion, we do all we can to help our members and our communities succeed.

And we have. At year end, we had over \$945,000,000. invested on our communities in the form of loans to individuals, families, producers

- and businesses. Our member support is based on addressing each request by asking 'what can we do to help?'
- We have been privileged to support our communities last year, to a total of almost \$180,000. in sponsorships, donations and scholarships. Our commitment to communities goes beyond this, it includes over 35,000 green activities of energy saving and recycling by our staff at home and at work.
- It includes striving to buy local, taking part in volunteering, and supporting local organizations through resources like providing meeting space, or lending out our tent, free of charge.
- It is difficult to appropriately recognize the contributions that Board Members, individuals and teams have made. I hope that each of you sincerely take pride in the part you have taken. We have done something uncommon here and this work will serve us, our friends and our neighbours well today, and in the years to come.

Thank you for your support in coming this far. We are looking forward to a future that is prosperous and well.

Ron Hedley Chief Executive Officer

Thank you to all the amazing teams that made this possible!

INNOVATION TEAM

The Innovation Team started the significant task of merging the entire banking system on January 1, 2018 and successfully completed the majority of that work by June.

In 2018, they spent countless hours identifying the systems, technologies and processes that were in place at both legacy credit unions and they began to work toward consistency within these areas. Planning at the board and management level occurred twice throughout the year, and the new strategic direction of Fusion Credit Union was established.

They continue developing and implementing new technology in order to provide seamless, interactive experiences for our members and staff.

HUMAN RESOURCES TEAM

The HR Department has accomplished a lot in the last year. One of their highlights was transitioning Fusion staff to one benefits provider and payroll system. They reviewed the base compensation structure, and with the help of employees and managers, they developed new job descriptions for every position at Fusion. This was a big undertaking, and thanks to the contributions from everyone, it was a great success.

Looking ahead, the HR Team is excited to focus on delivering specialized training to create a genuine experience for our employees and members.

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LENDING SOLUTIONS TEAM

The Lending Solutions Team is always trying to find the best way to do things, whether that's making lending products and systems better, easier or both. This year, the team developed a new lending policy (the rules on how Fusion lends). This new pricing policy focused on being fair to membership, while also being loyal to those that have been loyal to Fusion. The Lending Team continues to stay focussed on solutions. They have streamlined fees and many members will have noticed reduced lending fees in 2018 and 2019.

They are excited to continue offering competitive rates and great solutions to members, taking advantage of Fusion's larger combined size to offer more to its members, as promised in the merger.

RISK AND COMPLIANCE TEAM

The Risk and Compliance Department at Fusion Credit Union worked diligently to accomplish outstanding advancement over the past year. These undertakings related to the risk and compliance functions within the framework of the Three Lines of Defence risk management model. The team embraced the accountabilities of ensuring the credit union identifies emerging risks, complies with rules and legislation, identifies and monitors risk and provides exceptional service that meets the needs of the credit union's teams.

Fulfilling these important responsibilities enabled Fusion Credit Union to ultimately achieve its organizational goals, most importantly, its member service. This inspiring progress has set the stage for future advancements to enhance the risk management efforts at Fusion Credit Union.

BRANCH OPERATIONS TEAM

The Operational Team worked collaboratively with Innovation to successfully merge Fusion's banking systems in June, including the merge of Fusion's online banking, with minimal impact to member service. They merged product offerings and rolled out Fusion products and services to all existing and new members.

The Operational Team aligned rates and fees and introduced the member onboarding platform into legacy Catalyst branches. This was to improve the account opening process for both members and staff while offering the ability for non-face to face account openings, which is offered through the Fusion website. They brought together various Fusion Facts to assist staff on aligning procedures to better serve members, and successfully prepared for the transition to the new Collabria credit card offering.

 Going forward, the team is excited to work on a strategic plan to further improve and align additional operational items. This will continue to elevate the service offerings and the experience for existing and new members. They will also enhance the workplace for staff and continue to make Fusion Credit Union an excellent place to work.

WEALTH TEAM

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As part of the innovation team, The Wealth Team has continued to operate successfully through the amalgamation. They continue to build their capacity to serve more members, providing solutions that meet the needs of members throughout their lives. The Wealth Management Department grew with an

additional advisor in Dauphin, Manitoba.

They are excited to have moved past the merger and to focus on the future as a unified team with a refreshed purpose and mission.

They are motivated by the good that they continue to do within each of our communities and the impact that they will have for years to come.

INSURANCE AND REAL ESTATE SUBSIDIARIES

Through the amalgamation, the Insurance and Real Estate subsidiaries continued to operate successfully, providing Insurance and Real Estate services throughout our communities. They are excited to move forward with a renewed focus, and commitment to those they serve.

FINANCE TEAM

The Finance Department has been busy over the last year and are proud of their successes to date. They successfully merged Fusion's banking systems and financial reporting platforms and were able to roll out the staff electronic expense submission process seamlessly.

They introduced Fusion's accounts payable process, and this included paperless invoice tracking. As well, they streamlined the clearing process and worked together with other departments to establish consistency across all 18 branches. They enhanced Fusion's Asset Liability Management processes and tools to enable future growth and financial strength.

The entire Finance Department is eager to see what creative and fun things Fusion will do in the years to come. They are working on enhancing our reporting structure to provide more useful information and analytics. This will help each department in Fusion provide even more services to our members. They are also looking at finding additional efficiencies in day to day operations to ensure that Fusion is running like a well-oiled machine.

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MARKETING TEAM

This year, the Marketing Team had the privilege of assisting the development of the new branding for the amalgamated credit union. Right from the beginning, it was extremely important to them to receive feedback from all of stakeholders to ensure that everyone was well informed and that the key pieces were built into the new credit union branding.

They worked with a marketing agency to develop messaging that resonates with people. They wanted people to feel comfortable with Fusion's new brand because it still had the same values as the old one. This is where the "new name, same credit union" mentality was born.

The brand launch event was on December 19, 2018, and a huge thank you is in order to everyone who came out to support the event, and who wanted to learn more about the new Fusion brand.

The Marketing Team was excited to merge the marketing programs that each legacy credit union offered, and truly provide more for Fusion members together. They've also had the opportunity to participate in community events across our 18 branches, such as golf tournaments, mud runs, Fat Cat movies and community fairs.

They continue to deliver on Fusion's amalgamation promise, more for the members together, and one great example is the \$179,584.71 dollars that Fusion donated to communities.



PAUL ORSAK

Paul Orsak graduated with a degree in Agriculture from the University of Manitoba in 1977.

Throughout his career, Paul has been a member of several farm and agricultural industry boards and has served on several Government Task Forces and Committees. He served for nearly 10 years on the Board of the former Winnipeg Commodity Exchange as a public governor.

Paul was elected to two terms as a Director of Agricore United and is currently a Director of the Canadian division of a private US based corporation. Paul earned his Chartered Director (C.Dir.) designation through The Directors College, a corporate governance program of study at McMaster University and the Conference Board of Canada.

Paul was formerly a director of Vanguard Credit Union, serving 2 terms. He prides himself on being a part of the new Fusion Credit Union board, and is committed to ensuring all members and communities are taken care of.

Today, Paul and his family operate a farm business near Binscarth, Manitoba. They pride themselves on their commitment to their land, their crops and the environment around them. When he gets time away from the farm, Paul loves to spend time with his family skiing. Paul has a private pilots license, and would rather fly than drive!

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ALBERT PAZIUK

Albert Paziuk was born and raised in Ethelbert, Manitoba and graduated from Ethelbert Collegiate. He attended Brandon University and also took a one-year course in Agricultural Mechanics at Assiniboine Community College in Brandon, Manitoba.

Albert and his wife, Doreen have been married for 48 years and have two sons, Dale and Mark. He is a proud grandfather to four grandchildren and tries to visit his family as much as he possibly can.

Albert had been on the board of the Ethelbert Credit Union for 35 years as director and president and shows no signs of slowing down. He takes pride in his work and is committed to ensuring Fusion members are taken care of.

In his spare time, Albert enjoys snowmobiling, curling, quadding, golfing, hunting and fishing.

RICHARD DERENIWSKI

Richard Dereniwski was born in Hamiota, Manitoba and raised on a small farm in Strathclair. He graduated high school in Minnedosa where he was active in school sports.

Richard started his career path in 1978 with Manitoba Pool Elevators and during that time he transferred to Silverton, MB and took on his first management position. Throughout his career, he received six awards for managerial efficacy.

Richard and his wife, Debora, have been married since 1979 and have two children together, Justin and Elizabeth. He has been on the Board of Directors of the Fusion Credit Union Roblin location for over twenty years. He has served terms as Vice Chair and Chairman on Roblin and Catalyst Credit Unions. Richard looks forward to many more years of challenges and many accomplishments at Fusion.

MARGARET HODGSON

Margaret Hodgson is a retired Registered Public Accountant who is designated as a Distinguished Financial Adviser – Tax Services Specialist. Since joining the Board of Directors for Fusion Credit Union, she has taken all the required training and now proudly also carries the credential of Certified Credit Union Director. Margaret has provided financial services to clients in the local community for more than

25 years and served as Mayor and CEO to the municipal council, Town of Birtle, for 12 years. In 2011 she was awarded an Honourary Life Membership in the Association of Manitoba Municipalities for her contributions over the years. Margaret was also appointed Presiding Member of the Manitoba Surface Rights Board in 2012. Margaret loves spending time with people,

especially her grown children and their families. She and her husband, Glenn, reside in Birtle, Manitoba,



GERALD STUART

Gerald Stuart grew up just outside of Wetaskiwin, Alberta on a farm that focused on producing hay for local barns. He headed off to Red Deer College in 1990 to pursue his education in business.

Gerald and his wife, Jody, have been married for 19 years and have a son, Spencer. His family currently owns two Home Hardware stores,

one in Esterhazy and the other in Roblin.

> Gerald has been on the Board of Directors for Fusion Credit Union for 13 years. He is incredibly proud of his work and he loves giving back to his community whenever possible. In his free time, Gerald loves to golf, camp, spend time with his family and play hockey with his son.

GARRY SMART

Garry Smart grew up Southeast of Brandon, Manitoba and was raised on a farm. After graduating high school, he took a management development course to help him gain skills in customer services, business and management.

Garry has had a very successful career in business. One of Garry's endeavours was to create a business plan for Modern Industrial Structures Brandon in 2007, which he was the General Manager, until he retired in 2018. Garry knows how important a strong credit union partner is to the success of small business owners.

Garry has been with the Board of Directors since the very beginning. He loves being engaged with the Fusion team and is incredibly proud of all the work they do for the community. He is always trying to improve and move forward. In his free time, Garry loves to watch and play sports, travel with his wife, work on various projects and spend time with his two children and three grandchildren.

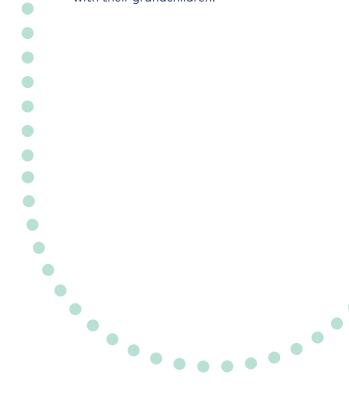


GUY HUBERDEAU

Guy Huberdeau was born and raised in St. Lazare, Manitoba. He has been on the Board of Directors with Fusion Credit Union since 1999 and has been Chair of the Board for a number of those years. He is dedicated to making sure members are heard and understood.

Guy has always been a committee-minded person. Being involved in his community is very important to him. He enjoys being involved in various local organizations, like the Municipal Council for 26 years, St. Lazare CDC and the Conservation District Board. He is also active on the Rec District Board, Vet Board and the School and Hospital Board as well.

Guy and his wife, Kathy, have two daughters and have two grandchildren who are their whole world. They moved to Brandon, Manitoba in the fall of 2015 to be closer to them. In his spare time, Guy and his wife love camping, fishing, travelling and spending time with their grandchildren.





MIKE CSVERSKO

Mike Csversko graduated from the University of Manitoba in 2003 with a Bachelor of Commerce Honours Degree. He completed the Canadian Credit Union accreditation and is a graduate of the Institute of Corporate Directors.

He later opened the Tim Hortons franchise in Dauphin, Manitoba in 2003. He has worked his way onto their National Advisory board and now represents all Tim Hortons franchisees on a national level.

Mike has been a board member with Fusion Credit Union since 2006. He's been in various roles with the board including Audit Chair and Vice Chair. Mike also represents Manitoba Credit Unions in District 6 as a member of Credit Union Central of Manitoba's Board of Directors.

He brings his love and talent for finance, marketing and small business management to the table. Mike works with the board to ensure members interested are properly represented.

Mike is married with two children, a dog, and is a devoted fan of the Montreal Canadiens and Dauphin Kings.





Holiday Celebrations



Brandon Chamber Holiday Luncheon









Campus Account Presentation











Celebrity Classic Golf Tournament





Gilbert Plains Rodeo Parade









April 1, 2018













Vanguard-Catalyst Credit Union MudRun











Vanguard-Catalyst Farmer's Golf Tournament at Rossman Lake

















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insurance agency employees



employees

members

on loan to individuals, families, producers and businesses

\$945,683,516

31,000

professional

\$179,584.71

35,322

FUSION IN THE COMMUNITY 20

ANNUAL REPORT 2018

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green activities undertaken by employees in 2018, including energy-saving and recycling efforts at home and in the workplace

development hours

30

11,682

organizations that made use of the tent, free of charge

returned to our communities in 2018 in the form of sponsorships, donations and scholarships

Fusion Credit Union Limited Summary of Financial Statements

December 31, 2018





To the Members of Fusion Credit Union Limited:

Opinion

The summary consolidated financial statements, which comprise the summary consolidated statement of financial position as at December 31, 2018, and the summary consolidated income statement, summary statements of changes in members' equity and cash flows for the period then ended, are derived from the audited consolidated financial statements of Fusion Credit Union Limited (the "Credit Union") for the period ended December 31, 2018.

In our opinion, the accompanying summary consolidated financial statements are a fair summary of the audited consolidated financial statements of Fusion Credit Union Limited for the period ended December 31, 2018.

Report on Other Legal and Regulatory Requirements

As at December 31, 2018 the Credit Union met the capital and liquidity reserve requirements established by Sections 15, 21 and 21(1) of 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 reserve requirements, the reader must refer to the audited financial statements and notes for the period ended December 31, 2018.

Summary Consolidated Financial Statements

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary consolidated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited consolidated financial statements and the auditor's report thereon.

The Audited Consolidated Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated March 27, 2019.

Management's Responsibility for the Summary Consolidated Financial Statements

Management is responsible for the preparation of the summary financial statements in accordance with International Financial Reporting Standards.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary consolidated financial statements are a fair summary of the audited 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.

Brandon, Manitoba

April 4, 2019

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MNPLLP

Chartered Professional Accountants



Assets

Cash and cash equivalents Accounts receivable Investments and accrued interest Members' loans receivable and accrued interest Income taxes recoverable Prepaid expenses and deposits Property and equipment Intangible assets Other assets

Liabilities

Line of credit Member deposits and accrued interest Accounts payable Securitization debt Income taxes payable Deferred tax

Members' funds

Member shares **Retained earnings** Contributed surplus

Approved on behalf of the Board

Signed "Richard Dereniwski" Director

Director

Fusion Credit Union Limited Summary Consolidated Statement of Financial Position

9 Months Er Decembe	
78,386,7 1,174,7 7,487,7 947,187,8	121 420,916 122 5,862,318
115,8	
2,205,0	
11,657,7	
2,492,8	
2,366,5	
_,000,0	
1,053,073,2	265 519,269,743
6,000,0	- 000
929,156,	
8,269,8	332 4,257,924
29,231,2	- 239
25,8	317 37,762
591,8	365 69,000
973,275,2	480,403,720
44.074	0.050.407
14,671,6	
26,385,5	
38,740,7	783 10,041,021
79,797,9	38 ,866,023
1,053,073,2	265 519,269,743

As at December 31, 2018

Signed "Margaret Hodgson"

Fusion Credit Union Limited

Summary Consolidated Income Statement

For the period ended December 31, 2018

	2018	Catalyst 2018
Interest Income		
Member loans	27,543,527	4,734,348
Interest revenue	1,570,425	212,812
	29,113,952	4,947,160
	· · ·	
Interest expense	12,473,070	1,807,474
Gross financial margin	16,640,882	3,139,686
Operating Expenses		
Administration	4,558,569	700,487
Amortization and impairments	1,064,360	141,954
Member security	738,875	110,687
Occupancy	705,544	144,961
Organizational	615,458	122,976
Personnel	8,380,709	1,470,340
	16,063,515	2,691,405
Net operating income	577,367	448,281
Other income	5,432,746	821,015
Income before provision for impaired loans, patronage refund and income taxes	6,010,113	1,269,296
Provision for impaired loans	347,338	61,090
Income before provision for patronage refund and income taxes	5,662,775	1,208,206
Provision for patronage refund	500,000	1,200,200
	·	-
Income before income taxes	5,162,775	1,208,206
Provision for (recovery of) income taxes		
Current	1,111,390	184,322
Deferred	(3,000)	-
	1,108,390	184,322
Net income	4,054,385	1,023,884

	ce December 31, 2017
Net	income
lssu	ance of member shares
Red	emption of member shares
Balar	ce March 31, 2018
Net	income
Acq	uired on business combination
Patr	onage refund
Issu	ance of member shares
Red	emption of member shares
Divi	dend on preference shares

Fusion Credit Union Limited

Consolidated Statement of Changes in Equity For the period ended December 31, 2018

Member shares	Retained earnings	Contributed surplus	Total equity
6,403,182	21,447,631	10,041,021	37,891,834
-	1,023,884	-	1,023,884
2,150	-	-	2,150
(51,845)	-	-	(51,845)
6,353,487	22,471,515	10,041,021	38,866,023
-	4,054,385	-	4,054,385
7,595,485	-	28,699,762	36,295,247
500,000	-	-	500,000
243,770	-	-	243,770
(161,437)	-	-	(161,437)
140,321	(140,321)	-	-
14,671,626	26,385,579	38,740,783	79,797,988

Fusion Credit Union Limited

Summary Consolidated Statement of Cash Flows

For the period ended December 31, 2018

	9 Months Ended December 31 2018	Catalyst 3 Months Ended March 31 2018
Cash provided by (used for) the following activities		
Operating activities Interest received from members' loans Interest and dividends received from investments Other income received Cash paid to suppliers and employees Interest paid on deposits Income taxes (paid) recovered	25,472,699 1,551,214 5,500,396 (14,153,603) (9,018,073) (1,239,139)	4,527,942 193,047 717,754 (2,443,222) (2,619,517) (236,133)
	8,113,494	139,871
Financing activities Net change in member deposits Net proceeds from securitization debt Proceeds from issuance of member shares Redemption of member shares	31,542,255 12,751,306 384,091 (161,437)	2,827,272 - 2,150 (51,845)
	44,516,215	2,777,577
Investing activities Net change in members' loans receivable Proceeds on disposal investments and accrued interest Purchases of property and equipment Cash provided by business combination	(63,262,194) 27,288,820 (237,400) 12,695,701	(5,169,898) 60,225 (85,378) -
	(23,515,073)	(5,195,051)
Increase (decrease) in cash resources	29,114,636	(2,277,603)
Cash resources, beginning of period	43,272,125	45,549,728
Cash resources, end of period	72,386,761	43,272,125
Cash resources are composed of: Cash and cash equivalents Line of credit	78,386,761 (6,000,000)	43,272,125
	72,386,761	43,272,125

Thank you for your support in



coming this far. We look forward to a future that is prosperous and well.

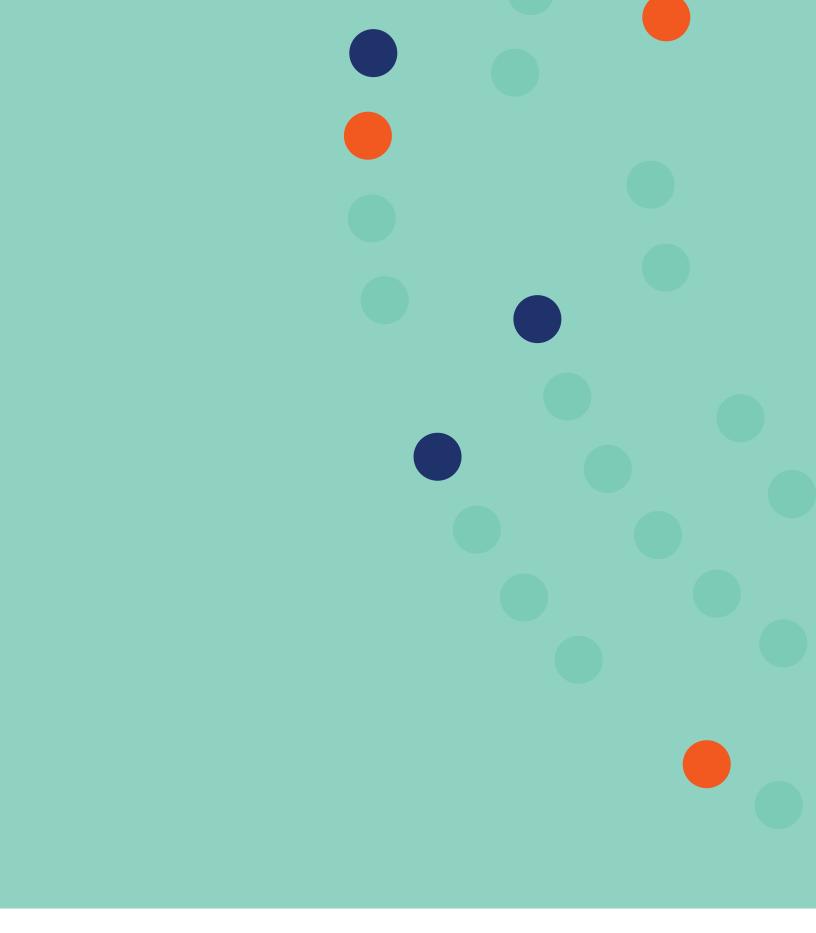




• Here for good









fusioncu.com