



2021 Public
Accountability Statement



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About Fairstone Bank's 2021 Public Accountability Statement

On January 4, 2021, Duo Financial Corporation completed the acquisition of 100% of Fairstone Financial Holdings Inc. through its wholly owned subsidiary Duo Bank of Canada. Effective June 8, 2022, Duo Bank of Canada changed its name to Fairstone Bank of Canada ("Fairstone Bank" or "the Bank").

Fairstone Bank's 2021 Public Accountability Statement details many of the Bank's and its subsidiary's activities including community engagement, philanthropic activities, charitable donations, paid taxes, number of employees, locations and more. It contains information about the 2021 fiscal year (January 1, 2021 – December 31, 2021) for Fairstone Bank and its subsidiary, Fairstone Financial Inc. ("Fairstone") (collectively referred to as "us" or "our" or "we" or "Fairstone Group"). Unless otherwise noted, all dollar amounts are expressed in Canadian currency.

About Fairstone Bank

Fairstone Bank of Canada and its subsidiary, Fairstone Financial Inc., form a leading consumer lending group. Fairstone Bank and Fairstone provide innovative and value-driven financial services that enable Canadian consumers and businesses to achieve their goals. Collectively, the Bank and Fairstone offer credit cards and rewards programs, point-of-sale financing through merchant partners, automobile financing via dealerships, and unsecured and secured personal loans and mortgages online and at more than 240 Fairstone branches coast to coast. With a long-established Canadian history, Fairstone Bank and Fairstone are committed to improving the lives of Canadians with value-driven and accessible financial solutions.

Our vision: Improve the lives of Canadians with value-driven and accessible financial products so they can focus on what matters most.

Our mission: Provide clear, simple and flexible financial products that achieve the goals of our customers and partners.

Our values:

- Integrity
- Respect
- Accountability
- Recognition
- Diversity
- Innovation

Fairstone Bank's affiliate

Fairstone Bank of Canada's affiliate operates under the following legal entity name, as of December 31, 2021:










- Fairstone Financial Inc.

Our brands

Fairstone Bank encompasses two leading brands, each with its own trade name¹.



Fairstone Bank and Fairstone offer a complement of financial services designed to enable business growth, enhance customer loyalty, and achieve the goals of consumers and businesses.

Fairstone Bank Services	Fairstone Services
 Credit Card Services	 Unsecured Personal Loans
 Credit Financing Solutions	 Secured Personal Loans
 Related Protection Services	 Mortgages
 Guaranteed Investment Certificates (GICs)	 Point-of-Sale Financing
	 Automobile Financing

¹ As at June 8, 2022

Community engagement

Fairstone Bank and its subsidiary, Fairstone, actively engage employees, business partners, customers and communities to create positive change in the places where we live and work. With three corporate offices – in Montreal, QC, Toronto, ON and London, ON – and 243 branches across Canada, we have a wide footprint that enables our almost 1,500 employees to contribute to communities from coast to coast.

Our corporate social responsibility pillars

We are committed to our communities; committed to understanding their unique culture, committed to supporting

their unique needs, and committed to laying the groundwork for their successful future. Through donations and volunteerism, our employees invest their time, talent and expertise in causes that support local communities across Canada.

Our corporate social responsibility (CSR) activities fall under three specific pillars:

- Supporting our Communities
- Empowering Women
- Financial Literacy

In 2021, the Bank and Fairstone donated over 1,200 employee volunteer hours and close to \$365,000 in the communities where we live and work. Details of our contributions are below.

Supporting our Communities	Empowering Women	Financial Literacy
<p>The people living in the communities where we operate are more than customers, they're our neighbours, and when our neighbours and communities succeed, so do we.</p> <p>The first step to strong communities is ensuring the health and wellbeing of those who live there. With this in mind, we provide a national Community Sponsorship program that empowers employees to support the places we live and work.</p> <p>Through the Community Sponsorship program, funds and time are invested in local initiatives, in support of food banks, charities and various community events that nurture the health and wellbeing in their communities.</p>	<p>As a responsible employer, we continuously engage employees of all levels to maintain a work environment that is free from barriers and promotes equity and diversity.</p> <p>We believe that a diverse workforce best serves the interests of our employees and our customers, who also want to see themselves represented in the Company's workforce and management.</p> <p>We are proud to nurture a diverse, inclusive environment. We will continue to provide women with resources to facilitate their ascension to reach senior leadership roles across all levels and departments of our organization.</p>	<p>At Fairstone Bank and Fairstone, we believe financial literacy is important for all Canadians. Our employees work year-round to enable customers to understand the loan and credit process better.</p> <p>Whether it is in-person at a branch or through our website, we provide borrowers – prospective and current – with the tools and information they need to make informed borrowing decisions.</p> <p>In addition to providing tools and resources for borrowers, we have developed several initiatives to foster financial literacy in Canada. Through these initiatives, we aim to equip people with the information, skills and tools necessary to make confident financial decisions and, for Canadian youth, to support a good financial start in life.</p>

Supporting our communities

Connection to the communities where we live and work has always been part of our DNA. We have proven over time that supporting our communities makes a difference. Yet, our society faces many challenges. While prosperity has increased, so has inequality. All year long, we support and create various campaigns, events and other initiatives to reinforce our CSR pillars and give back to the communities where we live and work.

Community Matters Month

Community Matters Month is a unique example of our commitment to communities. During this month, we bring together all of our employees, for an entire month of team volunteering activities and opportunities to invest in the wellbeing of our neighbourhoods. Those participating in this campaign can use their Volunteer Day, which provides eight hours of paid leave to employees who volunteer with a registered charity. In 2021, the Bank along with Fairstone and more than 120 employee volunteers used their volunteer hours to support 163 different charity events. These activities represented more than 1,200 hours of volunteer work, allowing employees to make a real difference as they support community organizations and the people they serve.

Community Sponsorship Program

We encourage our branches to connect with their local community by participating and investing in community-based initiatives that nurture the health and well-being of their neighbours. Through the Community Sponsorship program, we provide funds and volunteers for local community events. Branch employees actively participate in the events, interacting with neighbours and contributing to a positive community atmosphere. In 2021, Fairstone branches sponsored 21 organizations, with 122 employee volunteers and \$54,000 in sponsorship funds.

Examples of organizations we supported in 2021:

- Hospital Activity Book for Children (Halifax, NS)
- Truck Convoy for Special Olympics (Dartmouth, NS; Province of Manitoba)
- Ronald McDonald House Lights of Love Tree Campaign (St. John's, NF)
- Drive-by Santa (Fredericton, NB)
- Peterborough MusicFest (Peterborough, ON)
- Great Cycle Challenge Canada (Province of Ontario)
- 31st Annual Miracle Marathon (Espanola, ON)
- Whoop and Hollar Folk Festival (Portage La Prairie, MB)
- Manitoba Motorcycle Ride for Dad (Province of Manitoba)
- Super Strength for Super Kids (Brandon, MB)
- Cooking with Carmichael Outreach (Regina, SK)
- Parkland Food Bank Golf Tournament (Spruce Grove, AB)



Leucan

In September 2021, 34 teams composed of 151 of our employees took on a series of physical and mental challenges during five weeks to raise awareness as well as funds for Leucan, an organization dedicated to helping children with cancer and their families meet the challenges they face on a daily basis. The efforts of our ambassadors and employees raised nearly \$75,000, a donation that has enabled Leucan to continue to fulfill its mission.

Annual United Way

In 2021, we participated in an annual United Way campaign to support the most underprivileged members of our communities. In total, our employees contributed \$105,000 to United Way.

Canadian Red Cross

During India's devastating COVID-19 outbreak, we responded to the international call for financial support. In solidarity with our employees, business partners, customers and their families, many of whom have ties to India, we donated \$30,000 to the Canadian Red Cross, which was working closely with the Indian Red Cross. Our contribution went directly to supporting India's healthcare system, which urgently needed oxygen concentrators and other medical supplies to help the population affected by COVID-19.



**United Way
Centraide**



Empowering Women

Women's Committee

Our commitment to diversity, equity and inclusion sparked numerous internal initiatives including the development of a Women's Committee, a cross-functional committee of women from across the organization that will spearhead the company's effort to increase gender parity through internal education and awareness activities, as well as engage employees in supporting non-profit or charitable organizations committed to empowering women.

Parity Certification from Women in Governance

Creating an optimal and equitable working environment requires formal workplace processes to ensure everyone has access to the same opportunities. In 2021, for a second consecutive year, we received the Bronze Parity Certification from Women in Governance, a non-profit organization founded to support women in their leadership development, career advancement and access to board seats. The Parity Certification evaluates parity in decision-making bodies. It assesses each organization's commitment to policies and procedures that will enable the advancement of women at all levels of the business, thus creating a pipeline of female talent.

Canadian Women's Foundation

In 2021, we donated \$20,000 to the Canadian Women's Foundation, a national leader in the movement for gender equality in Canada. The Foundation works to achieve systemic change that includes all women through funding, research, advocacy and knowledge sharing. By supporting community programs, the Foundation empowers women and girls to move themselves out of violence and poverty and into confidence and leadership. Our donation helped ensure continuity of critical programs and services during the COVID-19 pandemic, providing vulnerable women and girls with the support they need to get through a crisis, and the resources to rebuild their lives in the months ahead.



Promoting Financial Literacy

Financial Literacy is core to our business. Our employees work year-round to help customers better understand the loan process and to ensure our audiences have access to the information they need to make informed borrowing decisions. Additionally, financial literacy is a key focus of our community engagement, corporate sponsorship and content development opportunities.

JA Canada Partnership

Fairstone Bank and Fairstone have been proud partners of JA Canada, the largest youth business education organization in Canada, since 2015. Our annual sponsorship helps enable JA Canada to provide students with the knowledge and confidence they need to succeed in school, as well as foundational financial skills to support future success in business and life. In 2021, we renewed our yearly \$50,000 agreement to support charters and programs Canada-wide. Many of our employees also volunteer to deliver JA Dollars with Sense programs in schools and virtually each year.

Financial Literacy Month

Each year in November we join many organizations in celebrating Financial Literacy Month. In November 2021, we tapped into our network and invited some partners - JA Canada, Canadian Women's Foundation, and Sun Life - to be panelists in a Financial Education webinar hosted by Fairstone. More than 120 people attended this virtual public webinar, which was the first in Fairstone's history.



**JA
Canada**

Member of
JA Worldwide



Income taxes paid or payable in Canada

Fairstone Bank and Fairstone are proud to play an active role in the Canadian economy. For the year ending December 31, 2021, we paid a total of \$104,116,803 in income taxes*. The table below summarizes our 2021 tax expenses paid and payable in all Canadian jurisdictions, as applicable.

Debt financing, small businesses and micro-credit

Fairstone Bank and Fairstone did not issue debt financing to firms or individuals in Canada during the period under review. Moreover, we did not provide financing for small businesses, nor did we provide investments or partnerships in micro-credit programs.



FEDERAL/PROVINCE/TERRITORY	INCOME TAXES
Federal	\$58,791,787
Alberta	\$3,438,549
British Columbia	\$3,133,314
Manitoba	\$1,628,730
New Brunswick	\$2,219,655
Newfoundland and Labrador	\$2,644,382
Northwest Territories	\$78,021
Nova Scotia	\$2,201,229
Nunavut	-
Ontario	\$20,342,214
Prince Edward Island	\$359,323
Quebec	\$7,681,327
Saskatchewan	\$1,475,340
Yukon	\$122,932
Total	\$104,116,803

*Note: No capital taxes were paid or payable in respect of Fairstone Bank and Fairstone's financial year.

Supporting customers, employees and special populations

Customers are at the heart of everything we do. We put customers first, whether the customer is a business partner or a consumer using our credit products. Products are designed with the customer in mind, leveraging research and other data to provide insights on the customer needs and wants.

Access to banking for our customers

We serve clients with diversified credit profiles, including seniors, people with disabilities and individuals with low income. By tailoring our products to the customer and offering a variety of borrowing options – from credit cards to financing options to personal loans – we enable both prime and near-prime customers to access the money they need to achieve their goals.

Credit card customers

Fairstone Bank issues credit cards that are tailored to support our partners' business while providing their customers with competitive products that support their spending needs backed by the security and convenience of Mastercard®.

Depending on the credit card product, customers are able to apply instantly in one of our partner's stores or online on their company website. Credit cards tied to the equity in their home are offered through our partner's mortgage broker network who can guide customers through the application process.

Loan customers

The customers receiving Fairstone loans and mortgages are generally in the near-prime credit space. In order to best serve Fairstone's diverse customer base, which stretches across Canada in rural, urban and metropolitan markets, we offer omnichannel customer loan application and servicing. In person, customers can apply with a lending specialist at one of 243 Fairstone branches. They can also call into one of those branches to apply by phone. For more remote customers or those inclined to apply online, customers may apply at Fairstone.ca any time and on any device.

Fairstone has designed digital servicing with the customer in mind. We offer online tools, such as loan calculators and an instant quote, that promote informed borrowing decisions. Throughout the online application experience, knowledgeable lending specialists are standing by to support the applicant with the same expert service as provided in the branch.

Our loan customers benefit from fixed interest rates and terms. These product features enable borrowers to maintain a consistent repayment schedule and keep their budget on track. Borrowers can use a Fairstone loan to help rebuild credit, having the opportunity to make sound financial decisions related to on-time payments as well as the choice to use a loan proactively for debt management via debt consolidation.

Fairstone lending specialists are trained to be open, honest and consistent with our terms and processes; beyond "disclosing," we work to ensure customers' understanding. Additionally, using our "Ability to Pay framework", Fairstone employees and systems ensure loans are tailored to each customers' unique needs and circumstances.

Financing customers

Fairstone provides point-of-sale financing programs across several key segments that are tailored to help Canadian businesses grow while giving their customers the convenience and flexibility they need to pay for high ticket purchases over time.

From furniture, to electronics, to service segments such as dentistry, optometry and veterinarian, Fairstone offers frictionless omni-channel financing through its online application which lets consumers apply for financing anytime, anywhere, on any device with an instant credit decision.

Supporting seniors

We recognize the importance of supporting the needs of seniors since they represent a significant portion of our clients. This is why we've made several improvements to support this.

Code of Conduct for the delivery of banking services to seniors

As a member of the Canadian Bankers Association, Fairstone Bank adopted the Code of Conduct for the Delivery of Banking Services to Seniors (the "Code") in 2019. This voluntary Code of conduct sets out principles to guide banks that deliver banking products and services to seniors in Canada.

In 2021, we designated a seniors champion to promote seniors' interests. The duties of the seniors champion include providing leadership in the implementation of the Code, promoting and raising awareness of matters affecting seniors, and engaging with seniors, subject matter experts and organizations representing seniors.

Communication with seniors

Our employees and representatives are trained to deliver high-quality customer service that considers the needs of seniors. All employees undergo annual training on communicating with and providing services to seniors. Senior customers with accessibility requests may contact the Customer Care Centre to request client communication materials.

Financial abuse and fraud protection resources for seniors

Seniors are important for us, and over the past year, we have implemented several initiatives to better support this client group. For example, we created dedicated resources on our website that support seniors' ability to better manage their finances, avoid financial abuse and protect themselves from fraud, including telemarketing scams and theft and identity fraud. This information is also available physically upon request.

People with disabilities

We are committed to ensuring equitable treatment to those with disabilities. In addition to providing employee training and designing facilities that ensure people with disabilities are able to maintain their dignity and independence, we actively seek to prevent barriers and remove obstacles faced by people with disabilities, including barriers to accessibility. As part of this work, we ensure ongoing adherence to accessibility requirements under the Accessibility for Ontarians with Disabilities Act (AODA).

Information and communications

We are committed to meeting the communications needs of people with disabilities. We will consult with individuals with disabilities to determine their specific information and communication needs. Fairstone Bank's websites and website content – www.FairstoneBank.ca and www.Fairstone.ca – conform to WCAG 2.0, Level AA requirements.

We are dedicated to providing feedback processes that are accessible to people with disabilities upon request, including:

- Multiple feedback channel options such as email, telephone, or mail
- Updates to the “Accessibility” section of Fairstone's website – www.Fairstone.ca – to include additional contacts for people with disabilities

Accessible Emergency Information

We are also committed to providing customers and clients with publicly-available emergency information in an accessible way upon request. We also provide employees with disabilities with individualized emergency response information when necessary.

Training

Fairstone Bank and Fairstone provide training to employees, volunteers and other staff members on Ontario's accessibility laws and the Human Rights Code relating to people with disabilities. Training is provided in a way that best suits the duties of employees, volunteers and other staff members.

We ensure that all employees are provided with the training needed to meet Ontario's accessibility laws. In addition to providing initial training to all new employees, Fairstone Bank provides ongoing training for employees with special attention

given to any changes to the policies, practices and procedures governing the provision of goods or services to people with disabilities.

Design of public spaces

We meet the Accessibility Standards for the Design of public spaces when building or making major modifications to public spaces. We have put the following procedure in place to prevent service disruptions to the accessible parts of its public spaces:

- Fairstone Bank and Fairstone are advised by property management any time there is a disruption of services or access to the building(s) by the public.
- We provide temporary arrangements where necessary to accommodate public access to our business offices when accessibility is impacted.

In the event of a service disruption, we will notify the public of the service disruption and alternatives available.

Accessible employment

We are committed to fair and accessible employment practices and fosters an environment of respect and inclusivity. From our “Careers” website to our application forms, candidates are aware at the onset of their application that Fairstone Bank as well as Fairstone are equal opportunity employers. We accommodate people with disabilities during the recruitment and assessment processes, and when people are hired.

We also have a process for developing individual accommodation plans and return-to-work policies for employees absent due to a disability.

Listening to what our customers and the public have to say

We regularly hold customer consultations through customer experience surveys and focus groups. Additionally, we conduct consultations with the general public through an annual survey. These consultations allow us to better understand our customers' needs and realities, to better adapt our product offering.

Public consultations

It is important to us that our products meet the needs of our customers. Where there are opportunities, we conduct surveys related to products and services, and collect primary research regarding the experience of acquiring those services. Additionally, we survey members of the general public to identify trends or emerging issues that may impact our customers and Canadian consumers in general.

In 2021, our consultations centered around existing products and services, the application experience, and the impact of the COVID-19 pandemic on Fairstone Bank customers and the general public. Specifically, our research focused on the impact the COVID-19 pandemic has had on consumers' perception of their financial situation.

Moving forward, we will also look for opportunities to engage in consultations related to our complaint handling process.

Voluntary codes of conduct and public commitments

To help ensure that our consumers' rights are protected, we have adopted several Voluntary Codes of Conduct and Public Commitments. The following guidelines outline the high standards and level of service consumers can expect when doing business with us.

Voluntary Codes of Conduct

- Code of Conduct for the Credit and Debit Card Industry in Canada
- Code of Conduct for the Delivery of Banking Services to Seniors
- Code of Conduct - Mortgage Prepayment Information
- Code of Conduct - Authorized Insurance Activities (Canadian Bankers Association)
- Principles of Consumer Protection for Electronic Commerce

Public Commitments

- Commitment on Modification or Replacement of Existing Products or Services
- Commitment to Provide Information on Mortgage Security
- Commitment on Powers of Attorney and Joint Deposit Accounts
- Plain Language Mortgage Documents
- Mastercard Zero Liability

Our customers can access these documents on [FairstoneBank.ca](https://www.fairstonebank.ca) and [Fairstone.ca](https://www.fairstone.ca). The voluntary codes of conduct and public commitments applicable to Fairstone are also available at our branches.

About our employees

At Fairstone Bank and Fairstone, the hard work of our employees doesn't go unnoticed – no matter their role. Whether they are in an entry-level position in our branch network, one of our corporate teams in Montreal, Toronto or London, or they manage accounts on our indirect financing teams, our employees experience our collaborative culture all the same.

Branch network

We help near-prime Canadian borrowers find loan solutions that fit their needs and budgets. Our employees have a great customer service background or experience in a retail environment.

Corporate positions

We have corporate offices in Montreal, Toronto and London. From Accounting to Marketing, Communications, Risk Management, Human Resources, Operations, Customer Service and more, we offer rewarding roles that provide growth and recognition opportunities.

Point-of-sale and automobile financing

We offer business-to-business solutions, including retail point-of-sale financing and automobile financing for partners across Canada.

PROVINCE/TERRITORY	FULL TIME	PART TIME	TOTAL
Alberta	128	1	129
British Columbia	82	2	84
Manitoba	51	1	52
New Brunswick	44	6	50
Newfoundland and Labrador	57	2	59
Northwest Territories	2	0	2
Nova Scotia	48	3	51
Nunavut	0	0	0
Ontario	367	14	381
Prince Edward Island	4	0	4
Quebec	554	67	621
Saskatchewan	34	0	34
Yukon	3	0	3
TOTALS	1374	96	1470

Active Paid and Unpaid Employees Per Province as of December 31, 2021

Our operating spaces

We have corporate offices in Montreal, Toronto and London. Additionally, Fairstone, the Company had 243 physical branch locations in communities across Canada in 2021.

Branches opened, closed and relocated in 2021

Fairstone offers unsecured and secured personal loans and mortgages to Canadian customers online and in person in 243 Fairstone branches coast to coast. As a community-based lender, we understand the importance of the role we play in our communities. When making decisions about changes to our branch network, we carefully consider the interests of our customers, employees and communities. In 2021, Fairstone opened one branch and relocated six of its branches. No branch locations were closed in 2021.



Newly opened branch location

Address	City	Prov.	Postal Code
425 Chemin Vanier #204B	Gatineau	QC	J9J 3H9

Relocated branches

Branch	Previous address	Relocated to	City, Province
Kelowna	1955 Harvey Avenue	2121 Springfield Road #7	Kelowna, BC
Kitchener	1440 King Street East	655 Fairway Road South Unit B5	Kitchener, ON
Midland	845 King Street Unit 1	845 King Street Unit 3	Midland, ON
Lévis	102 B route du Président-Kennedy	85 Rte du President-Kennedy suite 100	Lévis, QC
St-Jérôme	42 rue Valmont	405 rue Lamontagne	Saint-Jérôme, QC
Rivière-du-Loup	274A boul. Hôtel de Ville	272 boul. Hôtel de Ville	Rivière-du-Loup, QC

All other branch locations

Address	City	Prov.	Postal Code
Alberta			
3 Stonegate Dr NW unit 111	Airdrie	AB	T4B 0N2
9683 MacLeod Trail SW.	Calgary	AB	T2J 0P6
3012 17 Avenue SE. Unit 21G	Calgary	AB	T2A 0P9
5010 4th Street NE. Unit 24	Calgary	AB	T2K 5X8
3430 Sunridge Way NE.	Calgary	AB	T1Y 7K5
8060 Silver Springs Blvd. NW. Unit 162	Calgary	AB	T3B 5K1
4916 130th Avenue SE. Unit 531	Calgary	AB	T2Z 0G4
340 Midpark Way SE Unit 300	Calgary	AB	T2X 1P1
5216 50 Avenue PO Box 510	Cold Lake	AB	T9M 1P2
12835 140 Avenue	Edmonton	AB	T6V 1P1
9931 170 Street	Edmonton	AB	T5P 4S2
13823 42 Street NW	Edmonton	AB	T5Y 3E1
3454 99 Street NW	Edmonton	AB	T6E 5X5
3916 17 Street NW	Edmonton	AB	T6T 0C2
5704 19A Avenue NW	Edmonton	AB	T6L 1L8
330 Victoria Common 45 Street Unit 103	Edson	AB	T7E 1C3
8706 Franklin Avenue Suite 401	Fort McMurray	AB	T9H 2J6
10320 111 Street Unit 104	Grande Prairie	AB	T8V 7L3
1320 Mayor Magrath Drive S.	Lethbridge	AB	T1K 2R2
4910 50 Avenue	Lloydminster	AB	T9V 0W6
1424 Southview Drive SE. Suite 103	Medicine Hat	AB	T1B 4E7

Address	City	Prov.	Postal Code
Alberta			
9810 100 Street PO Box 6329	Peace River	AB	T8S 1S2
6791 50th Avenue Unit 16 Pine Plaza	Red Deer	AB	T4N 4C9
975 Broadmoor Blvd. Unit 60	Sherwood Park	AB	T8A 5W9
183 Highway 16A Suite 107	Spruce Grove	AB	T7X 4P9
506B St. Albert Trail Suite 206	St-Albert	AB	T8N 5Z1

All other branch locations

Address	City	Prov.	Postal Code
British Columbia			
32915 South Fraser Way Unit A	Abbotsford	BC	V2S 2A6
3355 North Road Unit 160	Burnaby	BC	V3J 7T9
4361 Kingsway Unit 3	Burnaby	BC	V5H 1Z9
8236 Eagle Landing Parkway Ste 602	Chilliwack	BC	V2R 0R5
468 29th Street Unit 5	Courtenay	BC	V9N 7S7
535 Victoria Avenue North Unit 306	Cranbrook	BC	V1C 6S3
2763 Beverly Street Unit 108	Duncan	BC	V9L 6X2
9840 100 Avenue	Fort St. John	BC	V1J 1Y5
286 St. Paul Street Unit 100	Kamloops	BC	V2C 6G4
6339 200th Street Suite 306	Langley	BC	V2Y 1A2
1100 Princess Royal Avenue, Unit 20	Nanaimo	BC	V9S 5R5
116-2436 Skaha Lk Rd	Penticton	BC	V2A 6E9
4152 Redford Street Unit 203	Port Alberni	BC	V9Y 3R5
1080 A Victoria Street	Prince George	BC	V2L 2L2
12101 72nd Avenue Unit 141	Surrey	BC	V3W 2M1
4664 Lakelse Avenue	Terrace	BC	V8G 1R4
1301 Bay Avenue	Trail	BC	V1R 4A7
5540 Cambie Street	Vancouver	BC	V5Z 3A2
2788 East Hastings unit 101	Vancouver	BC	V5K 1Z9
2601 Highway 6 Unit 4	Vernon	BC	V1T 5G4
2950 Douglas Street Unit 150	Victoria	BC	V8T 4N4
77C Second Avenue North	Williams Lake	BC	V2G 1Z3

Address	City	Prov.	Postal Code
Manitoba			
839 18th Street Unit 1	Brandon	MB	R7A 5B8
1800 Saskatchewan Avenue West Unit 50	Portage la Prairie	MB	R1N 0N9
1014 Manitoba Avenue Unit 6	Selkirk	MB	R1A 4M2
725 Thompson Drive South Unit 1	Thompson	MB	R8N 0C7
390D 1st Street	Winkler	MB	R6W 2R6
131 Provencher Blvd. Unit 113	Winnipeg	MB	R2H 0G2
11 Reenders Drive Unit 47	Winnipeg	MB	R2C 5K5
2188 McPhillips Street Unit 18	Winnipeg	MB	R2V 3C8
1504 St. Mary's Road Unit 13	Winnipeg	MB	R2M 3V7
3380 Portage Avenue Unit 5	Winnipeg	MB	R3K 0Z1
New Brunswick			
1173 St Peter Ave Unit 4	Bathurst	NB	E2A 3A1
25 boul. St-Pierre Ouest Bureau 19	Caraquet	NB	E1W 1B8
10 rue Emerson	Edmundston	NB	E3V 1R7
102 Main Street Unit 101E	Fredericton	NB	E3A 9N6
1055 Prospect Street Unit 4	Fredericton	NB	E3B 3B9
PO Box 7151 296 Broadway Blvd.	Grand Falls	NB	E3Z 2K2
PO Box 29 360 Pleasant Street	Miramichi	NB	E1V 3M2
300 Main Street Suite F-1	Moncton	NB	E1C 1B9
30 Wyse Street Unit 2	Moncton	NB	E1G 0Z5
9379 Main Street Unit 2	Richibucto	NB	E4W 4B6
418 Rothesay Ave.	Saint John	NB	E2J 2C4
30 Plaza Avenue Unit 68	Saint John	NB	E2M 0C3
C.P. 3676 succursales Bureau chef	Tracadie Sheila	NB	E1X 1G5
307 Connell Street Unit 8	Woodstock	NB	E7M 1L3

All other branch locations

Address	City	Prov.	Postal Code
Newfoundland			
PO Box 440 Conception Bay Highway	Bay Roberts	NL	A0A 1G0
120 Columbus Dr T.C Square	Carbonear	NL	A1Y 1B3
76 Manitoba Drive Suite C	Clareville	NL	A5A 1K6
PO Box 250, 1 Mount Bernard Avenue	Corner Brook	NL	A2H 6Y5
12 Church Street	Deer Lake	NL	A8A 1E1
PO Box 384 75 Elizabeth Drive	Gander	NL	A1V 1W8
14 Pinsent Drive Blackmore Building	Grand Falls-Windsor	NL	A2A 2R6
PO Box 700 Station B 176A Hamilton River Rd.	Happy Valley	NL	A0P 1E0
PO Box 550 138B Main Street	Lewisporte	NL	A0G 3A0
PO Box 490 Columbia Drive	Marystown	NL	A0E 2M0
109 East Street Unit 103	St. Anthony	NL	A0K 4S0
25 Kenmount Road Suite 15	St. John's	NL	A1B 1W1
60 Hamlyn Road	St. John's	NL	A1E 5X7
464 Torbay Road	St. John's	NL	A1A 5J3
PO Box 238, 90 Main Street	Stephenville	NL	A2N 2Z4

Address	City	Prov.	Postal Code
Nova Scotia			
211 South Albion Street	Amherst	NS	B4H 2X2
28 Davison Drive	Bridgewater	NS	B4V 3T2
114 Woodlawn Road Unit 19A	Dartmouth	NS	B2W 2S7
7071 Bayers Road Suite 282	Halifax	NS	B3L 2C2
201 Chain Lake Drive Unit 5	Halifax	NS	B3S 1C8
799 Sackville Drive	Lower Sackville	NS	B4E 1R6
201 Churchill Drive Suite 301	Membertou	NS	B1S 0H1
610 East River Road, Aberdeen Mall	New Glasgow	NS	B2H 3S2
8927 Commercial Street Unit 1	New Minas	NS	B4N 3E2
121 King Street	North Sydney	NS	B2A 3S1
68 Robie Street Unit 187	Truro	NS	B2N 1L2
372 Main Street	Yarmouth	NS	B5A 1E9
Northwest Territories			
4817 49 Street Unit 27	Yellowknife	NT	X1A 3S7

All other branch locations

Address	City	Prov.	Postal Code
Ontario			
515 Bryne Drive Unit C	Barrie	ON	L4N 9P7
54 Cedar Pointe Drive Unit 1207	Barrie	ON	L4N 5R7
305 North Front Street Unit 15	Belleville	ON	K8P 3C3
370 Main Street North Unit 105	Brampton	ON	L6V 4A4
148 Queen Street East Unit 1	Brampton	ON	L6V 1B2
2 County Court Blvd Suite 400	Brampton	ON	L6W 3W8
265 King George Road	Brantford	ON	N3R 6Y1
1981 Parkdale Avenue Unit C	Brockville	ON	K6V 0B4
2080 Appleby Line Suite E7	Burlington	ON	L7L 6M6
561 Hespeler Road Unit 20	Cambridge	ON	N1R 6J4
453 St. Clair Street	Chatham	ON	N7L 3K8
900 Division St Unit 105	Cobourg	ON	K9A 5V2
1170 Pitt Street	Cornwall	ON	K6J 3T2
28B Earl Avenue	Dryden	ON	P8N 1X5
400 Center Street Unit 2	Espanola	ON	P5E 1G3
288B Scott Street	Fort Frances	ON	P9A 1G1
218 Silvercreek Parkway North Suite 12	Guelph	ON	N1H 8E8
1317 Barton Street East Unit H5	Hamilton	ON	L8H 2V4
1405 Upper Ottawa Street	Hamilton	ON	L8W 3J6
105 Main Street East	Hawkesbury	ON	K6A 1A1
66 King William Street Unit 1	Huntsville	ON	P1H 1G3
474 Hazeldean Road	Kanata	ON	K2L 4E5
2878 County Road 43 Unit 5	Kemptville	ON	K0G 1J0
308 2nd Street South Unit 12	Kenora	ON	P9N 1G4
795 Gardiners Road	Kingston	ON	K7M 7E8
1006 Princess Street Suite 104	Kingston	ON	K7L 1H2

Address	City	Prov.	Postal Code
Ontario			
370 Kent Street West	Lindsay	ON	K9V 6G8
245 Wallace Avenue North	Listowel	ON	N4W 1L1
555 Wellington Road South Suite 4B	London	ON	N6C 4R3
320 Clarke Road Unit 1B	London	ON	N5W 6G4
4981 Highway 7 East Unit 7	Markham	ON	L3R 1N1
500 Steeles Avenue Unit 1	Milton	ON	L9T 3P7
1170 Burnhamthorpe Road West Unit 29	Mississauga	ON	L5C 4E6
801 Matheson Blvd. West Unit 11&12	Mississauga	ON	L5V 2N6
1843 Merivale Road Suite A	Nepean	ON	K2G 1E3
PO Box 1420 4 Whitewood Avenue	New Liskeard	ON	P0J 1P0
130 Davis Drive Suite 2454 Box 10	Newmarket	ON	L3Y 2N1
975 McKeown Avenue Suite M1	North Bay	ON	P1B 9P2
1110 Finch Avenue West Unit 45	North York	ON	M3J 2T2
734 Sheppard Ave E Unit 1	North York	ON	M2K 1C4
2010 Winston Park Drive Suite 200	Oakville	ON	L6H 5R7
190 Memorial Avenue	Orillia	ON	L3V 5X8
2034 St Joseph Boulevard	Orleans	ON	K1C 1E6
300 Taunton Road East, Unit 12	Oshawa	ON	L1G 7T4
580 King Street West	Oshawa	ON	L1J 7J1
116 Albert Street 3rd floor Office 320	Ottawa	ON	K1P 5G3
585 Montreal Road Suite 7	Ottawa	ON	K1K 4K3
845 10th Street West Unit 3	Owen Sound	ON	N4K 6S1
PO Box 370, 1324 Pembroke Street West	Pembroke	ON	K8A 6X6
809 Chemong Road Suite 26	Peterborough	ON	K9H 5Z5
1725 Kingston Road Unit 8	Pickering	ON	L1V 4L9
10520 Yonge Street	Richmond Hill	ON	L4C 3C7

All other branch locations

Address	City	Prov.	Postal Code
Ontario			
27 Great Northern Road	Sault Ste Marie	ON	P6B 4Y4
10 Milner Business Court Suite 360	Scarborough	ON	M1B 3C6
2564 Lawrence Avenue East	Scarborough	ON	M1P 2R7
45 Kent St. North	Simcoe	ON	N3Y 3S1
350 Ontario Street Unit 15	St. Catharines	ON	L2R 5L8
1060 Ontario Street Unit 5	Stratford	ON	N5A 6Z3
1532 Lasalle Boulevard	Sudbury	ON	P3A 1Z7
831 North May Street	Thunder Bay	ON	P7C 3S2
425 Algonquin Boulevard	Timmins	ON	P4N 1B5
2471 St. Clair Avenue West Unit 2	Toronto	ON	M6N 4Z5
151 Yonge Street Suite 1100	Toronto	ON	M5C 2W7
1920 Yonge Street Suite 200	Toronto	ON	M4S 3E2
3250 Bloor St West East Tower Suite 600	Toronto	ON	M8X 2X9
283 Dundas Street East Unit B	Trenton	ON	K8V 1M1
9131 Keele Street Suite A4	Vaughan	ON	L4K 0G7
75 King Street South Unit 55	Waterloo	ON	N2J 1P2
21 Seaway Drive	Welland	ON	L3C 7J5
2991 Longfellow Avenue	Windsor	ON	N9E 2L3
925 Dundas Street East Unit 4	Woodstock	ON	N4S 8V3
889 Exmouth Street	Sarnia	ON	N7T 5R3
2601 Lauzon Parkway Unit 625	Windsor	ON	N8T 3M4
Prince Edward Island			
201 Buchanan Drive Unit 6	Charlottetown	PE	C1E 2E4
454 Granville Street Suite 11	Summerside	PE	C1N 4K7

Address	City	Prov.	Postal Code
Quebec			
725 Chemin du Pont Taché	Alma	QC	G8B 5B7
905 boul Laflèche	Baie-Comeau	QC	G5C 1C7
230 Brébeuf suite 101	Beloeil	QC	J3G 5P3
400 Ioul Du Curé-Labelle Bureau 2 et 3	Blainville	QC	J7C 2H2
6185 boul. Taschereau bureau 117	Brossard	QC	J4Z 1A6
31 Rue Commerciale Ouest Bureau 101	Chandler	QC	G0C 1K0
8465 boul. Henri-Bourassa suite 113	Charlesbourg	QC	G1G 4E1
119D boul. D'Anjou	Châteauguay	QC	J6J 2R2
743 boul. Barrette	Chicoutimi	QC	G7J 4C4
1708 boul. Walberg Suite 2	Dolbeau	QC	G8L 1H6
4876 des Sources	Dollard	QC	H8Y 3C7
520 boul. St-Joseph bureau 5	Drummondville	QC	J2C 2B8
167 rue de la Reine 2e étage	Gaspé	QC	G4X 2W6
455 boul. Greber bureau A	Gatineau	QC	J8T 5T7
500 avenue de Buckingham	Gatineau	QC	J8L 2G9
354 rue Principale	Granby	QC	J2G 2W6
713 boul. St-Joseph	Hull	QC	J8Y 4B6
475 boul. Grand, Bureau 42	Ile-Perrot	QC	J7V 4X4
596 St-Charles-Borromée Nord	Joliette	QC	J6E 4S6
50 boul. Kane	La Malbaie	QC	G5A 1J2
7195 boul. Newman	LaSalle	QC	H8N 2K3
1643 boul. Daniel Johnson	Laval	QC	H7V 4C2
1725 chemin Chambly	Longueuil	QC	J4J 3X8

All other branch locations

Address	City	Prov.	Postal Code
Quebec			
532 av. du Phare Est	Matane	QC	G4W 1A7
675 de la Madone	Mont-Laurier	QC	J9L 1T2
1200 McGill Avenue 11e étage	Montreal	QC	H3B 4G7
915 rue Mont-Royal Est	Montréal	QC	H2J 1X3
3461 rue Robert Chevalier	Montréal	QC	H1A 3R7
6051 boul. Henri-Bourassa Est	Montréal-Nord	QC	H1G 2V2
139 route 132 Ouest	New Richmond	QC	G0C 2B0
3322 rue du Carrefour	Québec	QC	G1C 8B5
2800 av. Saint-Jean-Baptiste bureau 160	Québec	QC	G2E 6J5
465 rue Notre-Dame bureau 102	Repentigny	QC	J6A 2T3
381 boul. Jessop	Rimouski	QC	G5L 1M9
78 rue Principale	Rouyn	QC	J9X 4P2
4802 route 132	Sainte-Catherine	QC	J5C 1V9
1602 41e Rue, Plaza Boul. Royal	Shawinigan	QC	G9N 7Y9
2630 rue King Ouest, bureau 200	Sherbrooke	QC	J1J 2H1
3150 boul. Tracy bureau 80	Sorel-Tracy	QC	J3R 5M7
919 rue Monseigneur-Grandin	Ste-Foy	QC	G1V 3X8
273B Rue Hector Lanthier	St-Eustache	QC	J7P 5R1
10425 1re Avenue	St-Georges	QC	G5Y 6X8
2677 boul. Casavant Ouest	St-Hyacinthe	QC	J2S 8B8
1055 boul. du Séminaire Nord	St-Jean	QC	J3A 1R7
1541 boul. Marcel-Laurin	St-Laurent	QC	H4R 0B7
7236 Langelier unité 3	St-Léonard	QC	H1S 2X6
1755 chemin Gascon	Terrebonne	QC	J6X 2Z8
222 boul. Frontenac Ouest bureau 140	Thetford Mines	QC	G6G 6N7

Address	City	Prov.	Postal Code
Quebec			
5363 boul. Jean XXIII	Trois-Rivières	QC	G8Z 4A6
849 3e Avenue	Val d'Or	QC	J9P 1T2
85 rue Notre-Dame bureau 5	Valleyfield	QC	J6S 1E7
650 boul. Jutras Est bureau 120	Victoriaville	QC	G6S 1E1
2261 boul. des Laurentides	Vimont	QC	H7K 2J3
Saskatchewan			
48 Hochelaga Street West	Moose Jaw	SK	S6H 2G1
135 15th Street East	Prince Albert	SK	S6V 1G1
2176 Victoria Avenue East	Regina	SK	S4N 7B9
2757 Avonhurst Drive	Regina	SK	S4R 3J3
3130 8th Street East Unit 6	Saskatoon	SK	S7H 0W2
606 22nd Street West Unit 1	Saskatoon	SK	S7M 5W1
249 Hamilton Road Unit B	Yorkton	SK	S3N 4C6
Yukon			
206A Main Street	Whitehorse	YT	Y1A 2A9

For more information, visit [FairstoneBank.ca](https://www.fairstonebank.ca) or [Fairstone.ca](https://www.fairstone.ca).