VantageOne CREDIT UNION

# PAY TRANSPARENCY REPORT

2026

# Pay Transparency Report

## Employer details

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|---|---|
| **Employer:** | VantageOne Credit Union |
| **Address:** | 3108 33 Avenue, Vernon, BC |
| **Reporting Year:** | 2026 |
| **Time Period:** | January 1, 2025 - December 31, 2025 |
| **NAICS Code:** | 52 - Finance and insurance |
| **Number of Employees:** | 50-299 |

### Our Commitment to our Employees

For over 80 years, VantageOne Credit Union has been a proud employer in the Okanagan, providing meaningful employment opportunities and building lasting relationships with our employees, members and communities.

We value the experience, knowledge and dedication of our employees, many of whom have built long-term careers with VantageOne, including individuals with over 25 years of service. We are equally committed to welcoming new employees and providing opportunities for career development and growth.

We believe in growing our talent from within. VantageOne supports internal career advancement through a structured employee development program that provides opportunities for employees to move into more complex roles, even when they have not yet obtained all the required qualifications or experience. Through training, coaching and hands-on learning, we support employees in developing the knowledge, skills and competencies needed to succeed in their new positions.

Our compensation practices are guided by a structured framework that includes formal job evaluations, established salary ranges, collective agreement provisions and industry compensation benchmarking for leadership positions. Employees progress through established wage ranges based on applicable service requirements, regardless of gender.

We offer both full-time and part-time employment opportunities, recognizing the importance of flexibility, work-life balance and the diverse needs of our workforce. Employees have access to the same employer benefits package, subject to applicable eligibility requirements.

This report reflects our commitment to transparency and provides information about compensation across our organization, together with context to help readers understand the results.

# Hourly pay

## Understanding our Average & Median Hourly Pay Results

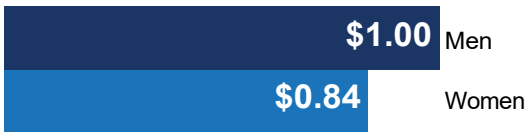
VantageOne Credit Union's 2026 Pay Transparency Report identifies a 16% difference in average hourly pay and a 15% difference in median hourly pay between men and women. These figures reflect earnings across our entire workforce and do not necessarily indicate unequal pay for comparable work.

Over the past two years, several long serving female employees have left the organization. When these positions are filled, new employees may begin at a lower point in the salary range than their predecessors. These changes in workforce composition and length of service can influence overall average and median earnings.

We also support career advancement from within, providing opportunities for employees to move into more complex roles while developing the required skills, knowledge and qualifications. Compensation reflects established wage structure and applicable progression requirements.

Our hiring and compensation practices are based on position requirements, qualifications and established wage structures, not gender. VantageOne remains committed to fair, consistent and transparent compensation practices for all employees.

### Mean hourly pay gap[1]




In this organization women's average hourly wages are 16% less than men's. For every dollar men earn in average hourly wages, women earn 84 cents in average hourly wages. *

### Median hourly pay gap[2]

In this organization women's median hourly wages are 15% less than men's. For every dollar men earn in median hourly wages, women earn 85 cents in median hourly wages. *

**Explanatory notes**

1. "Mean hourly pay gap" refers to the differences in pay between gender groups calculated by average pay. Hourly pay does not include bonuses and overtime.
2. "Median hourly pay gap" refers to the differences in pay between gender groups calculated by the mid-range of pay for each group. Hourly pay does not include bonuses and overtime.

## Overtime pay

### Mean overtime pay [3]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

### Median overtime pay [4]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

### Mean overtime paid hours [5]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

### Median overtime paid hours [6]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

### Percentage of employees in each gender category receiving overtime pay

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

## Bonus pay

### Mean bonus pay [7]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

### Median bonus pay [8]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

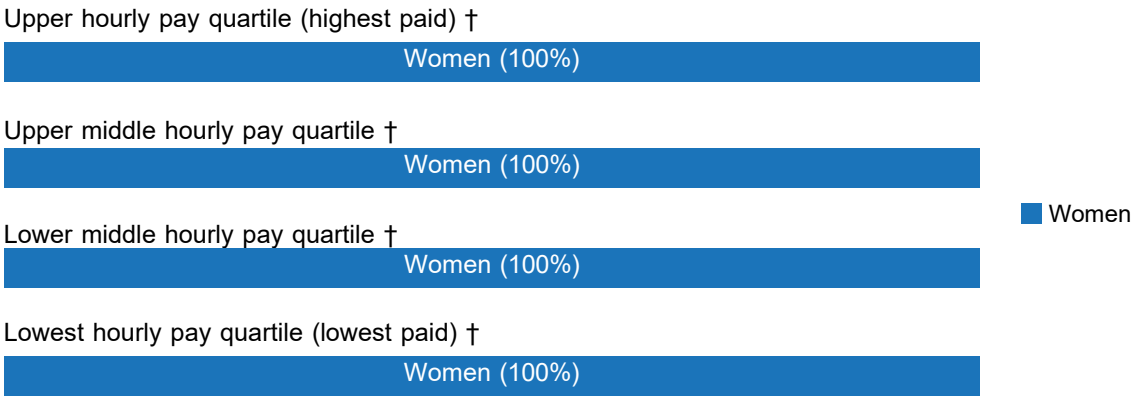
### Percentage of employees in each gender category receiving bonus pay

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

**Explanatory notes**

3. "Mean overtime pay" refers to overtime pay when averaged for each group.
4. "Median overtime pay" refers to the middle point of overtime pay for each group.
5. "Mean overtime paid hours" refers to the average number of hours of overtime worked for each group.
6. "Median overtime paid hours" refers to the middle point of number of overtime hours worked for each group.
7. "Mean bonus pay" refers to bonus pay when averaged for each group.
8. "Median bonus pay" refers to the middle point of bonus pay for each group.

## Percentage of each gender in each pay quartile [9]




In this organization, women occupy 100% of the highest paid jobs and 100% of the lowest paid jobs.

† This pay quartile was reduced to suppress gender categories consisting of less than ten (10) employees.

**Explanatory notes**

9. "Pay quartile" refers to the percentage of each gender within four equal sized groups based on their hourly pay.

* In accordance with the Pay Transparency Act and reporting rules designed to protect the anonymity and privacy of respondents, one or more gender categories has been excluded due to insufficient numbers to meet disclosure requirements.

### Pay Quartiles

VantageOne's pay quartiles reflect employees working in positions with varying responsibilities, levels of complexity and compensation. Our commitment to developing employees from within provides opportunities to advance into more complex roles while gaining the required qualifications and experience.

Part-time employment also provides flexibility for employees seeking work-life balance, particularly in entry-level positions.

Certain gender information has been suppressed where employee numbers are fewer than ten to protect individual privacy. As a result, the reported 100% figures should not be interpreted as the actual gender distribution within each quartile.

# Workforce Composition

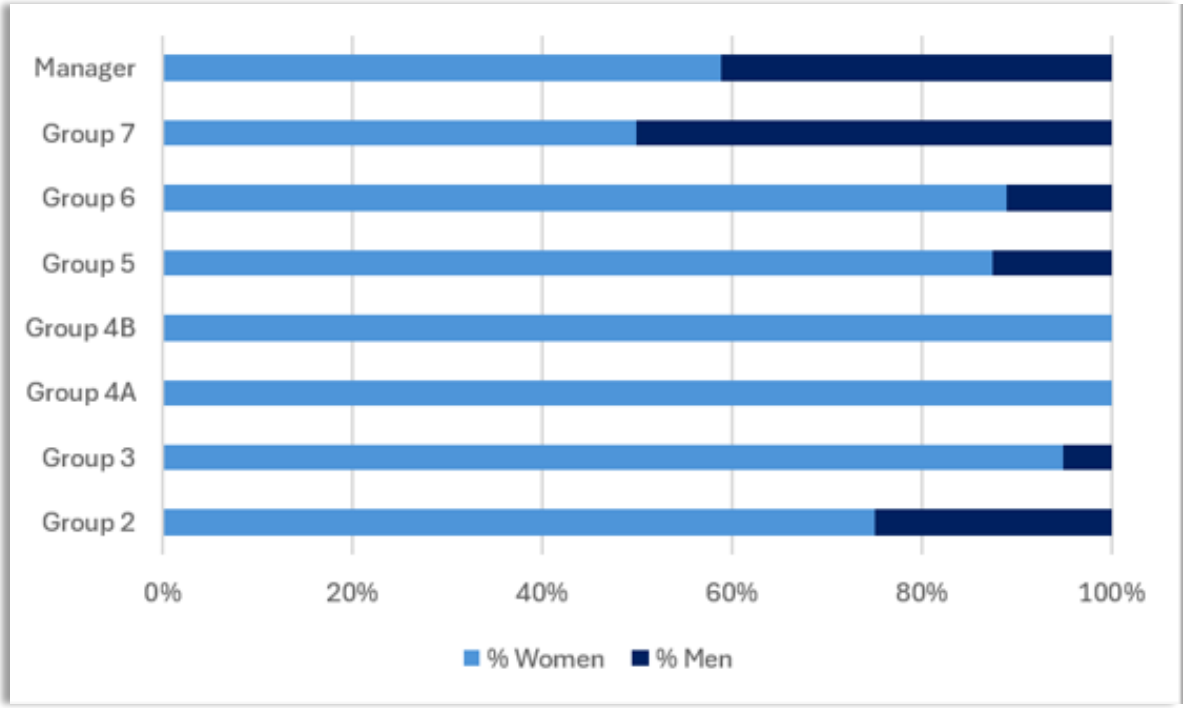
## Understanding Our Workforce Composition

To provide additional context to our pay quartile results, the chart below illustrates the representation of women and men across VantageOne Credit Union's established job classification levels, including management positions.

Our workforce is predominately female, with women represented across all job levels, including leadership. Employee positions are classified through formal job evaluation process, which considers the responsibilities and complexity of each role.

Employees progress through established salary ranges based on applicable service requirements, regardless of gender. We also support internal career advancement, providing opportunities for employees to develop the qualifications and experience needed to move into more complex positions.

This information provides additional context for understanding how the distribution of employees across job levels, together with length of service and wage progression, may influence the overall gender pay results.




## Our Ongoing Commitment

VantageOne remains committed to fair and consistent compensation practices, providing opportunities for career advancement and supporting employees throughout their careers. Our structured compensation framework and investment in employee development support employment and compensation decisions based on position requirements, qualifications and established wage progression practices, regardless of gender.