



2025 TRUTH AND RECONCILIATION ACTION PLAN



LAND ACKNOWLEDGMENT

Since time immemorial, the land that ATB Financial operates on has been cared for, and stewarded, by Indigenous Peoples. ATB is grateful, honoured and privileged to live, work and play on the ancestral lands and Traditional Territories of many Indigenous Peoples.

What became known as the Province of Alberta in 1905 is land that is the Traditional Territory, ancestral and contemporary home of many First Nations, Métis and Inuit. We recognize that we reside on the Traditional Territory of the Nêhiyawak (the Cree people), Niitsítapi (Blackfoot), Tsuut'ina, Dene, Nakoda (Îyârhe Nakoda and Alexis Nakota) and Anishinaabe (Ojibwe/Saulteaux). This land is also home to the Métis Nation within Alberta, the eight Metis Settlements and the Alberta Métis Federation.

ATB Financial recognizes the historical and ongoing injustices inflicted upon Indigenous Peoples, including the enduring effects of colonialism and residential schools. We acknowledge that the rights of Indigenous Peoples have not always been honoured, and we are committed to building bridges of good relations with Indigenous communities so we may create a better future for the next seven generations—together, in a good way.

ATB holds gratitude for this land, its teachings and the First Peoples. We are committed to advancing Truth and Reconciliation grounded in reciprocal relations with Indigenous Peoples, communities and organizations.

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EXECUTIVE SUMMARY

Reconciliation is a journey of learning, unlearning, listening and taking meaningful action. It is a journey that begins with truth.

At ATB Financial, we recognize that the path forward is built on relationships—ones rooted in respect, reciprocity and a shared commitment to a better future. Through deep engagement, thoughtful consultation and the generous guidance of Indigenous partners, clients and communities, we gained invaluable insights that continue to shape our understanding and actions.

This Truth and Reconciliation Action Plan (RAP) is both a reflection of what we learned and a declaration of what we will do. It stands as a testament to the trust placed in us by Indigenous Peoples and to our responsibility to honour that trust with humility, integrity and action. We are grateful for the wisdom shared with us and are committed to upholding these relationships as we move forward—together.

ATB is committed to advancing and co-creating a reconciliation framework dedicated to fulfilling the Truth and Reconciliation Commission (TRC) of Canada's Calls to Action, which includes adopting the internationally recognized United Nations Declaration on the Rights of Indigenous Peoples. This Truth and Reconciliation Action Plan marks a significant step forward in our efforts to deliver on the TRC Call to Action 92.



“sipeyitamowin poko ta ayayak,” a Nêhiyawak term that translates to “It is important that we have patience as we work together,” guides ATB’s philosophy and approach to our plan. The concept originated from Woodland Cree visual artist Kevin Cardinal of the Bigstone Cree Nation, Treaty 8 Territory. Cardinal collaborated with ATB to develop an artistic interpretation of the organization’s Truth and Reconciliation commitment. This Nêhiyawak philosophy guides and grounds ATB in our reconciliation journey. The essence of this concept spread throughout the organization and was instrumental in informing the plan’s development over the past year.

The plan was co-created through cross-functional collaboration with communities across Treaty 6, Treaty 7, Treaty 8, the Métis Nation of Alberta, the Metis Settlements and various Métis locals and informed by insights from Indigenous voices, perspectives and lived experiences.

Our RAP includes commitments across five pillars: Accountable Leadership, Client Solutions and Enablement, Truth and Reconciliation, Accessible Procurement and Trusted People Systems. Each pillar has a unique vision for how ATB will advance Truth and Reconciliation with specific goals, details and key results to ensure accountability and progress over ATB’s next two fiscal years, from April 1, 2025, to March 31, 2027. The plan reflects ATB’s dedication to advancing Truth and Reconciliation, fostering meaningful relationships with Indigenous Peoples and contributing to a more equitable future.



Powwow dancer at Powwow Times event, Sylvan Lake, Treaty 6
Credit: Travel Alberta / Tristan Talalee Photography

INDIGENOUS TEAM MEMBER NETWORK



Denise Barber, Chair,
ITMN, ATB Financial



Samantha Green, Co-Chair,
ITMN, ATB Financial

As ATB continued to bring focus to our Truth and Reconciliation journey, we were proud to launch our inaugural Indigenous Relations Strategy in 2017. That same year, team members of Indigenous communities created the Indigenous team member network (ITMN) to foster belonging, understanding and community among Indigenous team members and their allies.

Through team member networks (TMNs),* the diverse cultures at ATB are represented and given a powerful voice in influencing the organization's important Truth and Reconciliation, inclusion and equity-based matters. The ITMN contributes learning experiences, nuanced thinking and opinions to the critical conversations around inclusion and reconciliation. Rooted in diverse identities, experiences and histories, the ITMN provides a space where all Indigenous employees feel heard, valued and supported.

Listening to, and respecting, the voices of Indigenous Peoples builds good relationships and lays the seeds of prosperity for all. ATB acknowledges the participation of Indigenous Peoples as employees and as partners; as individual customers, business owners and investors; and as Nations and communities. Together, we work for the future generations.

- **Karen MacKenzie**, Cree-Métis Matriarch, Treaty 6

* ATB's 10 TMNs play a huge role in driving ATB's culture of belonging and inclusion. A TMN is a dedicated network of ATB employees that creates space and aid for a specific equity-seeking community. The TMNs provide learning experiences and diversified perspectives to critical conversations around inclusion and reconciliation.

Our vision and mission of the ITMN are founded on traditional Indigenous teachings of the Seven Sacred Grandfather Laws:

- **Humility (Peweyimowin)**—
Know yourself as a sacred part of creation.
- **Honesty (Kwayask-itatisi)**—
Be truthful in word and action.
- **Respect (Manatchihewin)**—
Honour all of creation.
- **Courage (Sohkitechewin)**—
Face challenges with integrity.
- **Wisdom (Iyinisowin)**—
Cherish and share knowledge.
- **Love (Sakihitowin)**—
To know love is to know peace.
- **Truth (Tapwewin)**—
Truth is found in living these teachings.

Through sharing circles and advocacy, the ITMN played a key role in shaping ATB's Indigenous Relations Strategy, including the Truth and Reconciliation Action Plan. Our collective advocacy influenced key internal initiatives, including the development of an Indigenous Cultural Learning Plan, increased participation in higher education courses that highlight the history of Indigenous Peoples in Canada, sharing circles with Elders and cultural awareness experiences such as the blanket exercise.

ITMN members continue to courageously share personal stories raising awareness of current and historical injustices and bringing connection to the Calls to Action. Their voices are helping to shape institutional change and ensure that ATB is moving forward in a good way.

The ITMN is more than a network—it is a source of strength, togetherness and kinship. Together, we are honouring our past, uplifting one another and driving meaningful change for future generations.



As the executive sponsor of the Indigenous team member network (ITMN), I have been fortunate to be supported by a diverse group of Indigenous team members in reclaiming and connecting with my Métis identity. The ITMN is a welcoming community within ATB where I've learned about Indigenous history, traditions and cultures through internal and external events and a variety of cultural knowledge sharing activities. As the Group Head of ATB Advisory Services, I am proud to advance Truth and Reconciliation for the communities ATB serves.



- Chris Turchansky, Group Head, Advisory Services, and citizen of the Otipemisiwak Métis Government

ARTIST SPOTLIGHT

KEVIN CARDINAL

**Visual Artist—Woodland Cree,
Bigstone Cree Nation, Treaty 8**



Kevin Cardinal is a visual artist of Woodland Cree ancestry from Bigstone Cree Nation in north-central Alberta who has a deeply spiritual artistic practice influenced by his culture and experiences.

His body of work interprets what he sees, hears and experiences through travel and cultural and spiritual ceremonies, incorporating themes of humility, forgiveness and courage.

The image featured here is titled *sipeyitamowin poko ta ayayak*, which means “It is important that we have patience as we work together” in Cree. Kevin developed this artwork for ATB in 2023, and it reflects his aim to promote cooperative relationships and bring healing and unity to the community. This sentiment is representative of ATB’s commitment to reconciliation. Kevin and ATB’s close collaboration on numerous projects since the creation of the artwork resulted in its significant meaning becoming the inspiration for our Truth and Reconciliation Action Plan.

Message from

PATRICK TWINN

Director, Indigenous Relations



I have many rich memories of growing up within the Sawridge First Nation (SFN) nestled in Treaty 8 Territory near Slave Lake, Alberta. Many of my fondest memories are interwoven with the land I was raised on and the presence of my mother, my late father and my brothers. Much of our childhood was spent fishing, constructing makeshift forts and exploring our reserve by quad.

Nohtâwiw (“my father” in Cree) was a forward-thinking Chief of the SFN striving to create opportunities for our community while recognizing the economic challenges we faced. He understood the deeper spiritual wounds inflicted by colonialism, a force that disrupted the traditional ways of life for all Indigenous Peoples. His love for his ancestors, community, language and the earth was profound. It was a love that fuelled his advocacy despite his own experiences at the St. Bernard’s Indian

Residential School. Sadly, my father passed when I was still quite young, but not before having a profound impact on my life.

One memory of him that will remain with me forever took place at our kitchen table. I remember him saying, “Why is everyone who I went to residential school with either dead, drunk or in jail?” It was a rhetorical question in nature. This was the first time I was exposed to his childhood traumas and the systemic injustices Indigenous Peoples endure.

Today, I often ask myself a similar question: Do we need to know where we have been to understand where we are going? For me, the simple answer is yes. If Canadians want to take meaningful action in advancing reconciliation, we must be grounded in truth.

Since 2017, ATB Financial has prioritized Truth and Reconciliation—looking for opportunities to embed it throughout operations as an in-depth Indigenous Relations Strategy was developed. I’m grateful for the efforts of those who came before me at ATB—including my predecessor, mentor and friend Holly Cooper—helping to lay the foundation we are now using to make progress. Kinanâskomitin (“Thank you, I am grateful to you all” in Cree).

In my four years at ATB, I’ve witnessed significant strides. Our first Truth and Reconciliation Action Plan (RAP) is a testament to our commitment. It aligns with the National Indigenous Economic Strategy’s Call to Economic Prosperity 29, which emphasizes measurable and public action.

Guiding our plan is the Cree concept “sipeyitamowin poko ta ayayak,” which

means “It is important that we have patience as we work together.” This ethos, inspired by Woodland Cree artist Kevin Cardinal’s collaborative artwork with ATB, permeates our efforts and has shaped the creation of our RAP over the past year.

ATB is dedicated to rebuilding trust and equity with Indigenous Peoples in and beyond Alberta—embodying the spirit of Treaty. The RAP was developed through collaboration with a variety of Indigenous community partners, including clients, vendors, nonprofit organizations, governments and a diverse representation of Indigenous leaders. It contains 14 commitments and aims to foster economic and social benefits while restoring positive relations. As we strive for an equitable future, our ongoing engagement with Indigenous Peoples will be crucial. I express my sincere appreciation to the Rights holders, Knowledge Keepers, Elders, Chiefs, community members, artists, clients and partners who shared their truths and insights. Your contributions are invaluable, and they drive our progress.

Our time on Mother Earth is finite, but our legacy can endure. The intergenerational impacts of residential schools and other colonial policies persist. As Canadians, we have the opportunity to create a new narrative: one of hope, respect, resilience, reciprocity, trust and collaboration. I am profoundly proud of ATB’s courageous step in this journey and look forward to co-creating a better future for the next seven generations.

Kinanâskomitin.

Patrick Twinn

nêhiyaw nâpew (“Cree man”),
Sawridge First Nation, Treaty 8



Do all your work as though you had a thousand years to live, and as you would if you knew you must die tomorrow.



**- Senator Walter Patrick Twinn
(March 29, 1934–October 30, 1997),
Chief of the Sawridge First Nation
(1966–1997), Treaty 8**

Sunset at Lesser Slave Lake Provincial Park, Treaty 8
Credit: Travel Alberta



Message from

CURTIS STANGE

President & CEO



As one of Western Canada's leading financial institutions, ATB Financial is dedicated to making it possible for our clients, team members, Shareholder and the communities we serve. Since 2017, ATB has made the advancement of Truth and Reconciliation a key part of our business operations through the development of our Indigenous Relations strategy. We deeply respect and value the connections we've made and look forward to continuing to build trusting relationships with Indigenous Peoples, organizations and communities.

As we continue on our journey of honouring and implementing the Truth and Reconciliation Commission's Call to Action 92—Business and Reconciliation, we're proud to play a role in continuous growth, healing and uplifting legacies and livelihoods, both within ATB Financial and beyond. That work was recognized with a bronze certification in the Canadian Council for Indigenous Business's Partnership Accreditation in

Indigenous Relations (PAIR) program in 2024. The PAIR program recognizes organizations that are good partners with Indigenous communities, Indigenous businesses and great workplaces for Indigenous peoples and that are committed to Indigenous prosperity in their communities. Being certified at the bronze level means that ATB stands out among thousands of Canadian businesses for the work we've done—and the work we're committed to doing—to further our relationship with Indigenous Peoples, businesses and communities.

While we have achieved important milestones, as the late Justice Murray Sinclair, former Chair of the Truth and Reconciliation Commission, stated: "The road we travel is equal in importance to the destination we seek." Expanding our understanding of Indigenous cultural views, values and lived experiences has fuelled a purpose-driven path forward to influence economic prosperity. The past is indelible and will remain as an integral guide for how we become a more purposeful and collaborative organization.

True reconciliation is an ongoing commitment. It must be tangible and integrated across all areas of our organization. ATB will continue to leverage our community presence, client-centric approach and Indigenous team member network to guide our reconciliation efforts. As the leader of ATB Financial, I work hard to ensure that our team's dedication to listening, learning and adapting our business practices to support Indigenous Peoples is as unwavering as our company's purpose is rooted in powering possibility for all.

Curtis Stange

Residing in Treaty 7 Territory
and homeland of the Métis



Federal policies of assimilation and the legacy of paternalistic rules have been the primary obstacles to sustainable economic development to First Nations. It is critical for industry to understand how colonialism has undermined our traditional economies with top-down federal laws that were harmful to our culture, customs and ability to do business in a modern economy.



- Charles Muskego, CEO, Cold Lake First Nations, Treaty 6



Golden hour at Tent Ridge, Kananaskis Country, Treaty 7
Credit: Travel Alberta / Silver Fern Productions

Message from

JOAN HERTZ

Board Chair



At ATB, we deeply value the contributions of Indigenous Peoples and recognize them as integral to Alberta's rich tapestry. My own journey has been enriched by learning from Elders about wâhkôhtowin: the Cree principle emphasizing the interconnectedness of all beings. This understanding underscores the importance of walking together on the path of reconciliation—building a future that honours the past while fostering opportunities based on our collective strengths.

I am proud of ATB's progress in advancing Truth and Reconciliation. Over the past year, ATB team members have engaged Indigenous communities to amplify their voices and shape our plan. Building reciprocal, respectful relationships has guided our efforts and improved accountability and understanding. The commitments we are now making are rooted in truth, compassion and collaboration, and they are supported by strong leadership and community engagement.

This approach is essential for every one of us to build trust and create a lasting impact, which we know Indigenous Peoples in Alberta are well-positioned to make. ATB's most recent [Indigenous economic report](#), produced in partnership with MNP, highlights the significant economic contributions of Indigenous Peoples in Alberta. In 2023, the Indigenous economy reached an estimated GDP of \$9.2 billion, representing approximately 3 per cent of the province's GDP. Given that Indigenous Peoples represented 7.5 per cent of Alberta's population in 2021, the potential for growth and opportunity is immense, and we are committed to supporting that growth.

On behalf of the Board of Directors, I extend my heartfelt gratitude to our Indigenous partners, community members and clients for their trust and important contributions. To our dedicated team members, your commitment to this critical work is both commendable and inspiring. Your efforts are making a tangible difference.

Joan Hertz

Residing in Treaty 6 Territory and homeland of the Métis



From the economic perspective, colonialism has been about destroying Indigenous economies and replacing them with colonial-imposed ones—all with a view to creating dependence on the latter. The spirit and intent of Treaty, however, includes a right to livelihood. Any notion of ‘reconciliation’ requires that we live this out. It is therefore important to have industry demonstrate its commitments through meaningful actions and accountable metrics, such as ATB’s plan that measures progress and improves our collective overall economic progress and standing as Treaty people.



- Chief Isaac Twinn, Sawridge First Nation, Treaty 8

Bighorn Lookout, Sheep River Valley, Kananaskis Country, Treaty 7
Credit: Neil Zeller (@neil_zee)



RECONCILIATION RESPONSIBILITY

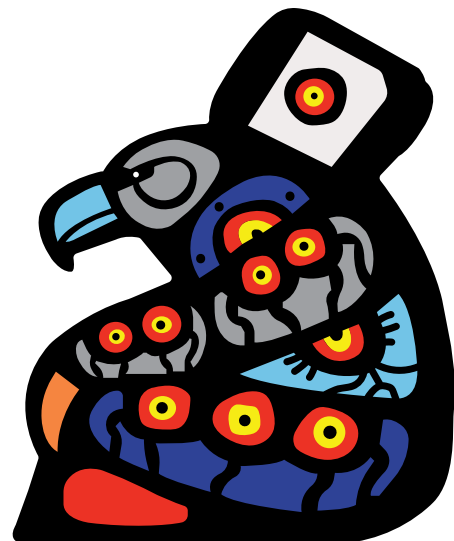
ATB'S RECONCILIATION RESPONSIBILITY

Indigenous Peoples and communities have existed and thrived on Turtle Island long before any financial institution made its way into society through colonization. ATB understands and respects traditional values, cultural perspectives and diversity across Indigenous Peoples in and beyond Alberta and within our business.

While listening and learning, we have been taking action to fulfil our role in Truth and Reconciliation efforts. ATB is actively building reciprocal and respectful relationships with Indigenous Peoples, communities and organizations by being accountable, having integrity and taking initiative in uplifting legacies and livelihoods.

- Implement an integrative, enterprise-wide approach to foster meaningful relationships supported by leadership, community engagement and community support.
- Use our power and influence to bridge the gap for equitable access to capital, provide client solutions and meet the needs of Indigenous Peoples, communities and organizations.
- Advance a truth-based approach through education and experiences, which will integrate Indigenous cultural worldviews into our workplace and support reconciliation.
- Positively impact the Indigenous economy through an increase in representation of Indigenous suppliers in ATB's procurement processes.
- Be the employer of choice for Indigenous Peoples with a workforce that is representative of the Indigenous communities that we serve.

As we engage with Indigenous Peoples, communities and organizations, we are committed to ongoing listening and learning. As often as necessary, we will make changes to our approach and our plans with advancing Truth and Reconciliation to centre the voices of Rights holders.



LEADING WITH TRUTH

Reconciliation begins with truth.

Before European settlers arrived, Indigenous economies thrived with trade networks, high standards of living, flourishing markets and sustainable practices. However, with the arrival of colonialism and the later imposition of the Indian Act of 1867, Indigenous Peoples were forcibly displaced onto less desirable lands. These assimilation policies and other oppressive measures systematically undermined Indigenous cultures, values and ways of life, creating significant socioeconomic gaps and barriers to wealth generation. Despite these immense challenges, First Nations, Métis and Inuit demonstrated remarkable resilience throughout the 20th century and continue to do so today.

While milestones such as the TRC's final report and the 94 Calls to Action, Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls and the federal government's 2023–2028 Action Plan on the United Nations Declaration on the Rights of Indigenous Peoples seek to address the injustices faced by Indigenous Peoples in Canada, they also underscore the slow pace of meaningful change and the ongoing need for genuine commitment, accountability, collaboration and action to ensure we are co-creating a better future for the next seven generations.

ATB is dedicated to honouring TRC Call to Action 92, which states:

“We call upon the corporate sector in Canada to adopt the United Nations Declaration on the Rights of Indigenous Peoples as a reconciliation framework and to apply its principles, norms, and standards to corporate policy and core operational activities involving Indigenous peoples and their lands and resources. This would include, but not be limited to, the following:

- Commit to meaningful consultation, building respectful relationships, and obtaining the free, prior, and informed consent of Indigenous peoples before proceeding with economic development projects.
- Ensure that Aboriginal peoples have equitable access to jobs, training, and education opportunities in the corporate sector, and that Aboriginal communities gain long-term sustainable benefits from economic development projects.
- Provide education for management and staff on the history of Aboriginal peoples, including the history and legacy of residential schools, the United Nations Declaration on the Rights of Indigenous Peoples, Treaties and Aboriginal rights, Indigenous law, and Aboriginal-Crown relations. This will require skills based training in intercultural competency, conflict resolution, human rights, and anti-racism.”

ATB is working toward understanding and integrating actions from the following:

- The First Nations principles of OCAP® (ownership, control, access, possession) (1998), ensuring Indigenous data sovereignty
- The National Indigenous Economic Strategy (2022), which includes 107 Calls to Economic Prosperity for Indigenous economic inclusion
- Reclaiming Power and Place: *The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls* (2019), which highlights systemic violence and includes 231 Calls for Justice

Our work is rooted in accountability and ensuring we take action beyond statements.

ENGAGING WITH INDIGENOUS PEOPLES—THE FIVE R’S

ATB understands our responsibility to engage with Indigenous Peoples in a good way, guided by the Five Rs, as introduced by Verna J. Kirkness and Ray Barnhardt:

- **Respect**—actively listen to Indigenous perspectives and follow cultural protocols
- **Relevance**—leverage ATB’s financial expertise to support economic reconciliation
- **Reciprocity**—give back to Indigenous communities in exchange for shared knowledge
- **Responsibility**—be transparent and accountable in all engagements
- **Relationships**—foster long-term, meaningful partnerships through cultural and community presence

Our approach is dynamic. As we engage with Indigenous Peoples in our reconciliation efforts, we will continually adapt to centre the voices of Rights holders in the communities we serve.

CO-CREATION THROUGH ETUAPTMUMK—TWO-EYED SEEING

Two-Eyed Seeing (“Etuaptmumk” in Mi’kmaq) is a concept developed by Mi’kmaq Elder Albert Marshall that brings together both Indigenous and Western worldviews by carefully considering the perspectives and issues of many diverse communities. Our Truth and Reconciliation Action Plan is the result of similar cross-functional collaboration and Indigenous-led insights. We’ve taken a multipronged approach to ensure broad participation and representation across our business, including leveraging an array of Indigenous voices, perspectives, lived experiences and representation across Treaty 6, Treaty 7, Treaty 8 and the Métis Nation within Alberta.

ATB internal leadership and working groups

- Indigenous Relations Leadership Accountability Committee—provides leadership, sponsorship and accountability for RAP initiatives
- Indigenous Relations Execution Committee—develops and implements enterprise-wide commitments and tracks progress

- Indigenous team member network—Indigenous team members and allies shaping ATB's reconciliation efforts
- Enterprise allyship—5,000 ATB team members empowered to contribute to reconciliation through their daily work and community engagement

Understanding Indigenous worldviews

In an ideal world, each person could contribute authentically, leveraging their unique strengths to foster community, togetherness and equity. However, Western norms discourage sharing personal struggles or vulnerabilities with strangers, especially during initial interactions. This tendency to conceal hardship for self-protection and success is ingrained in our colonial structure.

Engaging with Indigenous Peoples has challenged and fundamentally altered our perspective on how we present ourselves to others. We've learned that vulnerability fosters understanding and stronger bonds between diverse communities, embodying the essence of humanity. Over the past year, through various interactions—including events, industry initiatives, conferences, Indigenous community visits and sharing circles led by Knowledge Keepers and Elders—ATB team members have learned about Indigenous worldviews and connected with Indigenous Peoples on a deeper level.

Significant lessons stem from the openness, transparency and bravery displayed in each connection. Sharing lived experiences, difficult truths and vulnerabilities fostered healing, hope and kinship. Each interaction highlighted that prioritizing human connection can build stronger relationships founded on trust, reciprocity and mutual respect.

We express gratitude to all the Indigenous Peoples, communities and organizations who engaged with us, who bravely shared personal stories and who welcomed us. Your voices will continue to resonate in our daily efforts to advance reconciliation and, importantly, remind us to prioritize human connection above all.

WHAT WE'VE LEARNED—COMMUNITY ENGAGEMENT

We're grateful for the opportunity to engage with Indigenous Peoples across Alberta and beyond. While the themes that emerged from our engagements validate that we are on the right track, they also highlight blind spots and opportunities with our Truth and Reconciliation journey.

All feedback gathered from partners, community members and team members will be compiled into a formal report that will be presented to the business and incorporated into future iterations of the Truth and Reconciliation Action Plan.

Here are some of the primary themes we heard from our community engagement with Rights holders in Alberta.

Indigenous entrepreneurship

The Canadian financial services industry lacks an understanding of Indigenous capital constraints resulting from systemic discrimination inherent in federal policies of assimilation and colonialism. Indigenous entrepreneurs experience inconsistent access points and barriers to entry for financial services. There's a need for alternative approaches to lending that align with Indigenous economic models, systematic impediments and lived realities.

Access to capital

Due to restrictive covenants of the Indian Act, traditional lending strategies do not always work. The exploration of innovative approaches to collateral, risk assessment and financial support that respect Indigenous economic realities is needed.

Building trust through relationships and community presence

Community trust cannot be transactional—it must be built through consistent presence and engagement in cultural events and with a long-term commitment to fostering meaningful and reciprocal relationships.

Employment and workforce inclusion

Indigenous job seekers may face additional barriers, such as more restrictive access to training opportunities, transportation limitations and systemic biases within the recruitment process. Increasing Indigenous representation and supporting equitable employment pathways is required, as outlined in TRC 92.

Tailored financial services and education

Indigenous communities require culturally relevant and trauma-informed financial education that fosters transparent financial solutions that meet their unique needs. Financial institutions have an opportunity to take a leadership role in advancing economic reconciliation and supporting Indigenous communities by bridging the gap for equitable access to capital.

Economic empowerment of Indigenous businesses

Economic reconciliation in partnership with Indigenous businesses through participation in the procurement ecosystem needs to increase. To move this forward, it's important to increase awareness of opportunities by hosting networking and business development events that support Indigenous economic growth. This requires a holistic analysis of procurement policies, programs, systems and approaches to ensure they are equitable and accessible.

Youth and Elder engagement

Supporting Indigenous youth through education, financial literacy programs and mentorship opportunities is crucial for their future success. Honour Elders, Knowledge Keepers and Language Holders to ensure Traditional Knowledge is preserved and valued for future generations.



We have a tendency to understate the potential impact of investment in business and commerce. It's what that spin-off from the creation of business and the investment in business education may mean to the overall community. It is ultimately about helping individuals help themselves, and their success lifts their families and community out of poverty or dependence. We know that the challenges are complex in our communities, and we know not everyone is entrepreneurial and not everyone is cut out for business, but we know those who do create businesses create employment and serve as role models to what might be possible.

- Rocky Sinclair, CEO, Alberta Indian Investment Corporation



Tâpwewakeyihitamowin ('believe' in Cree)—belief is an energy that you achieve.



- Bernie Makokis, Elder and Knowledge Keeper, Saddle Lake Cree Nation, Treaty 6

Reconciliation and education

There is a need to continue raising awareness with non-Indigenous audiences of the historical injustices of residential schools and long-lasting injustices resulting from federal policies of assimilation. It is also important to teach the value of Indigenous self-determination rights. Providing education and training on anti-racism and intercultural competency to the corporate workforce remains crucial to fostering corporate and societal cultures of inclusion and understanding.

**We are not looking for allies.
We are looking for solidarity.**

- Jo-ann Saddleback, Elder,
Saddle Lake Cree Nation, Treaty 6

Creating equitable and inclusive spaces

Ensure Indigenous Peoples feel safe, respected and valued in all ATB spaces, which goes beyond physical accessibility. Collaborating and partnering with Indigenous communities to co-create physical spaces within corporate locations that honour Indigenous Peoples and lands is important in walking together to create a more inclusive future.



**Turtle Island is a living entity.
How can the spaces reflect and
honour that?**

- Hal Eagletail, Knowledge
Keeper, Northern Dene
Tsuut'ina Nation, Treaty 7

Preserving language and culture

Language, traditions and culture are vital not only for Indigenous identity but also for the self-determination of Indigenous Peoples. Financial institutions can support language programs and cultural initiatives to help preserve and revitalize Indigenous languages and traditions.

**We are the voices for now, but we won't always be around. We need our youth to carry on
our languages, traditions and ways of living.**

- Ms. Elizabeth Betty Letendre, Kehteya ("Elder" in Cree), Papaschase First Nation, Treaty 6

Looking forward

We know that reconciliation is evergreen and never-ending. Together, we will make that journey. As the late Justice Murray Sinclair stated: “We have described for you a mountain. We have shown you the path to the top. We call upon you to do the climbing.” Ongoing engagement with Indigenous Peoples will ensure we are on a path of continuous improvement and co-creation.

TRUTH AND RECONCILIATION ACTION PLAN COMPILATION AND VALIDATION

In compiling this Truth and Reconciliation Action Plan, we reconnected with a variety of Indigenous partners to validate the direction we are going with our commitments and to seek considerations for future strategic planning, leadership engagement, community support, inclusive talent initiatives, elevating Indigenous businesses and other development opportunities.

The RAP includes 14 commitments across ATB’s five pillars:

- Accountable Leadership
- Client Solutions and Enablement
- Truth and Reconciliation
- Accessible Procurement
- Trusted People Systems

Each pillar has a unique vision for how ATB will advance Truth and Reconciliation, and each commitment includes specific goals and key results to ensure our accountability and progress over ATB’s next two fiscal years, from April 1, 2025, to March 31, 2027. Every two years, we will update RAP goals and highlight our progress on commitments through public reporting. We will also provide updates in our annual sustainability report.



We don’t care if the process takes 100 steps and you get 99 of them wrong. As long as we are taking the steps together, that’s all we care about.



- Trina Okimaw, Executive Manager, Driftpile Cree Nation, Treaty 8

GUIDING PILLARS



ELDER POEM

Elder Coleen Garska wrote this poem to represent ATB's Truth and Reconciliation journey.

**As we walk on this journey together, it is
important to remember to have patience as
we work together
Empowering community with integrity through
leadership and accountability
Embracing opportunity by listening and honouring
the experiences of others
In truth and reconciliation, rooted in action,
we remain honest by honouring all of creation,
Relationships and reciprocity unlock opportunity,
Connected as one, we learn, grow, and create
pathways to trust.**

musi c, Coleen Garska, Wellness Elder, pipikwan pêhtâkwan

ACCOUNTABLE LEADERSHIP

Create an integrative, enterprise-wide approach to foster meaningful relationships, supported by leadership, community engagement and community support.



Commitment 1

Ensure Truth and Reconciliation is advanced across the enterprise

Goal: Ensure enterprise accountability through the development and execution of ATB's Truth and Reconciliation Action Plan.

Goal: Ensure Indigenous worldviews are integrated.

Key Results:

- Maintain momentum with the Indigenous Relations Leadership Accountability Committee (IR-LAC) and the Indigenous Relations Execution Committee (IR-EC), quarterly meetings and guidance from Indigenous Knowledge Keepers on an annual basis at minimum.
- Develop an external Indigenous Relations Advisory Council.
- Create an Indigenous Relations executive progress report scorecard:
 - Track metrics annually for all Indigenous Relations developments (including Partnership Accreditation in Indigenous Relations [PAIR]) and report updates to the Strategic Leadership Team and the Board (via the Human Resources Committee or annual sustainability reporting).
 - Report the Truth and Reconciliation Action Plan publicly via annual sustainability reporting.



As First Nations continue advancing their socioeconomic self-determination through the 21st century, economic development remains a critical issue moving forward as it supports the cultural and social fabrics within our communities. As such, it is critical that we have allies and champions who are committed to fostering meaningful relations and partnerships with our Nations for all of our communities to prosper.



- Kayli Avveduti, CEO, Confederacy of Treaty Six First Nations and member of the Alexander First Nation, Treaty 6

Commitment 2

Ensure ATB creates and maintains meaningful and reciprocal relationships with Indigenous Peoples, communities and organizations

- Goal:** Foster meaningful and reciprocal relations with Indigenous Nations and enhance participation in Indigenous community events.
- Goal:** Highlight Indigenous engagement opportunities for ATB team members and leaders by increasing investment opportunities for Indigenous-led organizations that address language and culture revitalization; education; missing and murdered Indigenous women, girls and Two-Spirit individuals; mental health and financial empowerment and by advancing innovation for Indigenous children and youth.

Key Results:

- ATB President & CEO will engage with Indigenous leaders every quarter.
- IR-LAC and IR-EC members will participate in annual cultural learning sessions with Indigenous Nations and Knowledge Keepers to increase their intercultural competence and understanding of Indigenous worldviews.
- Define and launch a framework for measuring social progress outcomes for Indigenous Peoples in Alberta.
- Report on ATB Indigenous Community Engagement Plan.
- Establish an Indigenous Knowledge Keepers circle.



Partnerships and relationships are so important when it comes to making changes here in Canada.



- Bernie Makokis, Elder and Knowledge Keeper,
Saddle Lake Cree Nation, Treaty 6

Commitment 3

Advance reconciliation through the brand

Goal: Create clarity and enhance engagement on Indigenous reconciliation through internal and external awareness by integrating Indigenous culture and representation in ATB's brand.

Key Results:

- Update RAP goals and highlight progress on commitments every two years through public reporting. ATB will also report on our progress in our annual sustainability report.
- Continue our partnership with the Canadian Council for Indigenous Business, using its PAIR certification program to advance Call to Action 92.
- Continue producing our Indigenous economic report in consultation and partnership with Indigenous Peoples. Activate the report in the community through events and speaking opportunities.



iskotew, by Amy Malbeuf. The piece is created from large sculptures that spell out "iskotew" ("fire" in Cree) in Cree syllabics. Located in inīw ("I am of the Earth" in Cree), an Indigenous art park in Queen Elizabeth Park, Edmonton, Treaty 6
Credit: Travel Alberta / Marc Webster

SPOTLIGHT

JOHN PIERI

**Senior Vice President, Culture,
Communications and Marketing**



Residing in Treaty 7 Territory and homeland of the Métis

ATB is actively advancing Truth and Reconciliation through accountability for real and lasting change. We're committed to continuing to turn intentions into action and measuring our progress every step of the way. This Truth and Reconciliation Action Plan is our expression of that commitment, responding to the National Indigenous Economic Strategy's Call to Economic Prosperity 29, which encourages all businesses in Canada to develop measurable Reconciliation Action Plans and communicate them publicly.

To guide our actions, we've established the Indigenous Relations Leadership Accountability Committee. This committee, comprising senior executives and leaders from across ATB, provides strategic direction and reinforces our shared responsibility for Indigenous strategies, programs and initiatives.

While strong leadership is essential, true progress demands a broader approach to engagement. Growing up in Winnipeg, on Treaty 1 Territory, I had the privilege of learning about Indigenous history and the immense value of understanding and integrating Indigenous perspectives through my formal education at the University of Manitoba. Those studies profoundly shaped my approach to leadership, an imperfect journey I continue to pursue in my life and at ATB. This learning has instilled in me the belief that we foster deeper understanding and empower greater participation by walking alongside Indigenous team members and allies.

This collaborative approach, combining top-down leadership with grassroots engagement, ensures we learn from, listen to and consult with diverse voices across all levels of ATB. It also fosters meaningful relations with Indigenous communities, enhancing the ways ATB participates and invests within communities.

To me personally, there is no better way to learn than to engage directly in and with Indigenous communities. Over the past several years, some of my most significant unlearning and learning experiences came directly from community engagements—from volunteering and connecting with young athletes and their families at the Alberta Indigenous Summer Games, to participating in student hiring employment symposiums through Community Futures Treaty 7, to the immersive learning experience at

University nuhelot'jine thaiyots'j nistameyimâkanak Blue Quills. Learning experiences such as these have been immensely helpful in my own understanding of the truth, allowing me to better guide our team and committee through this important work.

Together, from executive accountabilities to team member participation, we seek to make a purposeful and concerted effort to advance reconciliation and build a brighter future for Indigenous communities, businesses, organizations and individuals in and beyond Alberta.

To me personally, there is no better way to learn than to engage directly in and with Indigenous communities.

Nature's Hideaway Family Campground, De Winton, Treaty 7
Credit: Travel Alberta / Davey Gravy

COMMUNITY STORY

CHRIS TURCHANSKY

Group Head, ATB Business and Wealth



Residing in Treaty 6 Territory and homeland of the Métis

I recognize the vital role I play in advancing Truth and Reconciliation, both personally and professionally. It's not just a professional responsibility but a heartfelt commitment to understanding and addressing the profound systemic inequities that have impacted Indigenous Peoples, both here in Alberta and beyond. Engaging with this path has illuminated the immense responsibility we all share in fostering real change and the continuous learning required to truly listen to and comprehend the lived experiences of Indigenous communities.

My journey, and that of many of ATB's team members, has been inspired in part by Patrick Twinn, our Director of Indigenous Relations.

Since joining ATB four years ago, Patrick has been an inspiring force. He hasn't just evolved our Indigenous Relations Strategy, he's ignited a shift in our organizational heart. Patrick's ability to foster genuine partnership across ATB is remarkable. His championing of "working together, and failing forward if needed" has created a safe space for growth and learning—the very essence of accountable leadership. This ethos has truly permeated ATB, fostering an environment where we can unlearn biases and embrace new understandings.

Patrick often reminds us, "Nothing about us without us." Echoing Chief Dan George's "Nothing about us without us. Collaboration is the way of the future," these powerful words resonate deeply. They underscore that Truth and Reconciliation isn't a solitary endeavour but a collaborative effort that demands collective intention and, most crucially, the authentic inclusion of Indigenous voices in every aspect of our work.

This understanding is the bedrock of ATB's commitment to Truth and Reconciliation. Our approach is anchored in mutual respect, genuine collaboration, unwavering trust and true co-creation. From our products and services to our community engagement and the learning resources we offer our team members, we've prioritized listening to and working alongside Indigenous team members, leaders, partners and communities.

We are incredibly fortunate to be guided by a strong collective of passionate Indigenous voices and champions within ATB. Their understanding of their purpose, coupled with Patrick's humble, kind and patient leadership, creates a powerful synergy. Thanks to their wisdom, insightful questions and unwavering dedication, we have the privilege to support and empower Indigenous Peoples in realizing their self-determination goals.

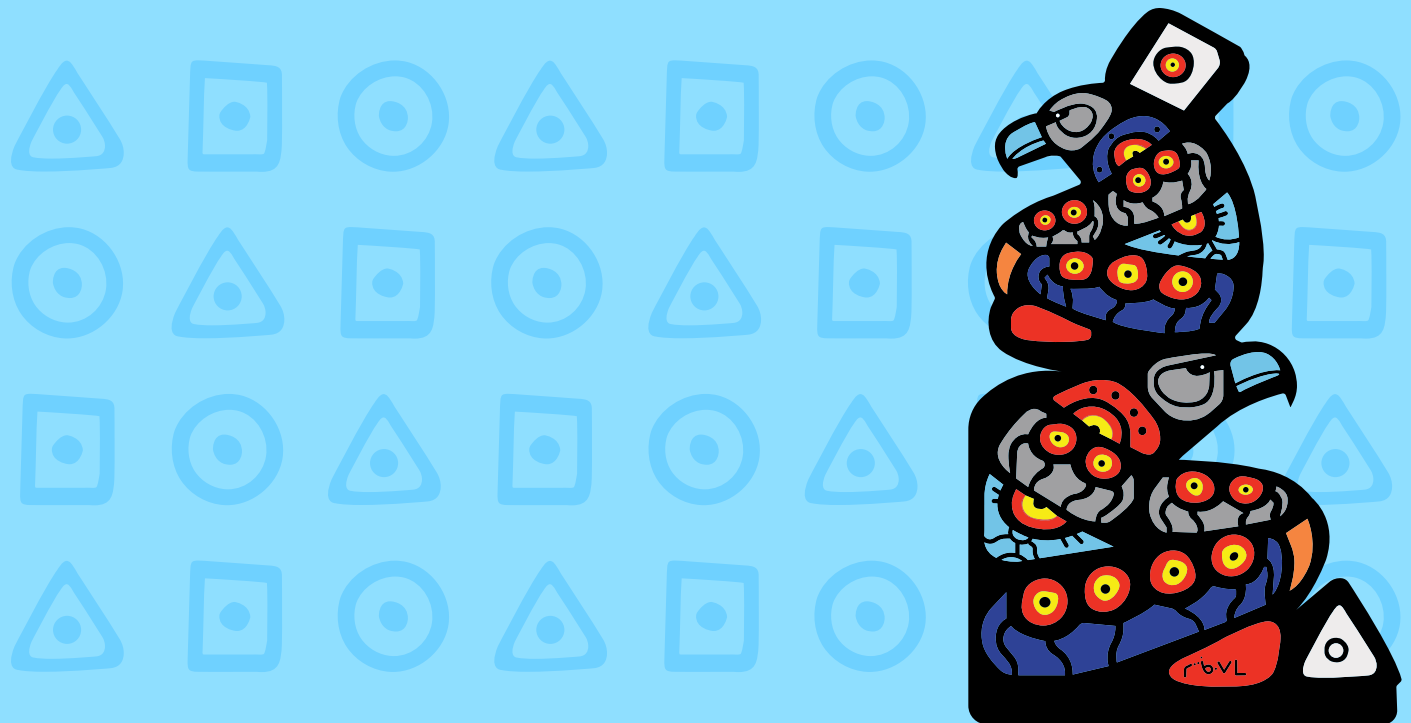
I truly believe that we move forward with greater strength and purpose when we plan, build and work together in unity. We recognize that nurturing strong relationships between Indigenous and non-Indigenous individuals is fundamental to our progress on this vital path. And it is with profound respect and a sense of shared purpose that we walk alongside Indigenous communities, committed to Powering Possibility for all across Alberta and beyond.

We are incredibly fortunate to be guided by a strong collective of passionate Indigenous voices and champions within ATB.



CLIENT SOLUTIONS AND ENABLEMENT

Use our power and influence to bridge the gap for equitable access to capital, provide client solutions and meet the needs of Indigenous Peoples, communities and organizations.



Commitment 4

Create tailored products and services to advance reconciliation

Goal: Define and launch an enterprise-wide Indigenous Market Strategy.

Key Results:

- Enhance existing internal governance to support strategy implementation across our business.
- Co-create and activate a comprehensive Indigenous Market Strategy that meets the unique needs of Indigenous Peoples in Alberta, addresses systemic barriers to access to capital and offers tailored advice.

Goal: Develop and launch a holistic financial literacy program based on community need.

Key Results:

- Define and launch trauma-informed financial literacy pilot programs for key focus areas.
- Develop relevant programming with key partners and organizations and deliver in the community.
- Measure success by participant feedback, knowledge assessment, enrolment and program completion rates. Revise future iterations of the programming based on participant feedback.

Goal: Incorporate Indigenous engagement and representation in the design and development of tailored client solutions and products.

Key Results:

- Leverage findings to define, develop and/or enhance key client solutions and products in Everyday Financial Services and Advisory Services.
- Provide cross-functional client service model recommendations to the enterprise, with an implementation plan to follow.
- Adapt marquee financial services training modules and team member onboarding processes and procedures.
- Develop lending guidelines for Indigenous governments. Socialize these guidelines with Indigenous governments.



The *Indian Act*'s restriction on property rights restrains access to credit and capital solutions for Indigenous entrepreneurs. Financial institutions play an important role in addressing systemic inequities, which requires a deep understanding of the challenges and opportunities faced by Indigenous Peoples.

- Shawna Morning Bull (Ikinnaipistoohkomi),
Business Development Manager, Community
Futures Treaty 7 and member of the Piikani Nation

Commitment 5

Use enterprise strategies to advance reconciliation

Goal: Provide culturally informed and differentiated advice.

Key Results:

- Execute training sessions through a pilot program that includes a targeted group of advisors and client-facing team members across all markets.
- Create an implementation plan to upskill additional ATB advisors to provide culturally informed advice.

Goal: Increase the level of community engagement and meaningful relationships among team members.

Key Results:

- Monitor, report and provide opportunities for team members to build relationships through events and cultural awareness experiences.
- Maintain and increase the number of strategic partnerships across all pillars in the RAP.



Financial institutions hold a critical role in not only ensuring equitable access to capital but also in actively participating in the economic empowerment of Indigenous businesses. This Truth and Reconciliation Action Plan is a step forward toward creating an inclusive economy where Indigenous entrepreneurs are supported to thrive on their own terms, fostering sustainability and prosperity across generations. At NAABA, we see this as an opportunity to collaborate, innovate and drive meaningful change together.



- Michelle Toner, Executive Director, Northeastern Alberta Aboriginal Business Association (NAABA)



Materials and tools used to bead earrings, Native Diva Creations, Calgary, Treaty 7
Credit: Travel Alberta / Allison Seto

SPOTLIGHT

ALLISON COMEAU

Vice President, Strategy and Growth



Residing in Treaty 7 Territory and homeland of the Métis

ATB is committed to co-creating value with and for Indigenous clients, organizations and communities by offering differentiated experiences that respect diverse relationships with money. Recognizing that financial solutions should be tailored to reflect individual experiences, family histories, systemic imbalances and cultural values, ATB is dedicated to providing products and services that best serve Indigenous Peoples in and beyond Alberta. This commitment stems from a deep understanding that financial well-being is intrinsically linked to cultural and mental well-being and that economic empowerment is crucial for advancing Truth and Reconciliation.

Through our engagement efforts with Indigenous Peoples over the last year, and in previous positions, I have witnessed the challenges that come with accessing capital and the financial advice required to create opportunity and intergenerational wealth in Indigenous communities. I understand the frustrations that come from a system that fails to recognize and support the unique needs of Indigenous Peoples. To have the chance to tip the scales by honouring Indigenous perspectives and empowering communities to achieve their goals, on their own terms, is an honour, and an honour I do not take lightly.

ATB's purpose is to make it possible. This includes a dedicated focus on developing and delivering financial products and services that meet the needs of Indigenous communities. By offering culturally relevant financial literacy programs and fostering an inclusive environment, ATB aims to build good relations, trust and understanding. As we do so, we're committed to learning, understanding and honouring the First Nations principles of OCAP® (ownership, control, access, possession). This commitment goes beyond simply providing access to financial solutions—it's about actively working with Indigenous communities to understand their aspirations and support their socioeconomic self-determination.

Ultimately, ATB's commitment to supporting Indigenous Peoples is about more than just banking. It's about contributing to a more equitable future where everyone has the opportunity to thrive. By integrating Indigenous worldviews into services and supporting economic empowerment, ATB is taking meaningful steps on the path of reconciliation and building a more prosperous future for Indigenous Peoples.

“Reconciliation is a complex personal, organizational and systemic journey. When it comes to the financial sector, it is important to understand how colonization has denied and excluded Indigenous Peoples from equal access to financial institutions, money, economic opportunities and financial literacy so meaningful action can be taken to undo harms of the past and create economic conditions that support the success of Indigenous Peoples, communities, organizations and businesses.”

- Shannon Pestun, CEO, Pestun Consulting and member of the Métis Nation of Alberta

COMMUNITY STORY

AUTHENTICALLY INDIGENOUS/ ENOCH MARKETS HELD AT RIVER CREE

The rise of Indigenous entrepreneurs in and beyond Alberta is steadily growing. They represent the heartbeat of our province, paying tribute to Indigenous culture, driving innovation, creating jobs and fuelling economic growth. Their vision, determination and hard work strengthen our sense of community, create local pride and make our province a thriving place for opportunity and progress.

As a financial institution, ATB understands the importance of supporting entrepreneurs and has been a proud partner of Authentically Indigenous markets in Calgary and the Enoch Night Market and Enoch Holiday Market in Edmonton.

Founded by Melrene Saloy-EagleSpeaker and her sister Autumn EagleSpeaker, Authentically Indigenous has played a key role in promoting Indigenous art and culture to the broader public. The Blackfoot sisters, who are from the Kainai Nation (Blood Tribe) in southern Alberta, have become well known for helping to raise awareness of Indigenous creativity, arts and culture through community events, markets and workshops. They create space for Indigenous artists and business owners to sell their goods and promote their services to a wider audience.

Enoch Tourism (“nêwayak pimâtisiwin” in Cree) is dedicated to preserving and sharing the beauty of Cree culture with local Albertans and visitors. The Night Market and Entertainment Showcase and Holiday Market, both presented by Enoch Tourism at the River Cree Resort and Casino, have become well-known events that showcase First Nations, Inuit and Métis artists, craftspeople and creators. The markets play an important role in cultural and identity preservation, in addition to driving economic benefit to Indigenous communities.

ATB has supported both markets through our Vends with Benefits machine and Market Bucks program, where market goers can win \$10 to \$50 in Market Bucks to spend at any participating vendor at the market. These investments have supported approximately 250 vendors, with over \$100,000 going into their businesses. This direct support has empowered Indigenous entrepreneurs and small business owners to showcase their goods and increase sales. It has also allowed ATB to build strong relationships with market organizers, vendors and attendees, who have all expressed their appreciation for ATB’s involvement, which has helped make vendors’ products more accessible and created a positive impact that extends beyond the markets.

“ As a financial institution, ATB understands the importance of support to Indigenous entrepreneurs and has been a proud partner of the River Cree Night Markets and Holiday Markets at Enoch Cree Nation. ”

- Amberly Morin, Manager, Enoch Tourism and member of the Enoch Cree Nation

“ I always appreciate the support I get from ATB—it really makes me feel valued and supported as an Indigenous entrepreneur. I always look forward to ATB events! ”

- Scarlett Papin-Cardinal, Owner and Creator, wâpimikwâniw & Co. and member of the Enoch Cree Nation

“ We are so thankful that ATB contributes so much to Authentically Indigenous and community. It is really important and gives us a different perspective on a bank, and we think you are doing a great job. Thank you for bringing so much extra holiday spirit to our show. ”

- Melrene Saloy-EagleSpeaker and Autumn EagleSpeaker, Cofounders, Authentically Indigenous, members of the Kainai Nation (Blood Tribe)



Shopping at the River Cree Indigenous Holiday Market, Edmonton, Treaty 6
Credit: Travel Alberta / Noella Steinhauer

TRUTH AND RECONCILIATION

Advance a truth-based approach through education and experiences that integrates Indigenous cultural worldviews into our workplace and supports reconciliation.



Commitment 6

Understand the truth

Goal: Provide and promote Indigenous cultural awareness training to all team members, including leaders and executives.

Key Results:

- By March 31, 2027, 80 per cent team member completion in Our Shared Path: Advancing Truth and Reconciliation Cultural Awareness Training program.
- Report on team member participation as it relates to Indigenous learning opportunities, including interpretive experiences, engagements with Knowledge Keepers and knowledge-sharing activities.



You don't need a special invitation to have a relationship with us. When you create one, it's like the land—it isn't going anywhere.



- **Charles Weaselhead**, Treaty 7 Grand Chief, Kanai Nation (Blood Tribe), Treaty 7

"It is the responsibility of all Albertans to understand Indigenous worldviews and how we can work together to rebuild relations. ATB is setting a strong example by embedding Indigenous voices within its reconciliation process in a good way through community engagement. It is clear they respect the diversity and lived experiences of Indigenous Peoples and their relationship to the land."

- **Art Cunningham**, Elder and Knowledge Keeper, Otipemisiwak Métis Government



Sitting in circles with the Elders was an unforgettable experience. I deeply respect their courage in sharing hard truths with a group of strangers—something rarely embraced in Western culture but essential for building real, raw relationships. This is how we create good relations based on human connection and a duty to do better, be better.



- **Courtney Manson**, Senior Marketing and Communications Manager, ATB Financial

Commitment 7

Share wealth

Goal: Provide financial, volunteer and other in-kind support where Indigenous Peoples in Alberta are the primary beneficiaries.

Key Results:

- Achieve or exceed 7 per cent of the total donations budget to be spent on Indigenous donation dollars and volunteer (in-kind) support.
- Target Indigenous sponsorship dollars and in-kind support between 5 per cent and 7 per cent of total Indigenous spend.

Commitment 8

Create inclusive spaces

Goal: Integrate Indigenous cultures and worldviews into ATB places and spaces.

Key Results:

- Meaningfully integrate Indigenous cultural representation into key physical spaces, including corporate offices. Consult with Elders on design planning.
- Partner with the Gord Downie and Chanie Wenjack Fund to establish an Indigenous Legacy Space.
- Incorporate Indigenous art and cultural representation into select renovation projects in corporate and branch locations. Examples include our land acknowledgment, signage or displays recognizing the traditional Indigenous territories where ATB operates.



We welcome you to the land, but we need you to steward the land with us. We all live here.

- Clarence Wolfleg, Siksika Traditional Spiritual Leader, Treaty 7



The partnership between DWF and ATB reflects a shared commitment to answering the 94 Calls to Action and advancing reconciliation within the business sector. ATB's Truth and Reconciliation Action Plan provides a clear path to integrate reconciliation as a central pillar within the organization—creating equitable spaces and building meaningful partnerships that support learning, collaboration and action. By fostering an inclusive workplace environment where Canada's true history is acknowledged and open conversations are encouraged, ATB is helping to strengthen relationships between Indigenous and non-Indigenous peoples.



- Sarah Midanik, CEO, Gord Downie and Chanie Wenjack Fund (DWF) and member of the Métis Nation of Alberta



Bison at Métis Crossing, Smoky Lake, Treaty 6
Credit: ITA / Roam Creative

SPOTLIGHT

TARA LOCKYER

**Chief People, Culture, Brand
and Communications Officer**



Residing in Treaty 7 Territory and homeland of the Métis

I was born and raised in Scarborough, Ontario, and recognize that the land I grew up on is the Traditional Territory of many Indigenous Nations, including the Anishinaabe, the Haudenosaunee and the Wendat Peoples. However, my own journey of Truth and Reconciliation truly began when I moved to Alberta five years ago and began working at ATB. I acknowledge that the land I now call home in Canmore is on the Traditional Territories of the Stoney Nakoda First Nations, comprising the Bearspaw First Nation, Chiniki First Nation and Goodstoney First Nation, as well as the Tsuut'ina Nation and the Blackfoot Confederacy. I honour their enduring presence on the land, as well as the rich culture they continue to contribute to this place from which we all benefit.

Part of my role at ATB is focused on helping us create a culture of inclusion, which requires us to foster safe and equitable spaces for all by honouring the land we are privileged to share and live on. I'm proud of the work that has been done to weave Indigenous perspectives into the fabric of ATB's culture. Together, the approach we've taken is advancing truth by integrating Indigenous worldviews, histories and experiences across our organization and through our interactions with Indigenous clients, leaders and community partners.

All team members are empowered to participate at their own pace in deepening their understanding of Indigenous culture, history and traditions through a variety of Indigenous experiences, such as blanket exercises. They also have access to self-led courses on developing personal, meaningful land acknowledgments, which are critical parts of all ATB meetings and gatherings.

To further our commitment, we launched the Our Shared Path: Advancing Truth and Reconciliation Cultural Awareness Training program on September 30, 2024. Developed with internal and external Indigenous partners, this learning course explores the history of Indigenous societies, Treaties and residential schools and the enduring impacts of colonialism and racism. We're proud that over 900 team members—15% of all ATB employees—have completed the learning to date and are dedicated to ensuring each and every ATB team member, including all new hires, embarks on this learning path.

For all of us at ATB, Truth and Reconciliation is more than the right thing to do—it's a commitment to fostering a more equitable, prosperous and inclusive future for all of our shared communities. It also requires us to continue to advance our talent practices to minimize bias and support the development and advancement of Indigenous team members. Through learning and shared experiences, we're championing truth and integrating Indigenous worldviews for our team members, and building a future grounded in truth, respect and understanding.



Language and culture is the foundation of who we all are.



- Sylvia Ann Fox, Blackfoot Elder, Treaty 7 and member of the Kainai Nation



Sage and sweetgrass bundles, Moonstone Creation, Calgary, Treaty 7
Credit: Travel Alberta / Roam Creative

COMMUNITY STORY

HONOURING PEOPLES AND LANDS AT ATB

As part of our Truth and Reconciliation journey, we are focused on creating and contributing to inclusive workplaces by embedding Indigenous cultural perspectives into our spaces. Having visible representations of Indigenous culture is essential—not just for creating a sense of belonging and psychological safety for Indigenous team members and clients but also for honouring the land and the people who have cared for it since time immemorial.

We acknowledge that ATB's corporate and branch locations do not yet fully reflect the Indigenous lands they are situated on. To address this, we launched the Honouring People and Lands initiative in 2024. This long-term, multiphased initiative will see Indigenous worldviews and cultural elements incorporated into ATB's physical spaces. To ensure we take a respectful and collaborative approach, Indigenous voices will be central at every stage, from concept to completion.

To guide our Honouring Peoples and Lands initiative through our physical spaces, we gathered in amiskwaciwâskahikan (what we now call the City of Edmonton) and Moh'kinsstis (what we now call the City of Calgary) with Elders, Knowledge Keepers and Language Holders from the diverse communities we serve, including Treaty 6, Treaty 7, Treaty 8 and the Otipemisiwak

Métis Government. Through storytelling in circle, the gatherings provided valuable knowledge of Treaties, Traditional Territories, societies, language groups (and language), history, traditions and cultural values.

We were honoured to be joined by this group of knowledgeable and passionate individuals, who kindly shared their time, insights and vulnerabilities with our team. Their contributions have had a profound impact on our approach, and on the team members who took part in the sharing circles. These conversations are a vital first step in transforming our corporate spaces in a meaningful and intentional way. As we continue learning, we will host gatherings in other regions.

We've also partnered with the Gord Downie and Chanie Wenjack Fund to establish an Indigenous Legacy Space, a safe and welcoming space where team members are encouraged, and supported, to explore our journey toward reconciliation while learning about the true history of Canada.

Over ATB's next two fiscal years (April 1, 2025, to March 31, 2027), we will bring all these plans to life, transforming our corporate spaces to reflect and honour the Indigenous lands we are privileged to live, work and play on.

“

In our journey to Honouring Peoples and Lands through our physical spaces, we entered into circles seeking answers, but received a far greater gift: the profound stories of Knowledge Keepers and Language Holders. These journeys of resilience, connection and lived experience have shown us that true reconciliation lies not just in seeking information but in deeply listening to and weaving these stories into the very fabric of ATB's spaces, creating places of belonging, healing and celebration.

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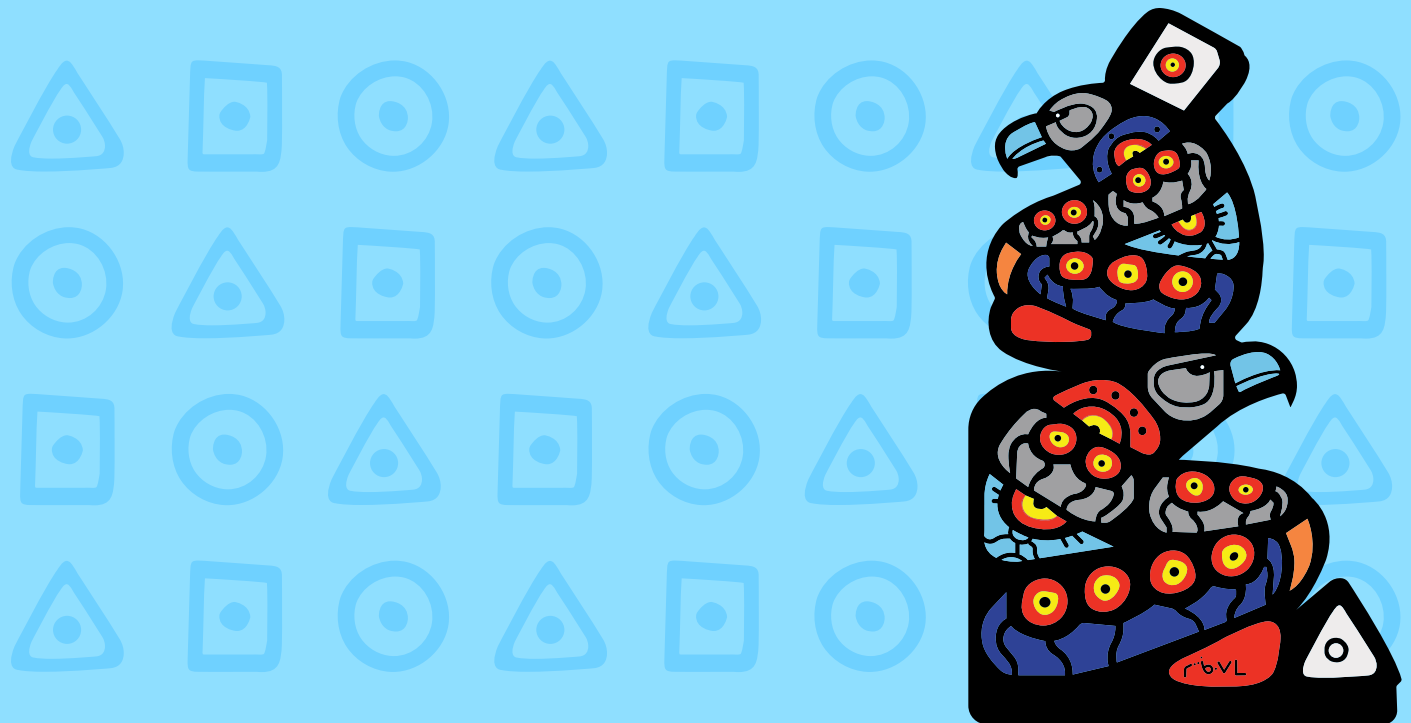
- **Krista Lauridsen**, Vice President and Head of Real Estate, Facilities, Design and Construction, ATB Financial



Kayaks rowing down Edmonton's river valley, Treaty 6
Credit: Travel Alberta / C&B Advertising

ACCESSIBLE PROCUREMENT

Positively impact the Indigenous economy by increasing representation of Indigenous suppliers in ATB's procurement processes.



Commitment 9

Create impact through internal procurement approaches

Goal: Examine and adjust internal procurement programs, policies and processes to increase accessibility for Indigenous businesses.

Key Results:

- Launch Sustainable Procurement Strategy.
- Develop a process to promote appropriate request for proposal (RFP) opportunities via the Canadian Council for Indigenous Business (CCIB) Indigenous Procurement Marketplace and other applicable channels that empower Indigenous businesses to participate.
- Report on the number and progress of RFPs promoted to Indigenous vendors.

Corporate Canada has the opportunity and responsibility to advance the Indigenous economy by building meaningful relationships with Métis and other Indigenous-owned businesses, such as Métis Crossing. Partnering with Métis- and other Indigenous-owned businesses not only advances our socioeconomic self-determination as Indigenous Peoples but also advances Canada's economic prosperity with more full participation of all peoples. These are necessary drivers to the realization of the Truth and Reconciliation Commission of Canada's 94 Calls to Action.

- **Juanita Marois**, CEO, Métis Crossing and member of the Métis Nation of Alberta

Métis Crossing, Smoky Lake, Treaty 6
Credit: Travel Alberta / Cooper & O'Hara



Reconciliation is a commitment that must go beyond words—it also requires action. One form of reconciliation is economic reconciliation. Indigenous businesses are poised to play a leading role in driving economic growth and development across the province and country.

- **Matt Ward**, Engagement Director, pipikwan pêhtâkwan and member of the Driftpile Cree Nation, Treaty 8

Commitment 10

Make an impact through connection, engagement and collaboration with Indigenous businesses

Goal: Explore and expand opportunities to source from Indigenous businesses.

Key Results:

- Host two informational sessions in partnership with the CCIB and other Indigenous-led organizations.
- Monitor, track and report on the number of connections made between Indigenous businesses and the Director of Sustainable Procurement. Reporting will inform the development of goals for future engagements with Indigenous businesses.



Beaded orange flower barrette and other beadwork arts and crafts and ceremonial and medicine bags,
Moonstone Creation, Calgary, Treaty 7
Credit: Travel Alberta / Roam Creative

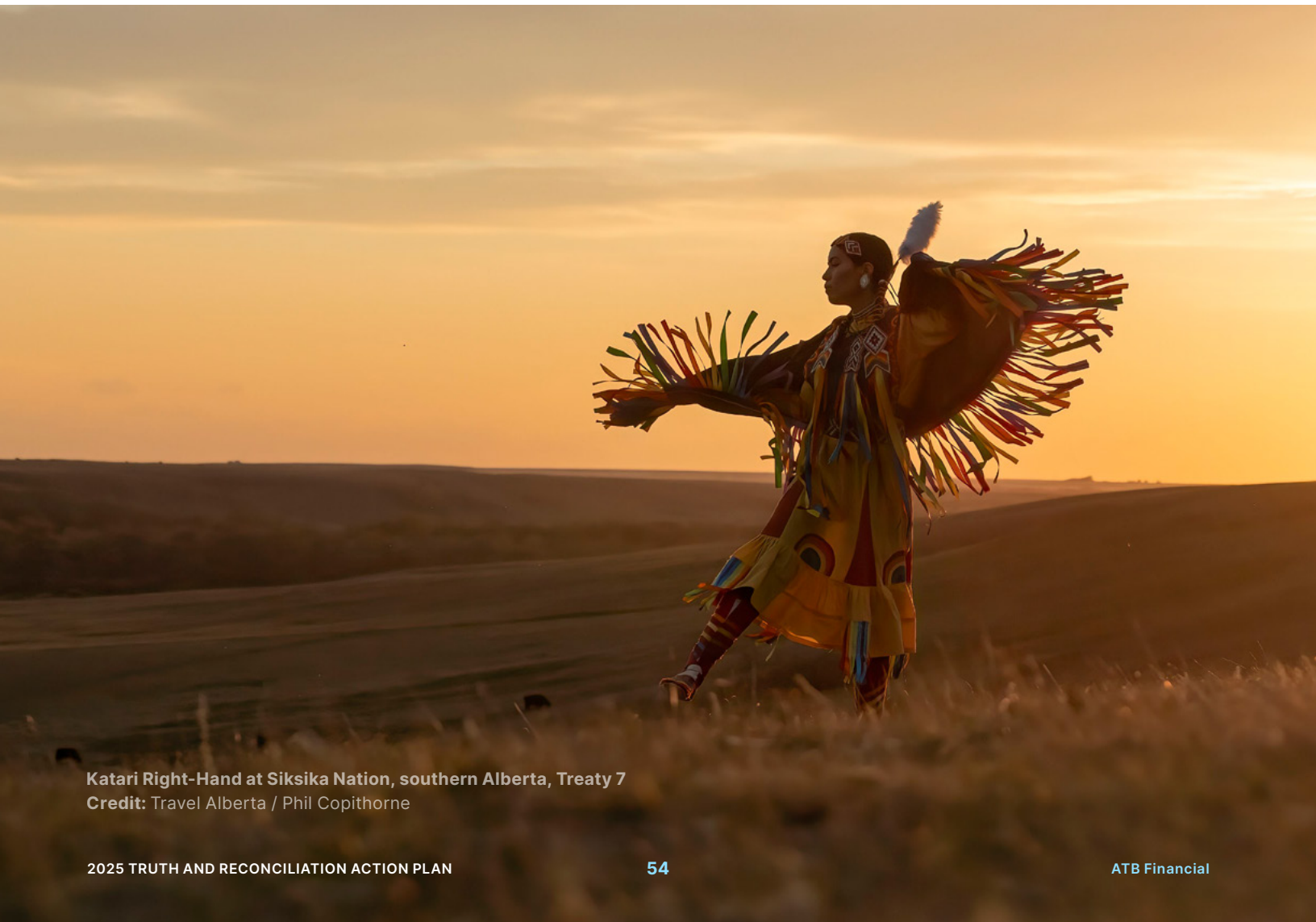
Commitment 11

Make an impact through increased representation of Indigenous businesses

Goal: Increase the presence of Indigenous businesses in ATB's procurement ecosystem.

Key Results:

- Increase how much we spend with Indigenous businesses for internal events, travel, hosting and gifting.
- Increase how much we spend with Indigenous businesses for construction, real estate and facilities.
- Increase Indigenous products in the e-store by 50 per cent.



Katari Right-Hand at Siksika Nation, southern Alberta, Treaty 7

Credit: Travel Alberta / Phil Copithorne



Our team at Rise is deeply honoured to walk alongside ATB in advancing Truth and Reconciliation. Since 2023, our collaboration has been a powerful, reciprocal journey—one of listening, learning and creating meaningful impact together. It has been inspiring to support the evolution of ATB’s Indigenous Relations Strategy, embedding Truth and Reconciliation across the organization, celebrating their certification through the CCIB PAIR program and co-creating their Truth and Reconciliation Action Plan. Throughout this process, ATB team members have asked bold, thoughtful questions to ensure alignment, embraced their commitment to advancing reconciliation with open hearts and actively sought ways to contribute. We deeply respect this journey and take great pride in ATB’s continued dedication to walking in a good way—building new relationships, strengthening existing ones and uplifting Indigenous legacies and livelihoods for generations to come.



- Annie Korver, Founder and Principal, Rise Consulting and member of the Métis Nation of Alberta



SPOTLIGHT

NICKY YEE

Director, Sustainable Procurement



Residing in Treaty 7 Territory and homeland of the Métis

I am a first generation Canadian born in Moh'kinsstis and I have been fortunate to live on Treaty 7 Territory for most of my life. The honour of being able to live, work, play and raise my family here is not lost on me with daily reminders as I walk by the river, explore the parks and mountains with my family.

Like most Canadians, I was raised with a colonial mindset during a time when Canada's history and truths were hidden from many of us. Today, I am proud to be on a journey of Truth and Reconciliation, both professionally and personally. I am committed to seeking out truth, learning, unlearning and ensuring my children learn the true history of Turtle Island while embracing Indigenous worldviews, cultural practices and values.

ATB has a significant role to play in advancing economic reconciliation. With Indigenous entrepreneurs starting businesses at an impressive rate, the growing Indigenous economy is making a substantial contribution to Alberta's GDP. And with Indigenous Peoples being the fastest-growing population in Canada, it is essential to support Indigenous businesses by fostering equitable opportunities and access.

I am proud to have taken on ATB's first dedicated Sustainable Procurement role. With a commitment to building a more inclusive and sustainable supply chain, I am focused on creating systems that actively engage Indigenous businesses in procurement opportunities at ATB and increasing the representation of Indigenous vendors in our procurement processes.

Since beginning this work, I have connected with many Indigenous businesses and entrepreneurs to better understand how to implement more equitable practices. By listening to and learning from current and potential Indigenous vendors we are collaborating to reimagine systems and build better processes, which is a rewarding experience. We're all on this journey together, each at different stages, and I am motivated to help forge a path towards a more equitable future.



Within various trade agreements, there are provisions that recognize Indigenous rights and include mechanisms to provide procurement opportunities to safeguard Indigenous businesses by ensuring they can compete and thrive. While many public organizations adhere to the trade agreements, they neglect these provisions, leaving Indigenous businesses to compete in a saturated market against competitors (including some American companies) with deep pockets and economies of scale.



- Sandy Sanderson, Founder, Askiy Mat Service Inc., and member of Mikisew Cree First Nation, Treaty 8

Calgary Tower, Treaty 7
Credit: Travel Alberta / Karl Lee



Saskatchewan Drive Lookout, Edmonton, Treaty 6
Credit: Travel Alberta / Sameer Ahmed

COMMUNITY STORY

by pipikwan pêhtâkwan

CO-CREATING THE ATB TRUTH AND RECONCILIATION ACTION PLAN AS A LIKE-MINDED PARTNER

As an Indigenous-owned and -led and majority-staffed communications and engagement agency, we appreciate the opportunity to be a valued partner with ATB. Over the past couple of years, pipikwan pêhtâkwan has worked alongside ATB to help support various marketing, communications and design initiatives related to its Indigenous Relations Strategy.

From developing ATB's Indigenous branding, updating key documents and supporting the design of its RAP, pipikwan pêhtâkwan humbly brings our gifts and relationships with the community to guide how ATB shows up in the community with Indigenous Peoples. Our creative partnership with ATB supported Kevin Cardinal, a Woodland Cree artist from the Bigstone Cree Nation, Treaty 8 Territory, to work directly with ATB on a commissioned piece for its Indigenous branding. This is one example of how organizations can support Indigenous artists' sustainability and cultural contributions by creating opportunities to share their talents and insights.

As a small business, we understand the importance of creating procurement opportunities that allow Indigenous companies to bring their diverse gifts to

the table and thrive. Opportunities like this uplift Indigenous businesses and support stronger representation of Indigenous Peoples, cultures and values.

Reconciliation is a commitment that must go beyond words—it requires action. ATB has the opportunity, through its RAP, to emphasize what it is committed to and the action it will take. Indigenous businesses are poised to play a leading role in driving economic growth and development across the province and country and, more importantly, in creating opportunities for work to be done differently.

Our partnership with ATB presents an opportunity for the institution to demonstrate its efforts to honour truth and continue the hard work of reconciliACTION. Now more than ever, we need organizations to stand up for an inclusive, equitable and compassionate future. We look forward to continuing our partnership and walking with ATB as it delivers on its reconciliation commitments.

Reconciliation is a commitment that must go beyond words—it requires action.

TRUSTED PEOPLE SYSTEMS

To be the workplace of choice for Indigenous Peoples, with a workforce that is representative of the Indigenous communities we serve.



Commitment 12

Embed inclusion practices into our recruitment, onboarding and retention processes

Goal: Create career opportunities for Indigenous Peoples through community partnerships, scholarship programs and student internships.

Key Results:

- Increase the number of meaningful engagements with community partners and post-secondary institutions, with a focus on early talent attraction (based on the number of students hired).
- Track the number of engagements (for example, workshops, guest lectures, mentorship programs) and the number of students reached.
- Engage Indigenous students for summer student program (ATB 101) via partnerships with Indigenous organizations and post-secondary institutions, and report on progress.
- Integrate Indigenous cultural awareness and education in ATB's Culture Days (new team member onboarding conference).
- Measure the effectiveness of dedicated Indigenous student roles in improving students' job-readiness skills through feedback from or surveys of students, leaders and community partners (if applicable). Surveys will be sent out after the completion of the summer program.



Thanks to ATB for promoting Truth and Reconciliation as vital processes for its Truth and Reconciliation Action Plan. These processes will significantly impact how ATB engages and works with Indigenous communities. On behalf of the Iniskim Centre and Mount Royal University, we are grateful to be considered a trusted partner by contributing to the development of ATB's Truth and Reconciliation Action Plan and wish it continued success as it implements its commitments.



- Tori McMillan, Director, Iniskim Centre, and member of Berens River First Nation, Treaty 5

Commitment 13

Embed capacity building for Indigenous team members

Goal: Enhance mobility and support existing Indigenous team members to develop and prepare for career advancement, job diversification and leadership positions.

Key Results:

- Create and implement an Indigenous talent development program and opportunities for leadership development.
- Measure the promotion rate and job diversification of Indigenous team members.
- Create a framework to support learning and development for Indigenous team members, based on reporting and internal discovery.



First Peoples' House is grateful to walk alongside ATB in advancing equitable access to professional development initiatives to action TRC 92.2 for First Nation, Métis and Inuit students (FNMI) at the University of Alberta. This connection is not only about fulfilling a call to action but also about how we can foster a fairer, more prosperous and just society together. We are not only creating long-term commitments with ATB. Our work together extends and contributes to the healing and growth of our FNMI students and communities that are needed to truly address historical injustices and inequalities.

- Shana Dion, Assistant Dean, First Nation, Métis and Inuit Students, First Peoples' House, The University of Alberta and member of the Kehewin Cree Nation, Treaty 6

Commitment 14

Embed Indigenous worldviews into employee value proposition

Goal: Foster a workplace where Indigenous worldviews are honoured and integrated into our employee value proposition.

Key Results:

- Build an internal resource hub to expand educational materials on Indigenous history, culture and perspectives.
- Inclusive support has been added to employee benefits via Alberta Blue Cross's Wellness Spending Account.
- Expand Blue Cross Wellness Spending Account offering to include additional traditional medicines and healing practices. This includes traditional medicines such as sweetgrass, cedar, bear root and sage.
- Increase employee use of Noojimo Health, an all-Indigenous virtual mental wellness clinic that provides culturally safe care.
- Engage Elders or Knowledge Keepers to offer wellness sessions or workshops to team members.

Jasper Tours guide, Joe Urie, holding a Métis Sash, Jasper National Park, Treaty 6 and 8
Credit: Travel Alberta / North Grove Creative



SPOTLIGHT

KIMBERLEY DART

Early Talent Specialist



Residing in Treaty 7 Territory and homeland of the Métis

As the Early Talent Specialist at ATB, I really enjoy working with groups like Community Futures Treaty 7 (CFT7) and Indigenous youth. A particular highlight is the annual CFT7 Post-Secondary Summer Employment Symposium. My favourite part is simply having conversations with the students, learning about their backgrounds, studies and aspirations. It's also incredibly fulfilling to watch these students progress and achieve their goals over time. While ATB may not be everyone's dream job, I hope we can play a part in their career.

I grew up in Saskatoon, Saskatchewan, and did not receive much education about Indigenous Peoples or their culture—I did not even know I lived in Treaty 6 Territory until many years later. As a young adult, I met my first residential school Survivor and got to hear their story directly from them. This experience, among others, has led me to unlearn much of what I was taught in school about Canada's history. The true catalyst for wanting to learn more and be an ally and advocate was the moment I learned residential schools were still in operation during my lifetime. The way they were spoken about, I had assumed they were long in the past. Never before had I felt anything but pride in being Canadian, but, in that moment, I felt shame. Reconciliation is my responsibility, and I strive to work toward it with acknowledgment and respect.

Connecting with Indigenous Peoples in our community has been incredibly meaningful. I've learned firsthand the vital importance of building relationships grounded in trust and mutual respect—it's a two-way street that requires time and patience. Their stories and experiences have broadened my understanding of their culture, values and aspirations and inspired me to delve deeper into their history.



Young dancers at Elbow River Camp at the Calgary Stampede, Treaty 7
Credit: Condé Nast

SPOTLIGHT

ASHLEY WELLS

Business Coordinator, CFO Portfolio



Residing in Treaty 7 Territory and homeland of the Métis

Five years ago, I suddenly found myself a single mother, facing numerous challenges. As a First Nations woman and proud member of the Bigstone Cree Nation, and also the daughter of a residential school Survivor, I carried the heavy weight of intergenerational trauma resulting from the impacts of colonialism. Unfortunately, my ex-husband's sudden departure left me with debt and despair that were compounded by the historical injustices that shaped my life.

Finding a job that could support my family felt like an impossible task. But then I found ATB. It was more than just a job—it was a chance to reclaim my power and rewrite my story. Since joining in February 2020, I've been promoted five times, from a Client Care representative to working on the corporate side as a Business Coordinator, supporting the Chief Financial Officer portfolio.

ATB provided a culturally safe space where I could heal and grow. It fostered a sense of belonging, allowing me to connect with my Indigenous identity and draw strength from my ancestors. With this support, I celebrated 14 years of sobriety and focused on my overall well-being.

This journey has been about more than just career advancement—it's been about reclaiming my spirit and honouring the legacy of my ancestors. ATB's commitment to Indigenous communities resonates deeply with me. I'm actively involved in the Indigenous team member network and pursuing further growth within Indigenous Relations and Diversity, Inclusion and Belonging, driven by a desire to contribute to a more equitable future for Indigenous Peoples.

I hope my story is a beacon of hope, illuminating a path for others. I hope it demonstrates that, despite the historical and systemic barriers we face, we can achieve our dreams and create a better future for ourselves and our families. ATB has not only changed my life, but it has also empowered me to contribute to the healing and empowerment of my community. I am eternally grateful for the opportunity to walk a path of resilience, reconciliation and success.



Handcrafted Indigenous ornaments, Moonstone Creation, Calgary, Treaty 7
Credit: Travel Alberta / Roam Creative

WALKING TOGETHER: A SHARED JOURNEY FORWARD

ROSELLE M. GONSALVES

Head of Inclusion and Reconciliation



“Why do we treat the First Peoples of this land worse than everyone else?” I asked my grade 9 history teacher. As a 13-year-old immigrant to Canada, I found the history of colonization in this country both confusing and profoundly troubling.

Decades later, after pursuing an academic and professional path rooted in creating systemic inclusion, I remain steadfast in my belief that there can be no true inclusion without a foundation of truth, justice and meaningful relationships with Indigenous Peoples on Turtle Island.

This philosophy shapes my work as the Head of Inclusion and Reconciliation at ATB, where Indigenous Relations and Diversity, Inclusion and Belonging are intentionally aligned yet distinct. These distinctions are much like the teachings of the Gus-Wen-Tah, or the Two Row Wampum, known as Teioháte Kaswenta in Mohawk, which records an Indigenous-European agreement of peace, kinship and respect.

In essence, the Two Row Wampum represents two boats travelling beside each other down

a river and reflects the laws, people, culture and ways of being of each. The Two Row Wampum is symbolic of the shared values, Treaty obligations and inclusive community relations that span both areas of focus in my portfolio: inclusion and reconciliation. These principles guide ATB's journey toward reconciliation and inform our efforts to create systems, services and relationships that reflect shared respect and reciprocity.

Before colonization, Indigenous Peoples thrived on the lands we now call Alberta—lands that were disrupted by federal policies of assimilation. ATB has been part of Albertans' lives for over 85 years, powering incredible possibilities, yet it is only in the last eight years that we have started to extend that same commitment to Indigenous Peoples. Through ongoing engagement, participation and consultation, we co-created our Truth and Reconciliation Action Plan, ensuring we are focused on centring the voices of Indigenous Peoples and communities in all our efforts going forward.

Over ATB's next two fiscal years (culminating on March 31, 2027), we will focus on



We all aspire to see change in the quality of life for Indigenous Peoples and an end to the stereotypes, bias and pain that our people suffer. Education is key, and understanding Treaties is crucial because we all collectively benefit from them. We need to take a stand on what matters. Historic trauma continues to affect Indigenous Peoples, and without understanding the dark legacy of colonialism and its impact, we are all susceptible to our own personal biases and stereotypes. If we are going to change the Canadian narrative, we need to do it together as collective Treaty people.



- Dr. Patricia Makokis and Janice Makokis, Nehiyaw Iskwew
Educators, Saddle Lake Cree Nation, Treaty 6

being grounded in truth, demonstrating accountability through leadership actions and measurements, bridging the gap for equitable access to capital, empowering Indigenous businesses to support ATB with goods and services and being a workplace of choice for Indigenous Peoples. Guided by their wisdom, we aim to fulfil our reconciliation responsibility.

Walking together—in a good way—is how we move forward. Over the past year, ATB team members have connected with countless Indigenous communities and organizations, listening and learning to deepen our understanding of how we can better serve these communities. These conversations are the foundation of our RAP and inform our broader Indigenous Relations Strategy.

This shared journey is about more than acknowledgment—it is about action, accountability and creating a future where reconciliation is embedded in everything we do.

Dr. Roselle M. Gonsalves

Residing in Mi'kma'ki, the ancestral and unceded territory of the Mi'kmaq People



Alberta wild rose
Credit: Travel Alberta

ACKNOWLEDGMENTS

Kinanâskomitin

Thank you, I am grateful to you all.

On behalf of ATB, I extend our heartfelt gratitude to all the Indigenous community members, clients, Knowledge Keepers, Language Holders, Elders and other partners for their thoughtful and honest contributions to our Truth and Reconciliation Action Plan. The wisdom, humility, kindness, passion and truth you all have shared were instrumental in supporting ATB in the development of this action plan, and I hope each of you can see these teachings reflected as we continue to co-create a better future for the next seven generations. Walking alongside each of you over the past several years has brought emotions of immense gratitude, respect and pride as we move forward together, in a good way.

I fundamentally believe that both vulnerability and authenticity are critical components of the leadership required to help us all move forward together, fostering trust and deepening relationships, and I could not be more grateful for the unwavering commitment ATB has made in advancing Truth and Reconciliation as a core business priority. I would also acknowledge the dedication and contributions of our Board, executive leadership team and all the Indigenous and non-Indigenous team members here at ATB. Advancing reconciliation requires that we collectively lean into truth, which can be emotional, uncomfortable and difficult given the dark legacy of colonialism that continues to extend intergenerational impacts for Indigenous communities. To my team at ATB, I honour and acknowledge each and every one of you for walking with us.

Advancing Truth and Reconciliation is an ongoing journey of fostering good relations built on the foundations of mutual trust, respect, reciprocity and honesty. My late father was a traditional man who emphasized the importance of Nêhiyawak (“the Cree people”) culture through the Cree natural law of wâhkôhtowin. This Cree natural law of relationships highlights the importance of kinship through a worldview of interconnectedness and reminds us that we each have responsibilities to one another, the land, the animals and future generations. I could not be more proud of and grateful to each of you as we continue walking together, as true Treaty people.

Kinanâskomitin — Thank you, I am grateful to you all.

Patrick Twinn, Director, Indigenous Relations, ATB Financial



Thank you, ATB, for allowing me to be part of this project and allowing us to work together on Truth and Reconciliation.



- **Marija Small Legs**, Student Success Coordinator, Mount Royal University, and member of Piikani Nation, Treaty 7



Kananaskis Country, Treaty 7
Credit: Travel Alberta / Victor Aerden

**ATB is committed to ongoing listening and learning.
Contact us at IndigenousRelations@atb.com to continue the conversation.
We welcome your questions and feedback.**

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Spray Lakes, Spray Valley Provincial Park, Kananaskis Country, Treaty 7
Credit: Travel Alberta / Nick Fitzharding

**It is important that we have patience
as we work together**

