

Appendix F: Internet Survey of Fringe Financial Service Providers in Rural and Northern Manitoba

The purpose of this piece is to assist in responding to PUB/COALITION – 51 which asked:

Does CAC and / or its experts have any information or data available regarding provision of payday loans in Southern Canadian rural / Northern Canadian rural areas (including small urban centres) and the characteristics of lenders and borrowers in these geographical locations? Please provide available information including information specifically for Manitoba if available.

We investigated the hours of business and the business model in terms of the scope of services offered. This information was compiled through internet searches and phone calls with relevant businesses. In addition to payday and line of credit lenders, we examined the services provided by Aski Financial and Northern Stores. It was felt that this information would provide additional insight into the financial services available in remote communities. Given time pressure, the analysis was done by one of our mystery shoppers and by an articling student at law. The work was supervised by Mr. Williams.

The discussion of Aski Financial is particularly interesting as it appears to have a fascinating model.

Money Mart

Money Mart Locations

- Brandon, Manitoba - 750A Victoria Avenue
 - **Hours of Operation:**
 - Monday to Thursday and Saturday: 9am to 8pm
 - Friday: 9am to 9pm
 - Sunday: Closed
 - **Services Offered:**
 - Featured products: Payday loans and titanium prepaid debit cards; featured services – cash 4 gold, cheque cashing, currency exchange, EasyTax, electronic bill payments, and western union

- Selkirk, Manitoba – 295 Main Street
 - **Hours of Operation:**
 - Monday to Friday: 9am to 8pm
 - Saturday: 10am to 5pm
 - Sunday: Closed
 - **Services Offered:**
 - Featured products – payday loans and titanium prepaid debit cards; featured services – cash 4 gold, cheque cashing, currency exchange, EasyTax, electronic bill payments, and western union

- Portage, Manitoba – 10 Saskatchewan Avenue

- **Hours of Operation:**
 - Monday to Wednesday and Saturday: 10am to 5pm
 - Thursday and Friday: 9am to 8pm
 - Sunday: Closed
- **Services Offered:**
 - Featured products – payday loans and titanium prepaid debit cards; featured services – cash 4 gold, cheque cashing, currency exchange, EasyTax, electronic bill payments, and western union

Summary of Findings

After browsing through the Money Mart website, it is quite clear that the payday loans are quite available via internet. Some provinces are more available than others. For instance, if you are an Ontario resident you are able to apply and receive a loan online. However, if you are a Manitoban resident you are only able to apply in advance via the internet. With this method, you still have to go into a Money Mart to receive the loan payment. When looking through the application, I started to fill one out. The first question asks for what province you are in. I inputted Manitoba. After submitting that, another little window opened up to explain and break down the fees that would be charged to a loan. It gave an example of a \$300 loan.

For the online application, where you do not have to go to a Money Mart store at all, they had a video to explain how it works and what you need. Through the whole video they primarily explained what information you required to receive a loan and how being approved worked. It was not till the end that they discussed the fees for the loans. It was on the screen for a short period of time and very fine print. Also, there was a lot of information because it had to explain the different regulations for all the provinces able to acquire the online loan. Shortly after, I looked at the FAQ page which clarified and answered most questions. If you are still unclear about the fees and chargers they have a live chat and telephone representatives to answer your questions. I find that the fees are not explained very clearly on their site and it could lead to quite a bit of confusion to customers. I think that on the site there should be a section explaining the fees and how they work, in particular the APR% charge.

Another video I watched on the site was about their cash 4 gold service. It was very short, it explained that you can bring in jewellery and get cash. You have up to a year to repay the amount loaned to get your piece of jewellery back. In the video, the lady states that you get money fast for a low interest rate. Nowhere in the video do they state what the interest rate is.

Fast Cash Co.

Fast Cash Co Locations

- Brandon, Manitoba – A840 McTavish Avenue
 - **Hours of Operation:**
 - Monday to Wednesday: 9am to 6pm
 - Thursday and Friday: 9am to 7pm
 - Saturday: 10am to 5pm
 - Sunday: Closed

- **Services Offered:**
 - Cheque cashing, payday loans, western union, income tax services and prepaid credit cards.
- Steinbach, Manitoba – 333 Main Street
 - **Hours of Operation:**
 - I was unable to find the hours of operation on the website.
 - **Services Offered:**
 - Cheque cashing, payday loans, western union, income tax services and prepaid credit cards.
- Dauphin, Manitoba – 19 1st Avenue
 - On the website this was not listed as one of their locations. However, it is on the Manitoban list of payday lenders and it was in the yellow pages.

Summary of Findings

As compared to Money Mart, the Fast Cash Co website was simpler and more straight forward. It was clear that you must go into a store to sign up for a loan and to receive all information. It was nice to see that they had the fees laid out for each province quite clearly. It did not explain the fees so much, but when you went to look at the fee section it was evident what you would be charged for a loan. It is interesting because this company has other location with different names for instance;

The City Cash Company

Locations

- Brandon, Manitoba – B840 McTavish Avenue.
 - **Hours of Operation:**
 - Monday to Wednesday: 9am to 6pm
 - Thursday and Friday: 9am to 7pm
 - Saturday: 10am to 5pm
 - Sunday: Closed.
 - **Services Offered:**
 - It offers the same services as the Fast Cash Co stores.

Parkland Title Loans and Payday Loans

Locations

- Dauphin, Manitoba - A102 & B102 1st Avenue NE
 - **Hours of Operation:**
 - Monday to Thursday and Saturday: 10am to 5pm
 - Friday: 10am to 6pm
 - Sunday: Closed.

- **Services Offered:**
 - Cheque cashing, payday loans, pawning, gold purchasing, jewellery sales, furniture sales and appliance sales.
- The Pas Title Loan and Payday Loans - The Pas, Manitoba – A380 Hazelwood Avenue & B380 Hazelwood Avenue
 - **Hours of Operation:**
 - Monday to Thursday and Saturday: 10am to 5pm
 - Friday: 10am to 6pm
 - Sunday: Closed.
 - **Services Offered:**
 - Cheque cashing, payday loans, pawning, gold purchasing, jewellery sales, furniture sales and appliance sales.

Summary of Findings

Parkland and The Pas shops were both featured on the same website www.parklandtitleloans.com. This site had a minimal amount of information on their products. Each page explaining their products had relatively little information about their services; it seemed more like an ad you would see on the sides of websites. The page regarding the loans (payday and title) stated only what documents you needed to and had nothing about the fees. However, it did have a clip of information regarding the rights of a payday loan borrower and provided a website where you could check out your rights. There was not very much else on the site.

Swan River Title Loans and Payday Loans

Locations

- Swan River, Manitoba – A115 & B115 4th Avenue S
 - **Hours of Operation:**
 - Monday to Saturday:
 - 10am to 5pm (spoke to someone over the phone)
 - **Services Offered:**
 - Could not find a site with services offered

Summary of Findings

I did not have any luck finding a site for this shop. While I was searching, there were a lot of payday lenders and pawn shops that came up for Swan River, Minnesota. Also, at one point I found a Swan River information site and this ad was posted in March, 2012;

RESOLVED that Swan River Title Loans be authorized to operate a pawnbrokers business within the Town of Swan River as per the terms and conditions outlined in By-Law 23/95.

At one point, I thought I found a site for them. However, I was redirected to another payday loan site, www.speedypayday.ca. I looked around at this site, the application form said you could get a loan in Manitoba from this site. This site did not have a lot of

information about loans itself. You could register and receive a loan online without needing to see anyone. It recommended you understand all the fees for the loan before agreeing to one and taking it out. From my search on the site, I was unable to find any information regarding the fees for a payday loan.

Brandon Pawn & Loan

Locations

- Brandon, Manitoba – 10-1015 26th Street
 - **Hours of Operation:**
 - Monday to Saturday:
 - 10am-5pm (called the voicemail informed me of this)
 - **Services Offered:**
 - Payday loans, title loans, cheque cashing, gold purchasing, pawning, jewellery sales, tool sales, game system sales, recreational vehicle sales, electronic sales, and musical instrument sales. (found on yellowpages.ca in an ad that would be printed in a newspaper)

Summary of Findings

I could not find a site for this shop. I looked at a number of sites that were search engines to find businesses in your city or near you. I got some of the information because they posted ad that they would print in a newspaper. I do not think you could use this shop via the internet.

A1 Financing & Loans

Locations

- Thompson, Manitoba – B – 73 Mystery Lake Road
 - **Hours of Operation:**
 - Monday to Thursday – 9am to 5:30, Friday – 9am to 7pm, Saturday – 10am to 5pm and Sundays – closed (spoke to someone on the phone, not stated on site)
 - **Services Offered:**
 - Payday loans, payroll cards (have not seen this service before, quite interesting. It is a credit card that can be used as a bank account pretty much. This gives some people the opportunity to have a bank account which in turn they could use for other things that require you to have a bank account), tax filing and prepaid MasterCard.

Summary of Findings

To qualify for a loan they require documentation that demonstrates you have a permanent address. This was the first time I saw this as a term for eligibility. It is quite accessible via the internet; all that is required is to forward all documents to them. They can send money through an e-mail money transfer or can directly deposit it into your bank account. If you used a pre-authorized form for method of repayment, you will have to wait a bit before being able to take out a new loan. If you can not pay on the due date, it is not a problem you just need to call them and they will make a repayment plan for

you. Sending via the internet, the office will get back to you within in 2 business days to complete the loan. The site shows the fees charged when using the MasterCard and the payroll card but they do not disclose any information on the fees for the loan.

310 Loan (internet loan provider)

Notes on the site:

- Loan is completed and money sent within the hour anytime.
- All online (no fax required) or you can call and speak to a representative like other lenders.
- Receive loan through an e-mail money transfer.
- They are an active role in regulatory process on payday loans.
- They are involved in the community (helped with funding at risk youth in Vancouver and Toronto).
- You must not have filed for bankruptcy in the past year or be enrolled in credit counseling (this is not an eligibility requirement I have seen elsewhere).
- They do not lend to social assistance, government insurance or CPP.
- They still can deny you even if you fulfill all requirements.
- When forwarding documents you must put your name and SIN # in the body.
- First loan - \$300 max.
- One time only late charge.
- Renewal policy – take out a new loan as long as you do not have any outstanding loan.
- No where on the site were the fees stated.
- I took a look at the application, if you hit previous the page would present the fees for Manitoba. They explained it with an example of \$300.

Loan Express

Notes on the site:

- There was minimal amount of information on the site.
- It informs you of the ways you can get a cash advance. In Manitoba, we can use their fax method or online method.
- It did not state how long the process would take.
- First time you are e-mailed a money transfer or it can be directly deposited into your account. At the same time they will e-mail you a Velocity interact Card, which can be used in ATM's. I have not seen this card offered at another place.
- Source of income can be employment for 3 months with a valid pay advice, child tax credit, pension and disability.
- You cannot take out another loan with them if you already have one with them. However, they will let you take out a loan even if you have a loan taken out with a different provider, unless it is prohibited by the law to do so.
- The fees are shown when you click on the application and you choose the Manitoba application.

- It gives an example. Also, it demonstrates that they are following the act and they are licensed.
- The site explains what a payday loan should be used for and that it shouldn't be used as a cycle loan. It forewarns you to really read and understand the contract, its fees and everything else before you receive it.
- It is nice to see that they give clients information on financial planning, credit counseling and basic money management. If you have a debt problem they provide you with services you can use that can help you. They give you other options because it seems they feel that a payday loan is not always the answer to get out of every financial situation.

Aski Financial

About Aski Financial

Aski Financial is a wholly owned subsidiary of Tribal Wi-Chi-Way-Win Capital Corporation (<http://www.twcc.ca/>). According to its website (<http://www.askifinancial.ca/>) "Askí Financial is an Aboriginal financial services company, working with and for Aboriginal people. Askí brings financial services directly to our customers through our Employer Partners — Aboriginal owned and led businesses including First Nation bands, associations and organizations."

The Aski Financial Mission Statement is to "...increase the understanding and awareness of personal financial management by providing tailored financial services solutions for working Aboriginal people." According to its website it makes the following promise to its customers: "You will have convenient access to financial services when you need them. You will be treated fairly and with respect. You will be served by an ethical Aboriginal company that genuinely understands your needs, as you strive to build the life you want."

Aski Financial Services

Aski Financial services are not directly available to customers but rather their services are provided through their employer partners. As such, Aski Financial customers are guaranteed to be employed persons.

Aski Provides its services first to Aboriginal owned and led businesses included Bands, Associations and Organization.

Once an Aboriginal business becomes an Aski Financial employer partner, then the services that Aski Financial provides are available to the Aboriginal employees of the employer partner.

Aski Financial appears to provide two specific services, Employer Benefit Lending and the Aski HorizonPlus Prepaid MasterCard:

- **Aski Financial Employer Partner**
 - In order to be eligible to be an Aski Financial employer partner a business or organization must be Aboriginal led and must employ Aboriginal people in Manitoba.
 - Once a business or organization is an Aski Financial employer partner, its eligible employees have access to Aski Financial services. The program does not require a fee from employer partners.

- Although the Aski Financial services are not clearly described online, according to the website a representative from Aski Financial attends an organization or business once it becomes a partner and will fully describe each program to employees.
- **Employer Benefit Lending**
 - An employer is eligible to sign up for the Employer Benefit Loan Program if they are an Aski employer partner.
 - According to its website, Employer Benefit Lending involves short term loans to eligible employees of Aski employer partners. The website does not specify all of the eligibility criteria, but some of the criteria are as follows:
 - Must be with the same employer for longer than 3 months;
 - 2 pieces of ID, SIN # and most recent paystub;
 - References;
 - The loan is provided by Aski Financial (not the employer) and all borrowed monies are repayable by employees through payroll deductions which are arranged with the employer's accounting representative.
 - Aski Financial loans are provided in the form of a preloaded debit card and does not require a bank account.
 - Persons can borrow any amount up to their bi-weekly net pay plus \$100. They have from 5 to 7 pay periods to repay the loan depending on personal needs.
 - According to the website, “Aski Financial applies repayment interest rates much fairer than those offered by non-traditional lenders such as payday loan companies.” However, there is no further explanation of how these interest rates are applied. However, they provide an example repayment schedule:
 - Aski can provide a single loan for \$1000.00 termed over 86 days or approximately 6 pay periods for a total fee of about \$72.00.
- **Aski HorizonPlus Prepaid MasterCard**
 - According to the website this card is available to eligible employees of Aski Financial employer partners.
 - It does not appear as though someone can sign up for the card online, but rather that it would have to be through an Aski Financial representative.
 - The card allows for access to funds 24/7 and does not require a bank account.
 - It allows for transactions, online purchases and ATM withdrawals.
 - This card must be pre-loaded.
 - You can access support or check your balance online, by phone or at ATMs.

Northern Store

About Northern Store

According to its website (http://www.northernstores.ca/our_store.htm), Northern Store is “...the original core store banner of The North West Company and today consists of 127 food and general merchandise stores, serving remote, northern Canadian communities. Northern is the first shopping choice in its market thanks to consistently superior local selection, being in stock at the right time, helpful, friendly

service, and unwavering community support.”

Northern Store is listed as sponsors to a number of events in Northern Communities

Their stated priorities are:

1. Culture & Arts
2. Healthy Living & Education
3. Sports & Recreation
4. Environment

Northern Store Locations

Northern Store has locations in Alberta, British Columbia, Saskatchewan, Manitoba, Ontario, Quebec, Newfoundland, Northwest Territories, Nunavut and Yukon Territories. It has 127 Northern Store Locations and an additional location which serves only as a Burger King. Provinces and territories with a higher number of stores include:

- Manitoba – 26 locations (with one Burger King only location in The Pas)
- North West Territories – 19 locations
- Nunavut – 21 location
- Ontario – 24 locations
- Quebec – 15 locations
- Saskatchewan – 12 locations

While a lower number of store locations can be found in:

- Alberta – 3 locations
- British Columbia – 2 locations
- Newfoundland – 5 locations
- Yukon Territories – 1 location

In Manitoba, all of the Northern Stores appear to be located either on or close to a First Nation Reserve.

Northern Store Services

According to the website, Northern Store appears to consistently provide the following items (except for Burger King in The Pas):

- Food
 - Meat
 - Deli
 - Produce
 - Grocery
 - Dairy
 - Bakery
 - Frozen Foods
 - Beverages
- General Merchandise
 - Entertainment/Media/Office
 - Home Furnishings

- Housewares and Hardwares
- Transportation
- Sporting Goods and Outdoor Living
- Toys and Seasonal
- Personal Care
- Fashion
 - Clothing and footwear

Although the website does not state this, a telephone conversation with their financial services department (1-866-963-2477) concluded that every Northern Store provides the following **financial services**:

- Link Prepaid Visa Card
- Link Credit Card
- Link Gift Cards
- Link Benefit Card
- Link Tax Services

In addition, some stores are equipped with:

- Postal Service
- Gas Bar
- Pharmacy
- Restaurants (Hot Deli, Quick Stop, Burger King, KFC, Pizza Hut)
- Fun 2 Go (slushies and coffees)

Northern Store Financial Services

Although not available online, a conversation with Northern Store's Financial Department found that Northern Store provides the following **financial services** at each of its store locations (except for the Burger King in The Pas).

- Link Prepaid Visa Card
- Link Credit Card
- Link Gift Cards
- Link Benefit Card
- Link Tax Services

Also by phone it was made clear that setting up any of the above listed “Link Cards” cannot be done online but must be done in person at a Northern Store location. I was advised that setting up an account requires the production of **two forms of government issued ID**.

The website information on Northern Store's financial services is rather bleak. It provides little information on activation requirements and procedure as well as little information on fees. Generally the website recommends that one contact their Financial Services Department by phone (1-866-963-2477) or by email (linkfinancialservices@northwest.ca). The information that is available is as follows:

- **Link Prepaid Visa**

- According to the website it has “lower fees”, however, it is not clear what these fees are and what they are lower than.
 - First Prepaid Visa load fee is free, but the load fee in general is not provided.
 - It is an all in one debit and prepaid credit card
 - It is accepted wherever Visa is accepted.
 - You must sign up in person, but you can check your balance online or by phone.
- **Link Credit Card**
 - Can be used in any Northern Store, NorthMart or Valu Lots store.
 - It claims to have the lowest service charge rates, but it does not set out its rates.
 - No annual fees.
 - With the card one can receive “exclusive money-saving promotions”.
 - With the card one can receive “exclusive money-saving offers throughout the year, such as Customer Appreciation Days, Deferred Payments and Installment Payment Plans”.
 - Financing plans are available for any general merchandise items over \$199 with up to 36 months in financing. With financing, the following costs are required to be paid in full at time of purchase:
 - GST (5%) plus provincial or territory taxes, if applicable
 - Administration fee \$49.99
 - The website states that you can pay off your account any time without penalty. It is not clear if this means that late fees do not apply.
 - You must sign up in person, but you can check your balance online or by phone.
- **Link Gift Card**
 - Merchandise only card.
 - The website states that there are no fees for loads or reloads, however, it does not say if there are any other fees that may apply.
 - Can only be used at Northern Store, NorthMart and Valu Lots.
 - The balance is shown on receipt after purchase.
 - The card must be purchased in person, but you can check your balance online or by phone.
- **Link Benefit Card**
 - This card is directed at persons on Social Assistance. It is advertised as an alternative to cash for income assistance clients.
 - According to the website there are no fees for loads or purchases, however the website does not state whether there are any additional fees.
 - Cheque cashing fees are advertised as being waived if you load your cheque to the card.
 - The card can only be used at Northern, NorthMart and Valu Lots and only for merchandise. This suggests that you could not use the card to load your Link Credit Card or Prepaid Visa.
 - The card is reloadable and the balance is shown on receipt after purchase.
 - The card must be purchased in person, but you can check your balance and load your card online or by phone.
- **Link Tax Services**

- Link Tax Services appear to be available either in person or online. Online, customers can use “Ufile”, which is advertised as a secure way to complete your tax return in minutes without needing to download software.
- Link Tax Services are available in English or French.

Northern Store Locations and Services in Manitoba

- **Berens River**
 General Delivery
 Berens River, MB
 R0B 0A0
 - **Phone:** 204-382-2118
 - **Fax:** 204-382-2020
 - **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 6pm
 - Saturday: 10am to 4pm
 - Sunday: 1pm to 5pm
 - **Additional Services:** Postal service, Gas Bar.

- **Brochet**
 138 Lakeshore Drive
 Brochet, MB
 R0B 0B0
 - **Phone:** 204-323-2099 or 204-323-2096
 - **Fax:** 204-323-2082
 - **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 6pm
 - Saturday: 10am to 4pm
 - Sunday: Closed
 - **Additional Services:** Postal service, Gas Bar.

- **Churchill**
 Box 188
 Churchill, MB
 R0E 1E0
 - **Phone:** 204-675-8891
 - **Fax:** 204-675-2622
 - **Hours of Operation (not available on website):**
 - Monday – Thursday and Saturday: 10am to 6pm
 - Friday: 10am to 8pm
 - Sunday: 12pm to 5pm
 - **Additional Services:** Fun 2 Go

- **Cross Lake NorthMart**
 Box 40

Cross Lake, MB

R0B 0J0

- **Phone:** 204-676-2371
- **Fax:** 204-676-2667
- **Hours of Operation (not available on website):**
 - Monday – Friday: 9am to 8pm
 - Saturday: 9am to 6:30pm
 - Sunday: 10am to 6pm
- **Additional Services:** Fun 2 Go, Hot Deli, KFC, Quick Stop, Pharmacy

- **Gods Narrows**

General Delivery

Gods Narrows, MB

R0B 0M0

- **Phone:** 204-335-2323
- **Fax:** 204-335-2080
- **Hours of Operation (not available on website):**
 - Monday – Thursday and Saturday: 10am to 6pm
 - Friday: 10am to 7:30pm
 - Sunday: Closed
- **Additional Services:** Postal service, Gas Bar, Fun 2 Go.

- **Gods River**

General Delivery

Gods River, MB

R0B 0N0

- **Phone:** 204-366-2182
- **Fax:** 204-366-2103
- **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 6pm
 - Saturday: 10am to 5:30pm
 - Sunday: Closed
- **Additional Services:** Gas Bar.

- **Island Lake**

Box 40

Stevenson Island, MB

R0B 2H0

- **Phone:** 204-456-2333
- **Fax:** 204-456-2822
- **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 8pm
 - Saturday: 10am to 6pm
 - Sunday: 1pm to 6pm

- **Additional Services:** Postal service, Gas Bar, Fun 2 Go, Hot Deli, KFC, Pizza Hut, Quick Stop.

- **Lac Brochet**
 General Delivery
 Lac Brochet, MB
 R0B 2E0
 - **Phone:** 204-337-2160
 - **Fax:** 204-337-2246
 - **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 6pm
 - Saturday: 10am to 4pm
 - Sunday: Closed
 - **Additional Services:** Postal service, Gas Bar, Fun 2 Go.

- **Little Grand Rapids**
 General Delivery
 Little Grand Rapids, MB
 R0B 0V0
 - **Phone:** 204-397-2038
 - **Fax:** 204-397-2467
 - **Hours of Operation (not available on website):**
 - Monday – Saturday: 10am to 6pm
 - Sunday: Closed
 - **Additional Services:** Postal service, Gas Bar.

- **Lynn Lake**
 General Delivery
 Lynn Lake, MB
 R0B 0W0
 - **Phone:** 204-356-2272
 - **Fax:** 204-356-2224
 - **Hours of Operation (not available on website):**
 - Monday: Closed
 - Tuesday – Friday: 10am to 6pm
 - Saturday: 9am to 5pm
 - Sunday: Closed
 - **Additional Services:** None.

- **Moose Lake**
 General Delivery
 Moose Lake, MB
 R0B 0Y0
 - **Phone:** 204-678-2212

- **Fax:** 204-678-2128
- **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 6pm
 - Saturday: 11am to 5pm
 - Sunday: 1pm to 4pm
- **Additional Services:** Postal service, Gas Bar, Fun 2 Go.

- **Norway House**
 General Delivery
 Norway House, MB
 R0B 1B0
 - **Phone:** 204-359-6258 or 204-359-6710
 - **Fax:** 204-359-6068
 - **Hours of Operation of Financial Services (not available on website):**
 - Monday – Saturday: 9am to 6pm
 - Sunday: Closed
 - **Additional Services:** Fun 2 Go, Gas Bar.

- **Oxford House**
 General Delivery
 Oxford House, MB
 R0B 1C0
 - **Phone:** 204-538-2359 or 204-538-2251
 - **Fax:** 204-539-2090
 - **Hours of Operation (not available on website):**
 - Monday, Wednesday, Thursday: 9am to 6pm
 - Tuesday, Friday: 9am to 8pm
 - Saturday: 10am to 6pm
 - Sunday: 1pm to 6pm
 - **Additional Services:** Fun 2 Go, Hot Deli, Gas Bar.

- **Pauingassi**
 General Delivery
 Pauingassi, MB
 R0B 2G0
 - **Phone:** 204-397-2116
 - **Fax:** 204-397-2284
 - **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 6pm
 - Saturday: 10am to 1pm
 - Sunday: Closed
 - **Additional Services:** Postal service, Gas Bar.

- **Poplar River**

General Delivery
Poplar River, MB
R0B 0Z0

- **Phone:** 204-244-2137
- **Fax:** 204-244-2271
- **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 6pm
 - Saturday: 10am to 5pm
 - Sunday: 12pm to 4pm
- **Additional Services:** Postal service, Gas Bar, Fun 2 Go.

- **Pukatawagan**

General Delivery
Poplar River, MB
R0B 1G0

- **Phone:** 204-553-2248
- **Fax:** 204-553-2221
- **Hours of Operation (not available on website):**
 - Monday – Saturday : 10am to 6pm
 - Sunday: 1pm to 5pm
- **Additional Services:** Postal service, Gas Bar, Fun 2 Go.

- **Red Sucker Lake**

General Delivery
Red Sucker Lake, MB
R0B 1H0

- **Phone:** 204-469-5392
- **Fax:** 204-469-5402
- **Hours of Operation (not available on website):**
 - Monday – Saturday: 10am to 6pm
 - Sunday: 12pm to 5pm
- **Additional Services:** Postal service, Gas Bar.

- **Rossville**

Box 160
Norway House, MB
R0B 1B0

- **Phone:** 204-359-6222 or 204-359-6625
- **Fax:** 204-359-6629
- **Hours of Operation (not available on website):**
 - Monday – Friday: 9am to 9pm
 - Saturday: 9am to 6pm
 - Sunday: 10am to 6pm
- **Additional Services:** Fun 2 Go, KFC, Quick Stop.

- **St. Theresa Point**
 General Delivery
 St. Theresa Point, MB
 R0B 1J0
 - **Phone:** 204-462-2012 or 204-462-2681
 - **Fax:** 204-462-2320
 - **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 8pm
 - Saturday: 10am to 6pm
 - Sunday: Closed
 - **Additional Services:** Postal service, Gas Bar, Fun 2 Go.

- **Shamattawa**
 General Delivery
 Shamattawa, MB
 R0B 1K0
 - **Phone:** 204-565-2019
 - **Fax:** 204-565-2017
 - **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 1pm, 2pm to 6pm
 - Saturday: 10am to 1pm, 2pm to 5pm
 - Sunday: Closed
 - **Additional Services:** Postal service.

- **South Indian Lake**
 General Delivery
 South Indian Lake, MB
 R0B 1N0
 - **Phone:** 204-374-2032
 - **Fax:** 204-374-2038
 - **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 6pm
 - Saturday: 12pm to 5pm
 - Sunday: Closed
 - **Additional Services:** Postal service.

- **Split Lake**
 General Delivery
 Split Lake, MB
 R0B 1P0
 - **Phone:** 204-342-2260
 - **Fax:** 204-342-2277
 - **Hours of Operation (not available on website):**

- Monday – Friday: 9:30am to 6pm
 - Saturday: 10am to 5pm
 - Sunday: Closed
 - **Additional Services:** Postal service, Gas Bar, Fun 2 Go.

- **Tadoule Lake**
 General Delivery
 Tadoule Lake, MB
 R0B 2C0
 - **Phone:** 204-684-2278
 - **Fax:** 204-684-2299
 - **Hours of Operation (not available on website):**
 - Monday – Saturday: 10am to 11:45am, 1pm to 6pm
 - Sunday: Closed
 - **Additional Services:** Gas Bar.

- **The Pas (Burger King) – This is not a Northern Store. It does not provide any other service other than Burger King, but it is listed as one of Northern Store's Locations.**
 Box 808, 125 2nd St.W.
 The Pas, MB
 R9A 1K6
 - **Phone:** 204-623-6440
 - **Fax:** 204-623-6621
 - **Hours of Operation (not available on website):**
 - Monday – Friday: 7am to 9pm
 - Saturday: 8am to 8pm
 - Sunday: 9am to 6pm
 - **Additional Services:** Burger King.

- **Wasagamack**
 General Delivery
 Wasagamack, MB
 R0B 1Z0
 - **Phone:** 204-457-2402
 - **Fax:** 204-457-2905
 - **Hours of Operation (not available on website):**
 - Monday – Friday: 10am to 7pm
 - Saturday: 10am to 6pm
 - Sunday: 12pm to 4pm
 - **Additional Services:** Gas Bar.

- **Sapotaweyak**
 General Delivery
 Pelican Rapids, MB

R0L 1L0

- **Phone:** 204-587-2281
- **Fax:** 204-587-2305
- **Hours of Operation (not available on website):**
 - Monday – Saturday: 9am to 6pm
 - Sunday: 12pm to 4pm
- **Additional Services:** Fun 2 Go, Gas Bar.