Great things are coming to our neighbourhood
CONTENTS

Report from the Board of Directors Chair 1

Board of Directors 2

Report from the CEO 3

A Year In Review 4

Report from the Audit and Risk Management Committee 5

Condensed Financial Statements 6-7

Report from Lending Services 8-9

Community Investment Report 10

Staff Contributions 11

Branch Locations 12

Join us at the Annual General Meeting to see how Your Neighbourhood is changing.

Tuesday, April 16th, 2019

Doors open at 6:30 p.m. • Call to order at 7:00 p.m.

Holiday Inn Conference Centre
30 Fairway Road South • Kitchener

Quattro Hotel and Conference Centre
229 Great Northern Road • Sault Ste. Marie
REPORT FROM THE BOARD OF DIRECTORS CHAIR

It is my pleasure to sum up the results of this past year for Your Neighbourhood Credit Union. It was another exceptionally successful year.

YNCU continues to exceed expectations and financial targets while growing in our communities. This came as a result of our competent and caring staff and management working to provide great service to our members.

Also exciting at this year’s AGM will be the roll out of a new branding strategy for the future. This follows successful and efficient integration efforts in 2018 including the merging of our Northern and Southern banking platforms into one system. YNCU became the first credit union in Canada to integrate our platforms, including our core banking system. Our thanks go out to the entire team involved for doing a remarkable job of completing this major task.

Our results from 2018:
We are now a two billion dollar organization with 20 branches in Southwestern and Northern Ontario to serve you. The external auditor has supplied an independent review of the financial statements but I would like to highlight a few key financial results:

- Net income for 2018 before dividends and income tax is a record $6.8 million dollars.
- 2017 had record income of $4.7 million dollars before taxes and dividends.
- The annualized growth was a very healthy 7.17% in deposits and a 6.62 % increase in the credit portfolio.

These are outstanding results considering the times we live in. In 2018 we did a share offering of $40 million dollars which was completely sold out. This alone is an indicator of the trust and support from our members.

Our plan for 2019
Our financial success allows us to reinvest these funds into new services and diverse products that will increase the relationship with our current members and attract new ones as well.

Small Business Lending
Small business is the heart of our communities and our economy. YNCU has planned for and is prepared to offer a new funding program for small business lending this year. There are many entrepreneurs among us and we want to help make their dreams a reality.

Digital Channel
Many current members and the majority of the millennial generation prefer to do their financial business electronically, rather than in person. To properly service these folks we need to offer an experience that can occur at their convenience without having to travel to a branch or require a specific appointment time. Online banking as well as mobile device applications were a good beginning but will not keep us relevant in the future. This year, to stay competitive and relevant to our younger generation, we are building on this plan by developing the typical branch services such as lending and deposit products and making them available online. We are still waiving e-transfer fees and through THE EXCHANGE® Network, members can find a surcharge-free ATM to meet their everyday banking needs at over 3,600 ATMs coast to coast.

We are adapting to the changing financial environment including the more rigorous lending underwriting rules by CMHC. YNCU continues to focus on our most important resource, people, with a continued investment in employee training and development. As a group, we can be proud that we are achieving what none of us could do by ourselves, in fulfilling what this Credit Union was created to do – helping people achieve their financial goals, while contributing to the communities in which we live. To YNCU, this is defined as success!

To you, the member / owners, I also say a resounding “THANK YOU” for entrusting us with your important financial business.

I am humbled and proud to be a very small part of this very large success story.

Thank you,

John Haines,
Board Chairperson
The committees are as follows:

**AGM AND NOMINATING COMMITTEE**  
Frank Burgund, Chair  
Christine Coccimiglio  
Craig Fee  
Terry Ragnitz  
Ken Walsh

**PENSION COMMITTEE**  
Hilary Anderson  
Janice Gibson  
Peter Muise  
Anthony Piscitelli  
Terry Ragnitz, Chair

**EXECUTIVE COMMITTEE**  
Frank Burgund  
John Haines, Board Chair  
Peter Muise  
Anthony Piscitelli  
Terry Ragnitz, 1st Vice President

**GOVERNANCE COMMITTEE**  
Janice Gibson  
Lloyd Hotchkiss  
Jeff Piper  
Anthony Piscitelli, Chair  
Ken Walsh

**AUDIT AND RISK MANAGEMENT COMMITTEE**  
Hilary Anderson  
Frank Burgund  
Christine Coccimiglio  
Peter Muise, Chair  
David Walker
A business plan, by its very nature, is a roadmap. A business plan lays out the priorities for the upcoming year, and the expected outcomes. In 2018, YNCU embarked on a journey to achieve business targets and regulatory requirements, while also continuing our drive toward being a better credit union, to be a better banking alternative, and a better community partner.

In 2018, we mapped an ambitious list of projects, including achieving liquidity goals and capital adequacy, building IT capability and cyber security, and beginning a digital transformation with member experience at its heart. An ambitious $40 million investment share offering was met with member confidence, with the subscription sold out. A dedicated team drove the completion of the banking platform integration between Community First and YNCU that makes every branch, every channel and every employee work together under a single united system.

With these major projects complete and milestones achieved, we have the resources and infrastructure in place to continue with development of our digital transformation, and investment in training for the day after tomorrow.

A business plan is also a window into an organization; looking back our results show we needed to make strategic changes along the way due to external pressures. Like every other financial institution, we felt the effect of market demands, including a changing mortgage marketplace and interest rate uncertainty. When the new B-20 Mortgage Regulation was first unveiled in late 2017 (requiring homebuyers to qualify at a ‘stress rate’ that’s two percent higher than the actual rate on a 25-year amortization period), it was to support the goal of reining in household debt ahead of fears of a debilitating housing bubble. It was felt to be prudent and appropriate. The stress test has dramatically cooled the housing market in the past year, with mortgage growth shrinking to a 17-year low in Canada.

At YNCU, we felt the effects with a decline in applications and dollar amounts booked; however, we did see an increase in conventional mortgage applications as the banks applied the B-20 rules. The more stringent qualifying rates eliminated many potential buyers from the real estate market and caused many others to seek financing from alternative lenders. Our conventional mortgages increased from 46% of our total mortgage portfolio in 2017 to 49.2% by 2018 yearend. As a pre-emptive measure, YNCU voluntarily applied the new B-20 rule to protect members, ensuring they are aware of the impact of rate hikes.

However, revenue is only half of the story. We also achieved important strategic goals in streamlining our operations and increasing our organizational efficiency. Evolving our technology solutions is pivotal to ensuring that YNCU remains competitive. Our focus in 2018 was on creating the foundation for new digital channels, so that our members can choose how to do business with us in a way that makes sense for them. In 2019, upcoming projects will make doing business with us even easier, as we work to enhance our mobile app and online banking experiences, and develop new digital channels such as online account opening for new members.

Changes in the financial sector have required investment in our existing and future technology innovations that is geared towards member satisfaction and convenience. The current operating environment can only be described as ever-changing, with constantly increasing regulation and reporting requirements. Not everyone will want to apply for a mortgage through an end-to-end digital process, never having human contact or being able to ask those questions that naturally come up with such an important purchase. We are meeting and embracing a world of digital transformation and making strides to offer a high-tech, high-touch experience that still feels familiar to our long-term members, but is a fresh alternative to those looking for a home for their banking needs.

To support our entrepreneurial members, we will soon be launching an enhanced program to support small and medium-sized businesses (SMB), with the personal touch and support that makes credit unions stand apart from our competitors and the natural fit for the SMB market.

Following ongoing advocacy efforts, effective January 1, 2018, Deposit Insurance Corporation of Ontario (DICO) member credit unions were granted an increase to the insurance coverage maximum for member deposits; the amount went from $100,000 to $250,000 and remains unlimited for registered products. This is a huge benefit to members as this coverage increases security for members’ deposits. The opportunity for YNCU is to ensure we are our members’ first choice to consolidate their savings.

Our financial performance resulted in increased revenues and, when combined with continued expense management, enabled us to improve our profitability and helped to increase our equity. Our strong financial performance helped us to continue to achieve our core regulatory requirements within a sector where regulatory requirements are expanding and becoming more challenging.

Our 2018 results exceeded goals by an impressive margin, and our many projects were a success by any measure. My thanks to our loyal members and dedicated staff for your collective belief that, with every effort, we are getting better. Thanks as always for being a member.

Cordially,

Kerry Hadad
Chief Executive Officer
A YEAR IN REVIEW

Total asset growth was 5.4% and annualized growth was 8%.

Total Assets under Administration stood at $2 billion.

Total loans growth was 6.62% behind budget.

Total deposits and shares growth was 7.17% behind budget.

Financial Margin was $1.6 million over budget.

Total Operating Cost was $34,670, under budget by $184,000.

Income before Dividends and Taxes was $6.52 million ($1.35 million over budget).

Patronage Dividends returned to members since 2005 now total $3,380,500.
REPORT FROM THE AUDIT AND RISK MANAGEMENT COMMITTEE

The Audit and Risk Management Committee of Your Neighbourhood Credit Union (YNCU) is a Committee of five directors, appointed by the Board of Directors pursuant to Section 125 of the Credit Unions and Caisse Populaires Act, 1994 (Ontario) and Section 27 of Ontario Regulation 237/09. The Committee has oversight responsibilities relating to financial reporting and disclosure, internal audit, external audit, risk management, controls and compliance.

The Committee met seven times since the last AGM and completed the following key activities:

- Served as liaison between the Board of Directors and the external auditors;
- Reviewed and recommended to the Board of Directors, the terms of engagement for the external auditors and their remuneration;
- Reviewed and approved the external auditors’ scope and audit plan;
- Reviewed the audited financial statements of the Credit Union and recommended their acceptance to the Board of Directors;
- Reviewed and approved the Internal Audit Charter and 2019 Internal Audit Plan;
- Received and reviewed Internal Audit activities and reports;
- Received and reviewed quarterly reports under the Enterprise Risk Management Program;
- Reviewed reports of regulatory compliance audits, including the Credit Union’s responses and progress on promised action plans;
- Reviewed reports on the Credit Union’s insurance coverage;
- Discussed and reviewed with staff any changes in the Credit Union’s Accounting Policies;
- Held scheduled in camera meetings with each of the external auditors, CFO and Internal Auditor;
- Performed an annual review of the Committee’s Board approved mandate to confirm it remained appropriate to its role in the Credit Union; and
- Completed an annual evaluation of the Audit and Risk Committee’s performance to ensure that all the Committee’s responsibilities under its mandate were fulfilled.

There are no significant recommendations made by the Committee that have not been implemented by the Credit Union. As well, the Committee is pleased to report that there are no outstanding matters which are required to be disclosed pursuant to the Act or Regulations.

Respectfully submitted,
Hilary Anderson, Frank Burgund, Christine Coccimiglio, Peter Muise (Chair) and David Walker
# CONDENSED FINANCIAL STATEMENTS

<table>
<thead>
<tr>
<th>STATEMENT OF FINANCIAL POSITION</th>
<th>DECEMBER 31, 2018 (000’s)</th>
<th>DECEMBER 31, 2017 (000’s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Investments</td>
<td>136,380</td>
<td>144,699</td>
</tr>
<tr>
<td>Loans and Mortgages to Members</td>
<td>1,638,272</td>
<td>1,536,569</td>
</tr>
<tr>
<td>Other Assets</td>
<td>24,846</td>
<td>25,958</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>1,799,498</strong></td>
<td><strong>1,707,226</strong></td>
</tr>
<tr>
<td>Members' Deposits</td>
<td>1,273,442</td>
<td>1,221,636</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>387,934</td>
<td>389,371</td>
</tr>
<tr>
<td>Membership Shares</td>
<td>267</td>
<td>260</td>
</tr>
<tr>
<td>Member Equity Shares</td>
<td>73,582</td>
<td>35,313</td>
</tr>
<tr>
<td>Retained Earnings &amp; Contributed Surplus</td>
<td>64,273</td>
<td>60,646</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND MEMBERS’ EQUITY</strong></td>
<td><strong>1,799,498</strong></td>
<td><strong>1,707,226</strong></td>
</tr>
</tbody>
</table>

These financial statements represent excerpts from the full set of audited financial statements of Your Neighbourhood Credit Union Limited. Complete audited financial statements are available upon request.
## Condensed Financial Statements (Cont’d)

### Statement of Comprehensive Income

<table>
<thead>
<tr>
<th></th>
<th>For the 12 Months Ended December 31st, 2018 (000's)</th>
<th>For the 12 Months Ended December 31st, 2017 (000's)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Earned</strong></td>
<td>63,712</td>
<td>55,979</td>
</tr>
<tr>
<td><strong>Other Income</strong></td>
<td>7,635</td>
<td>7,921</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>71,347</td>
<td>63,900</td>
</tr>
<tr>
<td><strong>Interest Paid to Members on Deposits</strong></td>
<td>21,186</td>
<td>17,766</td>
</tr>
<tr>
<td><strong>Other Interest Expense</strong></td>
<td>7,722</td>
<td>6,821</td>
</tr>
<tr>
<td><strong>Financial Expenses</strong></td>
<td>28,908</td>
<td>24,587</td>
</tr>
<tr>
<td><strong>Provision for Loan Losses</strong></td>
<td>1,106</td>
<td>935</td>
</tr>
<tr>
<td><strong>Personnel Costs</strong></td>
<td>19,510</td>
<td>19,126</td>
</tr>
<tr>
<td><strong>Occupancy Costs</strong></td>
<td>4,534</td>
<td>4,107</td>
</tr>
<tr>
<td><strong>General Business Costs</strong></td>
<td>10,626</td>
<td>10,041</td>
</tr>
<tr>
<td><strong>Operating Expenses</strong></td>
<td>35,776</td>
<td>34,209</td>
</tr>
<tr>
<td><strong>Operating Income</strong></td>
<td>6,663</td>
<td>5,104</td>
</tr>
<tr>
<td><strong>Loss on CUWO Co-operative Association Shares</strong></td>
<td>0</td>
<td>(3)</td>
</tr>
<tr>
<td><strong>Income Before Income Taxes and Membership Patronage Dividend</strong></td>
<td>6,663</td>
<td>5,101</td>
</tr>
<tr>
<td><strong>Membership Patronage Dividend</strong></td>
<td>300</td>
<td>300</td>
</tr>
<tr>
<td><strong>Income Taxes</strong></td>
<td>1,315</td>
<td>983</td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td>5,048</td>
<td>3,818</td>
</tr>
<tr>
<td><strong>Actuarial Gain (Loss) in Defined Benefit Pension Plans</strong></td>
<td>153</td>
<td>(412)</td>
</tr>
<tr>
<td><strong>Total Comprehensive Income</strong></td>
<td>5,201</td>
<td>3,406</td>
</tr>
</tbody>
</table>
The information outlined represents the **CONSOLIDATED** number of loan applications received, granted and declined/withdrawn by applicants to *Your Neighborhood Credit Union Limited*, for the **12 MONTH PERIOD COMMENCING JAN 1, 2018 TO DEC 31, 2018** as well as numbers for *Community First*, a division of Your Neighbourhood Credit Union Limited. This report also includes the number and dollar extent of loans (all lending types) 90 days or more in arrears as at DEC 31, 2018.

Value of delinquency reported is gross dollar delinquency, as per DICO by-law 6, prior to any adjustments for security held in support of those advances.

### REPORT FROM LENDING SERVICES

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>TOTAL PERSONAL LOANS &amp; LINES OF CREDIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>NUMBER OF LOAN APPLICATIONS RECEIVED</td>
<td>2,159</td>
</tr>
<tr>
<td>NUMBER OF LOAN APPLICATIONS GRANTED</td>
<td>1,486</td>
</tr>
<tr>
<td>NUMBER OF LOAN APPLICATIONS WITHDRAWN OR DECLINED</td>
<td>673</td>
</tr>
<tr>
<td>$$$ GROSS VALUE OF LOANS GRANTED</td>
<td>$19,497,919</td>
</tr>
<tr>
<td>NUMBER OF DELINQUENT LOANS OVER 90 DAYS</td>
<td>71</td>
</tr>
<tr>
<td>$$$ VALUE OF DELINQUENT LOANS OVER 90 DAYS</td>
<td>$739,299</td>
</tr>
</tbody>
</table>
## REPORT FROM LENDING SERVICES (CONT’D)

<table>
<thead>
<tr>
<th>TOTAL RESIDENTIAL MORTGAGES &amp; MERITLINES</th>
<th>TOTAL AGRICULTURAL</th>
<th>TOTAL CORPORATE COMMERCIAL LENDING</th>
<th>YNCU TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,871</td>
<td>148</td>
<td>333</td>
<td>4,511</td>
</tr>
<tr>
<td>1,249</td>
<td>54</td>
<td>117</td>
<td>2,906</td>
</tr>
<tr>
<td>622</td>
<td>94</td>
<td>216</td>
<td>1,605</td>
</tr>
<tr>
<td><strong>$195,519,697</strong></td>
<td><strong>$8,062,720</strong></td>
<td><strong>$136,179,862</strong></td>
<td><strong>$359,260,198</strong></td>
</tr>
<tr>
<td>11</td>
<td>0</td>
<td>0</td>
<td>82</td>
</tr>
<tr>
<td><strong>$982,671</strong></td>
<td><strong>$0</strong></td>
<td><strong>$0</strong></td>
<td><strong>$1,721,969</strong></td>
</tr>
</tbody>
</table>

The lending application process adheres to the Credit Management and Operational Policies of Your Neighbourhood Credit Union Limited and is subject to the review of the Governance Committee on behalf of the Board of Directors. The report is issued in compliance with the requirements of the Credit Unions and Caisses Populaires Act, 1994 (Ontario). Content respectfully submitted by: Glenn Wilson, Chief Lending Officer; Steve Gagesch, Senior Commercial Account Manager; Robert Leggo, Manager of Collections

* Source reports - compilation of YNCU Lending Services Monthly Board reporting.
COMMUNITY INVESTMENT REPORT

At Your Neighbourhood Credit Union and Community First, we don’t just talk about being a good neighbour, we live it every day. As a co-operative financial institution we share the wealth in many ways, including making investments in our communities through grants, donations, sponsorships and volunteering.

As a community-based organization, we can see the difference our partnerships and investments make, because we live here, too. We really are your neighbours!

A foundation of our business plan is being connected with the communities where we operate, so each year we set aside a minimum of 1% of the pre-tax profit earned by the credit union in the previous fiscal year, to be used for charitable organizations and associations that share our focus on family, skills and activities, and financial literacy. In addition, we designate sponsorship funds that we use to support sports and cultural events, festivals, and teams. We donate items for fundraisers and auctions, and staff participate to support the efforts of community organizations they care about.

Every Friday staff can wear jeans and contribute $2 to our Dress Down Fund. In 2018, staff contributed an amazing $24,753.32 to the fund, which was then shared with organizations of staff members’ choosing.

Together, we’re helping to make life better in the places we all live, work, learn and play!

The Community Investment Program is managed corporately to ensure equitable distribution within the communities in which we operate. Preference is given to those organizations likely to provide lasting benefits, and whose values best reflect similar values held by the broader YNCU membership. During the reporting period, we supported the following:

- CANADA'S NATIONAL BALLET SCHOOL - SHARING DANCE PARKINSON'S PROGRAM
- ALZHEIMER SOCIETY OF WATERLOO- WELLINGTON
- BIG BROTHERS BIG SISTERS OF GRAND ERIE
- BIG BROTHERS BIG SISTERS OF WATERLOO REGION
- BRAIN INJURY ASSOCIATION OF WINDSOR ESSEX
- BRANT FOOD FOR THOUGHT
- BRANTFORD BANTAM MD HOCKEY
- BUSINESS & EDUCATION PARTNERSHIP OF WATERLOO REGION
- CAMBRIDGE ROTARY RIBFEST
- CAMBRIDGE SELF-HELP FOOD BANK
- CANADIAN FIBRODYSPLASIA OSSIFICANS PROGRESSIVA NETWORK
- CANADIAN MENTAL HEALTH ASSOCIATION BRANT HALDIMAND NORFOLK
- CARDIAC FITNESS ASSOCIATION - WATERLOO REGION
- CITY OF BRANTFORD'S SANTA CLAUS PARADE AFTER PARTY
- CITY OF KITCHENER'S NEIGHBOURHOOD MATCHING GRANT PROGRAM
- CITY OF WATERLOO FRIENDS OF WATERLOO PARK
- CLAIRE HILLS COMMUNITY ASSOCIATION
- COMMUNITY FIRST CURLING CENTRE - SAULT STE. MARIE
- COMMUNITY LIVING STRATFORD AND AREA
- COMMUNITY SUPPORT CONNECTIONS-MEALS ON WHEELS AND MORE - WATERLOO REGION
- CONESTOGA STUDENTS INCORPORATED
- DOWNTOWN ASSOCIATION - SAULT STE. MARIE
- EXTEND-A-FAMILY WATERLOO REGION
- FAMILY & CHILDREN SERVICES OF THE WATERLOO REGION FOUNDATION
- GUELPH NEIGHBOURHOOD SUPPORT COALITION
- HEART & STROKE FOUNDATION - LONDON/ WOODSTOCK
- HOSPICE WATERLOO REGION
- INTERNATIONAL SOFTBALL CONGRESS WORLD TOURNAMENT
- KIDS CAN PLAY ASSOCIATION OF CAMBRIDGE
- KITCHENER SOCCER CLUB
- LONDON JUNIOR KNIGHTS MINOR BANTAM HOCKEY
- LONDON POLICE ASSOCIATION
- LYNDEN CANADA DAY CELEBRATION
- MITCHELL & DISTRICT AGRICULTURAL SOCIETY
- MITCHELL METS FASTBALL CLUB
- MITCHELL MINOR SPORTS
- MOTIVATE 2 SKATE - SAULT STE. MARIE
- MULTIPLE SCLEROSIS SOCIETY OF CANADA NORWICH MINOR HOCKEY ASSOCIATION
- ONTARIO CO-OPERATIVE ASSOCIATION - GUELPH
- ONTARIO FINNISH RESTHOME FOUNDATION - SAULT STE. MARIE
- ONTARIO VOLLEYBALL ASSOCIATION U12 HAMMERHEADS - LONDON/WOODSTOCK
- OPTIMIST CLUB OF DOWNIE
- OPTIMIST CLUB OF MITCHELL
- OXFORD COUNTY 4H ASSOCIATION
- OXFORD LIONS CLUB
- PARIS MOUNTIES HOCKEY CORPORATION
- PEDIATRIC ONCOLOGY GROUP OF ONTARIO
- PERTH COUNTY HOLSTEIN CLUB
- ROTARY CLUB OF SAULT STE. MARIE
- ROTARY CLUB OF WATERLOO
- SAULT AREA HOSPITAL FOUNDATION
- SAULT AREA HOSPITAL VOLUNTEER ASSOCIATION
- SAULT COLLEGE - STUDENTS' UNION
- SAULT COLLEGE, COMMUNITY FIRST MILDRD KRMPOICH SCHOLARSHIP
- SAULT STE. MARIE ECONOMIC DEVELOPMENT CORPORATION
- SHAKESPEARE & COMMUNITY ATHLETIC ASSOCIATION
- SHAKESPEARE OPTI-MRS CLUB
- SOO PEE WEE HOCKEY LEAGUE - SAULT STE. MARIE
- SPECIAL OLYMPICS ONTARIO
- SPORTS FOR KIDS TIMMINS
- STRATFORD HOUSE OF BLESSING
- SWEABURG PARKS AND RECREATION
- TAVISTOCK BRAVES ONTARIO HOCKEY ASSOCIATION
- TECUMSEH MENS BASEBALL
- TERRY FOX RUN - SAULT STE. MARIE
- THE BRIDGE LEAMINGTON YOUTH RESOURCE CENTRE
- THE FOOD BANK OF WATERLOO REGION
- THE KNIT WITS OF MARTIN GROVE VILLAGE
- THE LUNG ASSOCIATION SAULT STE. MARIE
- UNITED WAY SAULT STE. MARIE & ALGOMA DISTRICT
- UNITED WAY WATERLOO REGION COMMUNITIES
- UNIVERSITY OF WATERLOO, FACULTY OF ARTS YOUR NEIGHBOURHOOD CREDIT UNION AWARD. THE ANNUAL SCHOLARSHIP AWARD WILL BE PROVIDED TO AN ARTS STUDENT WHO HAS DEMONSTRATED COMMUNITY INVOLVEMENT IN THE REGION OF WATERLOO.
- UPPER THAMES ELEMENTARY SCHOOL
- WATERLOO ASSOCIATION OF PROFESSIONAL PARAMEDICS
- WATERLOO MINOR HOCKEY
- WATERLOO REGION SCHOOL COMMUNITY GARDENS
- WILLIAMSBURG COMMUNITY ASSOCIATION
- WINDSOR BRAIN TUMOUR FOUNDATION OF CANADA
- WOMEN IN CRISIS - SAULT STE. MARIE
- WOODSTOCK MINOR BALL ASSOCIATION
- WOODSTOCK WRANGLERS MINOR BANTAM
- YMCA OF SOUTHWESTERN ONTARIO
- YMCA OF STRATFORD-PERTH
- ZONTA CLUB OF SAULT STE. MARIE
In addition to corporate support, staff voluntarily pay $2 each Friday for Dress Down Days. The amounts collected are then distributed to charities selected annually by staff. In 2018, $24,753.32 was given to the following organizations:

<table>
<thead>
<tr>
<th>Adult Recreation Therapy Centre - Brantford</th>
<th>Kids Can Play - Cambridge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alzheimer Society of Brant</td>
<td>London Health Sciences Foundation Patient Assistance Program</td>
</tr>
<tr>
<td>Alzheimer Society of Sault Ste. Marie and Algoma District</td>
<td>Project Love c/o Mountjoy United Church - Timmins</td>
</tr>
<tr>
<td>Brant Food For Thought</td>
<td>Sault Ste. Marie Humane Society</td>
</tr>
<tr>
<td>Brantford Food Bank</td>
<td>Stratford Perth Rotary Hospice</td>
</tr>
<tr>
<td>Canadian Cancer Society Algoma &amp; District Community Office</td>
<td>Wellspring London &amp; Region</td>
</tr>
<tr>
<td>Food Bank of Waterloo Region</td>
<td>Women In Crisis Algoma Inc. - Sault Ste. Marie</td>
</tr>
</tbody>
</table>
BRANCH LOCATIONS

YOUR NEIGHBOURHOOD CREDIT UNION

Brantford - Charlotte Street
7 Charlotte Street • Brantford
(519) 759-7550

Brantford - Fairview Drive
403 Fairview Drive • Brantford
(519) 759-1150

Cambridge
385 Hespeler Road • Cambridge
(519) 622-3377

Fairview Park Mall
2960 Kingsway Drive • CF Fairview Park Mall • Kitchener
(519) 804-1790

Guelph
190 Clair Road East • Guelph
(519) 824-2212

Kitchener - Fischer-Hallman
685 Fischer-Hallman Road • Kitchener
(519) 744-5921

Kitchener - Weber Street East
1334 Weber Street East • Kitchener
(519) 894-9700

LaSalle
5844 Malden Road • LaSalle
(519) 250-0286

London - Dundas Street
343 Dundas Street, Suite 100 • London
(519) 661-4563

Mitchell
105 Ontario Road • Mitchell
(519) 348-8448

Paris
75 Grand River Street North • Paris
(519) 442-2622

Shakespeare
3997 Perth Rd #107 • Shakespeare
(519) 625-8400

Stratford
1067 Ontario Street • Festival Marketplace Shopping Centre • Stratford
(519) 271-9083

Waterloo - Erb Street West
655 Erb Street West • Waterloo
(519) 804-9040

Waterloo - Uptown
168 King Street South • Waterloo
(519) 579-1860

Windsor - Tecumseh Mall
7654 Tecumseh Rd E • Windsor
(519) 258-3890

Woodstock
400 Dundas Street • Woodstock
(519) 537-8121

COMMUNITY FIRST

Bay Street
289 Bay Street • Sault Ste. Marie
(705) 942-1000

Trunk Road
535 Trunk Road • Sault Ste. Marie
(705) 942-1000

Timmins
146 Cedar Street South • Timmins
(705) 267-6481