



A YEAR OF

GROWTH

WE DON'T JUST HAVE BRANCHES,

WE HAVE ROOTS.

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Our Mission, VISION & VALUES

MISSION STATEMENT

Your experienced and trusted financial partner, creating value for you through:

- Innovative and Convenient Solutions
- Smart Advice
- Community Connections

VISION

Dynamic connections for your financial success

PRINCIPLES AND VALUES

Authentic Relationships - In forging relationships with our members and others that are authentic, built on trust and mutual respect, and create positive and lasting memories.

Member First Solutions - That the member experience is our first priority, and in passionately acting on this belief by providing outstanding service and results.

Valuing Our Staff - In the important contributions our staff make each day in serving our members, and in achieving YNCU's Vision and Mission.

Financial Stability - In being fiscally responsible in meeting the needs and expectations of our members, and in sustaining the financial health of YNCU.

Welcoming and Inclusive - In being welcoming to our members and serving our communities.

Community Involvement - In ensuring that our policies and actions reflect the values of our members, and make life better each day by doing the right thing for the communities served.

Accountable and Transparent - In being accountable for all the decisions we make, the resources we use, the relationships we engage in, and acting with integrity and transparency in all that we do.





BOARD OF DIRECTORS

Report from the Chair

I have good news and more good news in summing up the results of the past year for Your Neighbourhood Credit Union.

We had yet again another successful year.

Economic turmoil and financial unrest continue to grip parts of the world. In Canada, increased cost of living and other factors have affected us all. The low interest rate cycle that began in the early 90s continues to be the case. While this is certainly a blessing for our members who are buying houses and managing debt, it has severely hurt members who depend on interest income to make ends meet.

I am pleased to advise you that Your Neighbourhood Credit Union, driven by a professional and dedicated staff, under the stewardship of a strong management team, and overseen by an experienced Board of Directors, closed the year by exceeding our targeted net income goal. Congratulations to our entire team of employees for exceeding the budget by a million and a half dollars. This was no small feat and I am sure all 52,000 of our members appreciate this.

This year's financial reports tell only part of our successful story. On April 1st, 2016 we cemented our relationship with Community First Credit Union by merging. I would like to tell staff how much we appreciate the work that has been done and achievements made creating a stronger and more viable organization. This melding is well demonstrated by the fact that we have grown from 1.5 billion to 1.7 billion dollars in assets since the merger. Credit Unions are all about people and on behalf of the Board I would like to recognize the adjustment that has been required for many of our team. Thank you to the members of Sault Ste Marie and Timmins for joining our family. To properly share our success, your Board has approved expanding the patronage dividend program to all members and increased the amount to equalize the funding.

YNCU works diligently with members to help them buy their homes, vehicles and other property while creating plans to grow savings and achieve financial goals.

As I have said before and our staff continues to show:

We are a BETTER place to save and invest; a BETTER place to borrow and a BETTER place to be both a member and an employee. We are well-positioned to meet head-on what the economy and the markets will bring our way.

To you, the member/owners, I also say a resounding thank you for entrusting us with your very important financial business.

Thank you,



JOHN HAINES,
BOARD CHAIRPERSON

The committees are as follows:

AGM AND NOMINATING COMMITTEE

Anthony Piscitelli, Chair
Hilary Anderson
Janice Gibson
Lloyd Hotchkiss

GOVERNANCE COMMITTEE

Anthony Piscitelli
Frank Burgund
Janice Gibson
Jeff Piper, Chair
Jim Morton
Lloyd Hotchkiss

AUDIT COMMITTEE

Christine Coccimiglio
Hilary Anderson
John Crowley
Neil Strom
Peter Muise, Chair

PENSION COMMITTEE

Christine Coccimiglio
David Walker, Chair
Neil Strom
Peter Muise

EXECUTIVE COMMITTEE

Anthony Piscitelli
David Walker
Jeff Piper
John Haines, Chair
Peter Muise



4 FROM LEFT TO RIGHT: JOHN HAINES, JEFF PIPER, JIM MORTON, LLOYD HOTCHKISS, HILARY ANDERSON



FROM LEFT TO RIGHT: DAVID WALKER, FRANK BURGUND, CHRISTINE COCCIMIGLIO, PETER MUISE, NEIL STROM, JOHN CROWLEY, JANICE GIBSON, ANTHONY PISCITELLI

REPORT FROM THE

President and Chief Executive Officer

I do tend to be an optimist but even I could not have imagined a year ago we would be where we are today. YNCU closed off the reporting period ending December 31, 2016, with record Net Income and surpassing all portfolio targets.

Our reporting period encompasses the 15-months from October 1, 2015 through December 31, 2016, with Community First, a division of Your Neighbourhood Credit Union, contributing to our results from April 1, 2016.

THE FINANCIAL HIGHLIGHTS FOR THE PERIOD ARE AS FOLLOWS:

TOTAL ASSET GROWTH WAS

33%

ATTRIBUTED TO THE MERGER WITH CFCU,
AND AN ADDITIONAL 9% THROUGH ORGANIC GROWTH

TOTAL ASSETS UNDER ADMINISTRATION STOOD AT

\$1.7 BILLION

\$250,000

IN PATRONAGE DIVIDENDS WAS SHARED WITH MEMBERS
THAT MAKES \$2,530,500 WE'VE RETURNED TO MEMBERS SINCE 2005!

TOTAL LOANS CLOSED
AHEAD OF BUDGET BY

\$17.3 MILLION

TOTAL DEPOSITS CLOSED
AHEAD OF BUDGET BY

\$7.2 MILLION

INCOME BEFORE DIVIDENDS AND TAXES WAS

\$4.58 MILLION

NET INTEREST INCOME WAS

\$32.7 MILLION

When we see our portfolios grow like that it's not simply the result of bringing two organizations together. It reflects the efforts of our staff to earn member business, and the trust members place in us by consolidating their lending and saving here. This is a testament to the relationships we work to build every day.

We understand very well the value of relationships. It's what has made our merger with Community First such a success story. From day one, every one of us who has had the chance to visit each other's offices and branches has received the warmest of welcomes. I have enjoyed my introduction to the curling centre, and consider myself initiated following my bumpy flight from Sault Ste. Marie to Timmins.

Every merger and the efforts that go along with aligning processes and learning the best way to do things has its road bumps, but this integration has been extraordinary. As a combined organization, we have benefitted from skill, talent and experience that makes us richer as individuals and as an organization. We are a bigger credit union, but we truly are a better credit union beyond our financial highlights.

Having said that, providing outstanding service is no longer enough in a changing competitive environment; we must continue to focus on profitable growth, growing relationships and improving our internal operations. Greater efficiency and focus on using resources wisely was the driving force behind our desire to merge, and our results prove we can maximize our ability to serve you while investing in our infrastructure, employees and the community.

We remain dedicated to pursuing partnerships that we can demonstrate will create value for our member-owners. Our results can be attributed in large part to this collaborative approach. Achieving strong financial results ensures our long-term success, empowering us to deliver on our members' expectations related to service, price, products and accessibility.

The future of payments will revolutionize banking so we must be prepared. Rapid technological change means that both traditional and non-traditional institutions are offering financial services. Combined with a persistent low interest rate environment, an evolution in consumer expectations, increased regulation, and a shifting economy, this means we are navigating a very challenging landscape.

Additionally, YNCU must protect our existing markets as the credit union competition heats up in the coming months and years. We must branch out in the surrounding and additional trade areas in order to connect neighbouring communities and create new markets. Our connection with Community First, in a territory hundreds of kilometres away, proves that providing credit union services need not be tied to geography. Shared technology and values supported by excellent people and a strong business plan means our opportunities have fewer limits than ever before.

We are committed to enhancing your options no matter how you choose to interact with us. While technology makes simple transactions ultra-convenient, we know the value of advice and continue to support our branches while others close them. Our expanding digital footprint will not come at the expense of personal service.

And we remain committed to our communities directly through our robust community investment program that sees us support worthy causes, organizations, teams and events that make life better for everyone in the communities we call home.

This has been an extremely profitable and record year for YNCU. Not only did we overachieve on our net income targets by surpassing it by \$1.5 million, but we also carried positive variances in all of our balance sheet portfolios, and managed to keep overall operating expenses under budget. This was during a merger year and through an integration that has touched every area of the organization.

These results were not easy to accomplish, as they were the result of very hard work by very dedicated staff from each level of the organization.

My hearty congratulations to a wonderful staff, and my sincere thanks to each member who has made us your primary banking institution. Your membership is proof of your belief in community banking, and referring your family and friends reflects the ultimate in confidence. We take this responsibility seriously and will continue to work to earn this confidence every day.

Cordially,



KERRY HADAD
PRESIDENT AND CHIEF EXECUTIVE OFFICER



REPORT FROM THE

President, Community First Division

2016 was truly a year of change for Community First! The highlight of the year was undoubtedly our amalgamation with Your Neighbourhood Credit Union which was officially sealed on April 1, 2016. You, the membership, began the process for this new chapter for our credit union with a unanimous vote on January 25, 2016. Bringing our two organizations together has resulted in a stronger credit union dedicated to offering the products and services that suit our members' needs at every life stage. As a merged entity we are positioned for long-term growth and sustainability.

In 2016 our focus continued on improving the member experience by making banking with us simple and convenient. We accomplished this goal through:

- Launching the 100% Community Account which was used to support the Community First Soo Pee Wee Arena.
- Conducting a Membership Satisfaction survey with an overall result of 96% banking experience satisfaction.
- Advocating for Families of Essar Steel Algoma with all levels of Government and the Chamber and participating in a Pre-Budget Consultation.

2016 ACCOMPLISHMENTS

- Highest membership growth in the last five years with over 300 net new members.
- Deposits grew by 5.15% from the prior year and loans to members increased by 5.50%, all of which were invested in high quality business and personal mortgages. Overall, our annual growth in 2016 was over 5%.
- Recipient of 15 National Marketing Awards through the Marketing Association of Credit Unions
- Recipient of the Chamber of Commerce Business of the Year Award
- Recipient of the Chamber of Commerce Marketing Award
- Our "All 4 Each" financial literacy program visited 6 local schools, 16 classrooms, and educated over 400 students on the co-operative business model.

As a division of Your Neighbourhood Credit Union, Community First is now a part of something bigger we call The Neighbourhood Network, consisting of 20 branches across Ontario. I want to thank the Board and Management of both credit unions for their vision and commitment to this amalgamation.

To all of our loyal members, thank you for trusting us with your "yes" vote in 2016. This vote made our merger with Your Neighbourhood Credit Union possible and Community First can continue to serve the growing financial needs of our members in Northern Ontario.

And to our staff, you truly are our ambassadors to success.

We look forward to the year ahead and will continue to work on introducing new and innovative solutions to our members and give back to the communities in which we serve.

Respectfully,



BRENT LAMMING
DIVISION PRESIDENT – COMMUNITY FIRST
SVP STRATEGY, YOUR NEIGHBOURHOOD CREDIT UNION

REPORT OF THE

Audit and Risk Management Committee

The Audit and Risk 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.

This year the Credit Union appointed a Manager – Risk & Compliance and a Manager – Internal Audit. Both of these appointments added valuable resources to the Committee.

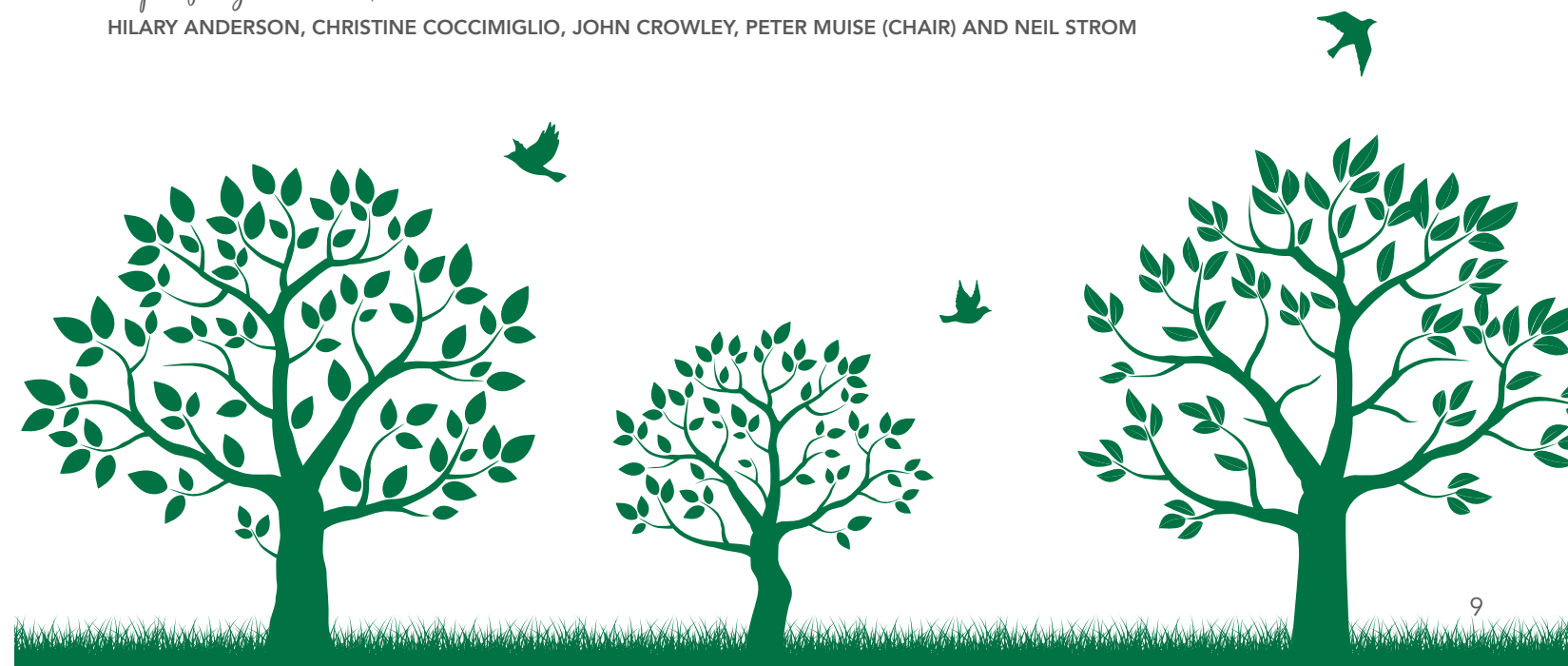
The Committee met seven times since the last AGM and completed the following key activities:

- 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 2017 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 Compliance Officer;
- 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, CHRISTINE COCCIMIGLIO, JOHN CROWLEY, PETER MUISE (CHAIR) AND NEIL STROM



CONDENSED FINANCIAL STATEMENTS



| STATEMENT OF FINANCIAL POSITION* | DECEMBER 31, 2016 | SEPTEMBER 30, 2015 |
|--|-------------------|--------------------|
| | (000's) | (000's) |
| Cash and Investments | 123,506 | 74,983 |
| Loans and Mortgages to Members | 1,385,020 | 930,543 |
| Other Assets | 25,749 | 20,924 |
| TOTAL ASSETS | 1,534,275 | 1,026,450 |
| Members' Deposits | 1,095,642 | 686,261 |
| Other Liabilities | 343,807 | 273,481 |
| Membership Shares | 260 | 388 |
| Member Equity Shares | 36,631 | 28,725 |
| Retained Earnings & Contributed Surplus | 57,935 | 37,595 |
| TOTAL LIABILITIES AND MEMBERS' EQUITY | 1,534,275 | 1,026,450 |

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.

*As a result of the amalgamation with Community First Credit Union Limited, the Credit Union is required to adopt a December 31 period end. As a result of this change, the period ended December 31, 2016 reflects a 15 month period in the financial statements and, therefore, the financial information for the prior period being presented will not be entirely comparable.

| STATEMENT OF COMPREHENSIVE INCOME * | FOR THE 15 MONTHS ENDED DECEMBER 31ST, 2016 | FOR THE YEAR ENDED SEPTEMBER 30TH, 2015 |
|---|---|---|
| | (000's) | (000's) |
| Interest Earned | 57,365 | 35,816 |
| Other Income | 7,481 | 4,047 |
| TOTAL REVENUE | 64,846 | 39,863 |
| Interest Paid to Members on Deposits | 17,205 | 11,460 |
| Other Interest Expense | 7,430 | 5,496 |
| FINANCIAL EXPENSES | 24,635 | 16,956 |
| Provision for Loan Losses | 976 | 226 |
| Personnel Costs | 19,400 | 11,757 |
| Occupancy Costs | 4,520 | 2,662 |
| General Business Costs | 10,530 | 5,699 |
| OPERATING EXPENSES | 35,426 | 20,344 |
| Operating Income | 4,785 | 2,563 |
| Gain on CUCO Co-operative Association Shares | 52 | 114 |
| INCOME BEFORE INCOME TAXES AND MEMBERSHIP PATRONAGE DIVIDEND | 4,837 | 2,677 |
| Membership Patronage Dividend | 253 | 201 |
| Income Taxes | 612 | 400 |
| NET INCOME | 3,972 | 2,076 |
| ACTUARIAL GAIN IN DEFINED BENEFIT PENSION PLANS | 319 | 0 |
| TOTAL COMPREHENSIVE INCOME | 4,291 | 2,076 |



HISTORY

Your Neighbourhood Credit Union

Your Neighbourhood Credit Union has a long history of partnering with like-minded credit unions to form a thriving organization that can better serve members and communities. The current Your Neighbourhood Credit Union Limited (YNCU) was formed on October 1, 2007, when Grand River Credit Union Limited and the former Your Neighbourhood Credit Union (Windsor) amalgamated; the former YNCU had been formed in the 1940s as a closed bond credit union serving a teacher and education-related bond in the Windsor-Essex County area. Grand River Credit Union Limited was formed in 2004 with the amalgamation of Waterloo Regional Credit Union Limited and Brant Community Credit Union Limited, both community bond credit unions with roots stretching back to the 1940s. Mergers with Mitchell and District, Boomerang and CN Employees in London, Standard Tube Employees (Woodstock), and Fibreglas Employees (Guelph) credit unions all contributed to the network that stretches across southwestern Ontario today.

HISTORY

Community First

Community First is a local financial institution that began in December 1948 when 20 people came together to provide financial opportunity to their community of fellow workers. More than half a century has passed since this visionary group built our company's foundation on guiding principles. These principles established our culture, and throughout the years this foundation has remained and these basic values have led us on a path of growth and success.

As our vision and membership expanded, a need to change our name occurred. From serving Algoma Steelworkers and their families as the Algoma Steelworker's Credit Union in 1948; to serving the entire Algoma district as ASCU Community Credit Union in 1981; to serving the Province of Ontario as Community First Credit Union in 2005; to merging with Timmins Regional Credit Union serving the Province of Ontario as Community First Credit Union Limited in 2006; to amalgamating with Your Neighbourhood Credit Union in 2016 and operating as Community First, a Division of Your Neighbourhood Credit Union.

REPORT FROM
Lending Services

| CATEGORY | TOTAL PERSONAL LOANS & LINES OF CREDIT | TOTAL RESIDENTIAL MORTGAGES & MERITLINES | TOTAL AGRICULTURAL | TOTAL CORPORATE COMMERCIAL LENDING | YNCU TOTAL |
|---|---|---|-------------------------------|---|----------------------|
| NUMBER OF LOAN APPLICATIONS RECEIVED | 4,095 | 2,308 | 146 | 326 | 6,875 |
| NUMBER OF LOAN APPLICATIONS GRANTED | 3,136 | 1,460 | 64 | 102 | 4,762 |
| NUMBER OF LOAN APPLICATIONS WITHDRAWN OR DECLINED | 959 | 848 | 82 | 224 | 2,113 |
| \$\$\$ GROSS VALUE OF LOANS GRANTED | \$37,580,318 | \$230,848,342 | \$12,381,175 | \$175,570,410 | \$456,380,245 |
| NUMBER OF DELINQUENT LOANS OVER 90 DAYS | 46 | 15 | 0 | 4 | 65 |
| \$\$\$ VALUE OF DELINQUENT LOANS OVER 90 DAYS | \$310,433 | \$1,395,334 | \$0 | \$1,164,284 | \$2,870,051 |

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 **15 MONTH PERIOD COMMENCING OCT 1, 2015 TO DEC 31, 2016**, as well as numbers for **Community First**, a division of Your Neighbourhood Credit Union Limited, for the **9 MONTH PERIOD COMMENCING APRIL 1, 2016 TO DEC 31, 2016**. This report also includes the number and dollar extent of loans (all lending types) 90 days or more in arrears as at DEC 31, 2016.

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.

The lending application process adheres to the Credit Management and Operational Policies of Your Neighborhood 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, Vice President Lending Services, Steve Gagesch, Senior Commercial Account Manager, Robert Leggo, Manager of Collections

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



YOUR NEIGHBOURHOOD Local Contribution Report

During the period from October 1, 2015 to September 30, 2016, YNCU continued to uphold its commitment to helping build better communities by giving back in a variety of ways. Approximately 1% of the pre-tax profit earned by YNCU the year before was set aside for this purpose. In addition, YNCU donated items for fundraisers and auctions, and staff gave of their own time to participate in events and support the efforts of community organizations.

The Community Relations Program is managed corporately to ensure equitable distribution to the organizations, associations and volunteer efforts within the communities in which we operate, and which have a focus on education, the arts, health and wellness, and recreation.

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:**

ADVANCED CORONARY TREATMENT CPR AND AED TRAINING (LONDON HIGH SCHOOLS)

ALZHEIMER SOCIETY

ARMY, NAVY VETS - COMMUNITY SAFETY NET

BIG BROTHERS, BIG SISTERS

BLUEWATER JR HAWKS GIRLS HOCKEY TEAM

BRANT COMMUNITY HEALTHCARE SYSTEM FOUNDATION

BRANT COUNTY 4-H ASSOCIATION

BRANT INTERNATIONAL CHILDREN'S GAMES

BRANT WATERWAYS FOUNDATION

BRANTFORD 99ERS MINOR PEE WEE

BRANTFORD CITY SOCCER

BRANTFORD FOOD BANK - DRIVE TO SURVIVE GOLF TOURNAMENT

BUSINESS EDUCATION PARTNERSHIP (BEP)

CAMBRIDGE INTERNATIONAL STREET ART FESTIVAL

CAMBRIDGE LIVE MUSIC

CAMBRIDGE SCOTTISH FESTIVAL

CAMBRIDGE SHELTER CORPORATION

CANADIAN DIABETES - FLAME OF HOPE GOLF TOURNAMENT

CJCS 1240 KIWANIS CHRISTMAS BASKET FUND
COMMUNITY JUSTICE INITIATIVES
COMMUNITY LIVING STRATFORD AREA
COMMUNITY SUPPORT CONNECTIONS – MEALS ON WHEELS
CONESTOGA STUDENTS GSL TEAM
CRIME STOPPERS OF OXFORD
DOON PIONEER PARK COMMUNITY ASSOCIATION
ED EX CUP (WINDSOR)
EYEGO TO THE ARTS
FOOD BANK OF WATERLOO REGION
FOOD FOR THOUGHT BREAKFAST PROGRAM
FRIENDS IN MOTION
GRAND RIVER HOSPITAL FOUNDATION
GREATER LONDON HOCKEY ASSOCIATION
GOLDEN GOALS SOCCER
HEART & STROKE FOUNDATION
HOLY FAMILY SCHOOL
HOTEL DIEU GRACE HEALTHCARE
INDEPENDENT LIVING CENTRE LONDON AREA
JUVENILE DIABETES RESEARCH FOUNDATION
KIDS CAN PLAY - GOLF TOURNAMENT SPONSORSHIP
KIDSPORT KITCHENER WATERLOO AND LONDON
KITCHENER MINOR BANTAM MD RED
KITCHENER MINOR GIRLS SOFTBALL ASSOCIATION
KITCHENER MINOR HOCKEY - BANTAM A
KITCHENER SPIRIT 2001 B GIRLS SOCCER
KIWANIS CLUB OF STRATFORD CHRISTMAS DINNER FUNDRAISER
KIWANIS CLUB OF WINDSOR - SUNSHINE POINT CAMP
KNIGHTS OF COLUMBUS
LASALLE POLICE YOUTH FOUNDATION
LAURIER UNIVERSITY WOMEN'S SOFTBALL
LAURIER UNIVERSITY WOMEN'S SOFTBALL
LONDON JR KNIGHTS MINOR BANTAM AA GREEN
LYNDEN CANADA DAY
MAIN STREET UNITED CHURCH
MAKE-A-WISH SOUTHWESTERN ONTARIO
MITCHELL & AREA COMMUNITY OUTREACH
MITCHELL BONSPIEL
MITCHELL METS JR FASTBALL
MITCHELL MINOR SPORTS
MITCHELL OPTIMIST MUSIC FESTIVAL
MOGGY CAT RESCUE

MS SOCIETY OF CANADA - BRANTFORD WALK
MS SOCIETY OF CANADA - KW WALK
NEW HAMBURG MINOR HOCKEY NOVICE A
NORWEST LONDON 2003G GREEN SOCCER
NOTA BENE BAROQUE PLAYERS
OPTIMIST CLUB OF ELLICE
OXFORD COUNTY 4-H
PARIS SOCCER CLUB
PERTH COUNTY 4-H ASSOCIATION
PREGNANCY & INFANT LOSS NETWORK
PRESTON SCOUT HOUSE BAND
RENAISSANCE ROBOTICS
ROWBUST BREAST CANCER SURVIVOR DRAGON BOAT
SAFE SEATS SAVE CHILDREN CAR SEAT CLINIC (WINDSOR)
S.S.S. SABRES FOOTBALL GOLF TOURNAMENT
SALVATION ARMY STRATFORD HOUSE OF BLESSING
SEBRINGVILLE ATHLETIC ASSOCIATION
SKATEABLE
SOROPTIMIST INTERNATIONAL CAMBRIDGE
SOUTHWESTERN ONTARIO FIDDLE & STEP
ST. JOHN AMBULANCE (WATERLOO REGION) CAR SEAT CLINICS
ST. PAUL'S BARN BURNERS OLD TIMERS SLINGSHOT BASEBALL
STRATFORD CONCERT BAND
STRATFORD HOUSE OF BLESSING
SUNSHINE FOUNDATION OF CANADA
SWEABURG PARKS & REC - FASTBALL TOURNAMENT
TEAM SHAN FORE FOR SHAN GOLF TOURNAMENT
THANK-A-VET LUNCHEON
WATERLOO DISTRICT MASONIC ASSOCIATION
WATERLOO GHOSTS MIDGET BLACK
WATERLOO REGION CRIME STOPPERS
WATERLOO U21 WOMEN REP SOCCER
WELLESLEY NORTH EASTHOPE AGRICULTURAL SOCIETY
WESTERN MUSTANGS SOFTBALL
WOMEN'S CRISIS SERVICES OF WATERLOO REGION
WOODSTOCK & DISTRICT DEVELOPMENTAL SERVICES
WOODSTOCK MINOR BALL ASSOCIATION
WOODSTOCK MINOR HOCKEY PEEWEE SELECT
WOODSTOCK WRANGLERS PEEWEE BASEBALL
YMCA OF KITCHENER, WATERLOO, CAMBRIDGE, STRATFORD, WINDSOR AND LONDON

COMMUNITY FIRST



Local Contribution Report

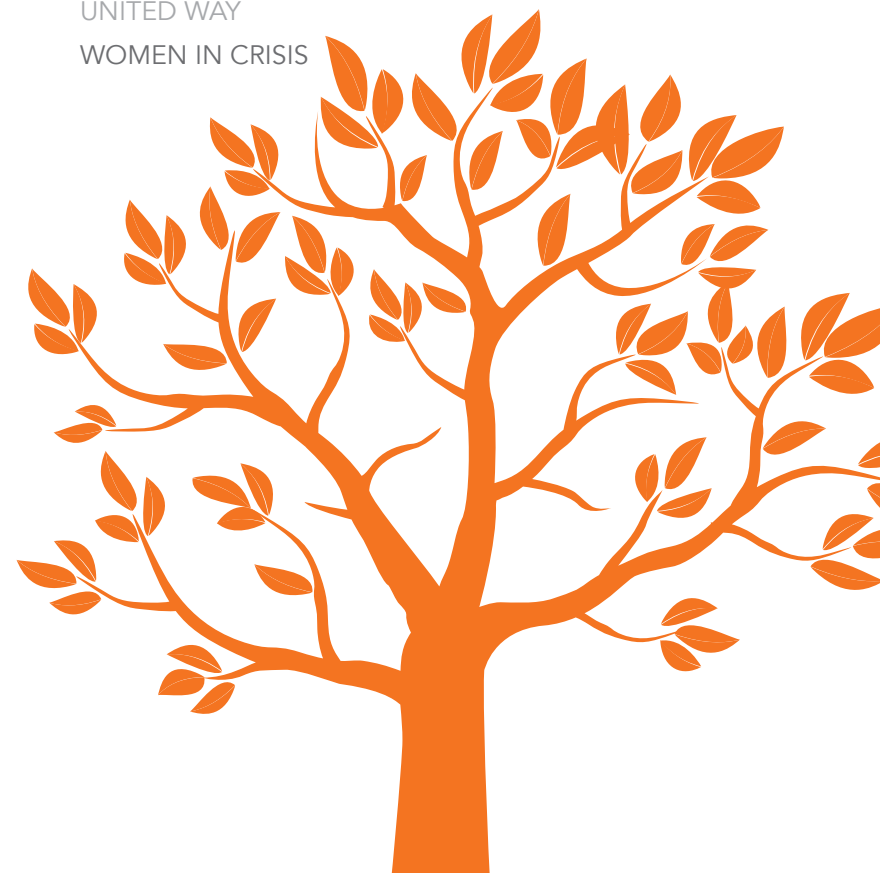
We believe in making a difference in the places we live, work, and play. We continually support our friends and neighbours and we are proud to invest in the people and communities we serve. After all it's right in our name, Community First.

As a company, we feel strongly about supporting local initiatives that benefit our communities, our members, our staff, and our neighbours. By giving back each year through a variety of local charitable organizations and events, and our two partnerships with the Community First Soo Pee Wee Arena and the Community First Curling Centre, we are reminded that we are truly a part of our communities and what we do matters.

The causes we contributed to in 2016 were:

- ALGOMA UNIVERSITY'S NORTHERN ONTARIO BUSINESS CASE COMPETITION
- ALGOMA UNIVERSITY'S FOLLOW YOUR DREAMS BURSARY
- ALGOMA UNIVERSITY GOLF TOURNAMENT
- ON CO-OP'S ALL 4 EACH FINANCIAL LITERACY PROGRAM
- ALZHEIMER'S SOCIETY
- ALGOMA RESIDENTIAL COMMUNITY HOSPICE
- BON SOO WINTER CARNIVAL
- BRING A DOCTOR HOME HOCKEY TOURNAMENT & BURSARY
- CENTRAL 1 CHARITABLE FOUNDATION
- CLUB CALABRESE
- COMMUNITY FIRST SOO PEE WEE ARENA
- COMMUNITY FIRST CURLING CENTRE
- ST. VINCENT'S COLDEST NIGHT OF THE YEAR WALK
- CRIME STOPPERS
- DRUG AND ADDICTION HANDBOOK FOR LOCAL SCHOOLS
- ERMATERING CLERGUE NATIONAL HISTORIC SITE
- FAMILY LIFE THEATRE
- LUNG ASSOCIATION'S FESTIVAL OF TREES
- GROUP HEALTH CENTRE TRUST FUND
- HEART & STROKE FOUNDATION'S BIG BIKE RIDE
- KIWANIS CLUB OF SAULT STE. MARIE
- MCINTYRE CURLING CLUB
- MARCONI CLUB SOCIETY
- CANADIAN CANCER SOCIETY'S MUDDY MOOSE CHARGE
- NORTHERN ONTARIO SCHOOL OF MEDICINE
- ONTARIO CREDIT UNION FOUNDATION
- ONTARIO FINNISH RESTHOME ASSOCIATION'S HARVEST FEST
- PINTY'S GRAND SLAM OF CURLING

- CANADIAN CANCER SOCIETY'S POWER OF PINK GOLF TOURNAMENT
- CANADIAN CANCER SOCIETY'S RELAY FOR LIFE
- ROTARYFEST'S MIRACLE MILE COLOUR BLAST
- ROYAL CANADIAN LEGION
- SAULT AREA HOSPITAL FOUNDATION
- SAULT BLUES SOCIETY
- SAULT COLLEGE'S THE MILDRED KRMPOTICH SCHOLARSHIP
- SAULT MAJOR HOCKEY ASSOCIATION
- SAULT MINOR FOOTBALL LEAGUE
- SAULT YMCA GYMNASTICS CLUB
- MINOR BASEBALL LEAGUE
- SOO PEE WEE MINOR HOCKEY LEAGUE
- TEEN CHALLENGE CANADA
- TERRY FOX FOUNDATION'S TERRY FOX RUN
- UNITED WAY
- WOMEN IN CRISIS





BRANCH LOCATIONS

YOUR NEIGHBOURHOOD CREDIT UNION

WWW.YNCU.COM

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
OPENING MAY 2017

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

Sebringville
268 Huron Road • Sebringville
(519) 393-6670

Shakespeare
6 Huron Road East • 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

WWW.COMMUNITYFIRST-YNCU.COM

Sault Ste. Marie - 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

