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Annual General Meeting

January 26, 2016

Holiday Inn, 30 Fairway Road South, Kitchener
Registration 6:30pm, Call to Order 7:00pm

Agenda

1 Call to Order
2 Moment of Silence
3 Report on Registration and Establishment of Quorum
4 Words of Welcome
5 Adoption of the Agenda
6 Minutes of the Annual General Meeting of January 27, 2015
7 Report of the Board of Directors, John Haines
8 Business Reports
   Report of the Auditor, MNP
   Report of the CEO, Kerry Hadad
   Report of the Audit Committee, Peter Muise
9 Appointment of Auditors
10 New Business
11 Election of Directors
12 Question Period
13 Adjournment
I am thankful that we are able to live in such a diverse community and province, within our wonderful country.

Each year it is such a gratifying experience to be able to present such a positive message to our members. In my role as Chair of your Board of Directors, I have the privilege of being aware of much of the inner workings of our Credit Union. I know that strong, well formulated, strategic plans are in place to keep YNCU moving and growing. After 20 years on your Board I know well the many amazing people who work continuously to make it happen.

Based upon our long proven track record, I have confidence that YNCU will face the challenge to continue to grow stronger and will evolve into an even better member-owned community. As I prepare my comments, I look forward to the merger with Community First Credit Union (CFCU). CFCU is well-run and, like us, financially successful. They are a great organizational fit as they have the same focus on the members and community as we do. This merger will put us in the enviable position as the sixth largest Credit Union in Ontario.

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

With more and more entrants into the financial services field and the uncertain times, we will continuously need to be resourceful to meet our goals. This changing landscape is the new normal. Your Neighbourhood Credit Union is financially strong, amply reserved, well managed by your Board and Senior Management Team, and well served by our great staff. The evidence is in the enclosed reports, and is visible in each one of our branches. The Board appreciates and values the commitment of our staff.

There continues to be an enduring theme for me as I give YNCU's annual report to you. Getting better means always being adaptive and being ready to respond when an opportunity presents itself. YNCU is continually looking for that extra something we can do to make your experience, as an owner and a member, a valuable one.

I look forward to our next gathering when I can again look back at months of accomplishments and goals achieved, and I can show you once again that we are better… even better than before.

I remain totally dedicated,
The information outlined represents the CONSOLIDATED number of loan applications received, granted and declined/withdrawn by applicants to Your Neighbourhood Credit Union Limited, for the 12 MONTH PERIOD COMMENCING OCT 1, 2014 TO SEPT 30, 2015, as well as reports the number and dollar extent of loans (all lending types) 90 days or more in arrears as at SEPT 30, 2015. 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 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, 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.

### Lending Services Report for Fiscal 2014-2015

<table>
<thead>
<tr>
<th>Category</th>
<th>Total Personal Loans &amp; Lines of Credit</th>
<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>Number of Loan applications received</td>
<td>2,039</td>
<td>1,232</td>
<td>83</td>
<td>227</td>
<td>3,581</td>
</tr>
<tr>
<td>Number of Loan applications granted</td>
<td>1,598</td>
<td>778</td>
<td>33</td>
<td>58</td>
<td>2,467</td>
</tr>
<tr>
<td>Number of loan applications withdrawn or declined</td>
<td>441</td>
<td>454</td>
<td>50</td>
<td>169</td>
<td>1,114</td>
</tr>
<tr>
<td>$$$ Gross Value of Loans granted</td>
<td>$19,697,859</td>
<td>$149,884,782</td>
<td>$4,438,338</td>
<td>$71,586,955</td>
<td>$245,607,934</td>
</tr>
<tr>
<td>Number of delinquent loans over 90 days</td>
<td>28</td>
<td>17</td>
<td>0</td>
<td>2</td>
<td>47</td>
</tr>
<tr>
<td>$$$ Value of delinquent loans over 90 days</td>
<td>$124,855</td>
<td>$1,239,131</td>
<td>$0</td>
<td>$540,559</td>
<td>$1,904,545</td>
</tr>
</tbody>
</table>

The information outlined represents the CONSOLIDATED number of loan applications received, granted and declined/withdrawn by applicants to Your Neighbourhood Credit Union Limited, for the 12 MONTH PERIOD COMMENCING OCT 1, 2014 TO SEPT 30, 2015, as well as reports the number and dollar extent of loans (all lending types) 90 days or more in arrears as at SEPT 30, 2015. 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 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, 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.
<table>
<thead>
<tr>
<th>Balance Sheet</th>
<th>September 30, 2015 (000's)</th>
<th>September 30, 2014 (000's)</th>
<th>September 30, 2013 (000's)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Investments</td>
<td>74,983</td>
<td>73,202</td>
<td>72,580</td>
</tr>
<tr>
<td>Loans &amp; Mortgages to Members</td>
<td>930,543</td>
<td>845,409</td>
<td>726,812</td>
</tr>
<tr>
<td>Other Assets</td>
<td>20,924</td>
<td>21,599</td>
<td>17,361</td>
</tr>
<tr>
<td>Total Assets</td>
<td>1,026,450</td>
<td>940,210</td>
<td>816,753</td>
</tr>
<tr>
<td>Member Deposits</td>
<td>686,261</td>
<td>635,482</td>
<td>550,262</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>273,481</td>
<td>239,987</td>
<td>206,772</td>
</tr>
<tr>
<td>Membership Shares</td>
<td>388</td>
<td>373</td>
<td>324</td>
</tr>
<tr>
<td>Member Equity Shares</td>
<td>28,725</td>
<td>28,825</td>
<td>28,841</td>
</tr>
<tr>
<td>Retained Earnings &amp; Contributed Surplus</td>
<td>37,595</td>
<td>35,543</td>
<td>30,554</td>
</tr>
<tr>
<td>Total Liabilities &amp; Members' Equity</td>
<td>1,026,450</td>
<td>940,210</td>
<td>816,753</td>
</tr>
</tbody>
</table>
## Condensed Financial Statement

### Statement of Income & Expense
(for the year ended)

<table>
<thead>
<tr>
<th></th>
<th>September 30, 2015 (000's)</th>
<th>September 30, 2014 (000's)</th>
<th>September 30, 2013 (000's)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Earned</td>
<td>35,816</td>
<td>33,233</td>
<td>29,368</td>
</tr>
<tr>
<td>Other Income</td>
<td>4,047</td>
<td>3,622</td>
<td>2,999</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>39,863</strong></td>
<td><strong>36,855</strong></td>
<td><strong>32,367</strong></td>
</tr>
<tr>
<td>Interest Paid to Members on Deposits</td>
<td>11,460</td>
<td>10,461</td>
<td>9,676</td>
</tr>
<tr>
<td>Other Interest Expense</td>
<td>5,496</td>
<td>4,716</td>
<td>3,641</td>
</tr>
<tr>
<td><strong>Financial Expenses</strong></td>
<td><strong>16,956</strong></td>
<td><strong>15,177</strong></td>
<td><strong>13,317</strong></td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>226</td>
<td>535</td>
<td>552</td>
</tr>
<tr>
<td>Personnel Cost</td>
<td>11,757</td>
<td>10,118</td>
<td>9,235</td>
</tr>
<tr>
<td>Occupancy Cost</td>
<td>2,662</td>
<td>2,572</td>
<td>2,645</td>
</tr>
<tr>
<td>General Business Costs</td>
<td>5,699</td>
<td>5,326</td>
<td>3,932</td>
</tr>
<tr>
<td><strong>Operating Expenses</strong></td>
<td><strong>20,344</strong></td>
<td><strong>18,551</strong></td>
<td><strong>16,364</strong></td>
</tr>
<tr>
<td>Operating Income</td>
<td>2,563</td>
<td>3,127</td>
<td>2,686</td>
</tr>
<tr>
<td>Gain on CU CO Co-operative Association Shares</td>
<td>114</td>
<td>180</td>
<td>330</td>
</tr>
<tr>
<td>Income Before Income Taxes &amp; Membership Patronage Dividend</td>
<td>2,677</td>
<td>3,307</td>
<td>3,016</td>
</tr>
<tr>
<td>Membership Patronage Dividend</td>
<td>201</td>
<td>180</td>
<td>180</td>
</tr>
<tr>
<td>Income Taxes</td>
<td>400</td>
<td>455</td>
<td>400</td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td><strong>2,076</strong></td>
<td><strong>2,672</strong></td>
<td><strong>2,436</strong></td>
</tr>
</tbody>
</table>
YNCU delivered strong results following a year that held both some surprises and more of the same. For anyone with a stake in savings or investing, the past year was another difficult one. Interest rates on fixed income investments are not delivering the returns we once knew. Conversely, as evidenced by the average Canadian indebtedness ratio, for anyone looking to borrow, the past year presented another advantage. We saw deepening and ongoing challenges throughout the financial and banking sector with the effects of a persistent low-interest rate environment being felt everywhere, including on our balance sheet.

We closed the 2014-2015 fiscal year with $1.026 billion in assets, representing growth of 9.2%, and showed a profit of $2.076 million despite two unexpected and unprecedented rate cuts by the Bank of Canada.

Looking at the bigger picture, despite these challenges, YNCU continues to forge ahead with our strategic growth plan and show impressive results. As of June 2015, YNCU was ranked the 81st Largest Financial Institution in Canada by the Financial Post.

While the credit union system was ranked #1 in Member Service according to Ipsos for an incredible 11 years running, the traditional business model of simply taking in deposits and lending money out remains under pressure from all directions. Online providers, technology companies, telcos and payment providers are seeking to find or create a niche. Credit union advertising is more predominant and edgy, more proof that success for the future must include introducing credit unions to younger people.

All of this is happening against a backdrop of greater oversight and engagement. Annual reviews by our regulators are becoming more stringent. Credit Union Central of Canada is now the Canadian Credit Union Association, recognizing the need to position themselves as a voice for the system. Central 1 has broken itself into two divisions – Financial and Trade Services - to deliver streamlined and focused services. The Ontario Credit Union Act is being reviewed by the government and could further redefine the environment we operate in.

With so many players jockeying for your attention – and your children’s - the credit union that has been a part of your family must evolve; it means we are actively seeking non-traditional partners to offer valuable services that enhance your relationship with your Credit Union. Most recently these partnerships include Equitable Life of Canada and Funeral Plans-Canada.

One thing that hasn’t changed is our commitment to our communities. As evidenced by the enclosed Community Relations Program Report, we continue our investment in communities through the good works of organizations, associations, clubs and individuals. In addition to tens of thousands of dollars, we contributed social media support, and staff gave hundreds of hours of
their time. Last year we continued our sponsorship of the Alzheimer Society Walk for Alzheimer’s in nine communities, and the important programming of the YMCA in six communities.

While the trend toward consolidation and fewer credit unions continues, we, too, are seeking strong, like-minded partners in strategic markets to bring not just growth, but talent and greater awareness of the credit union advantage. These kinds of partnerships don’t just help us grow in the short term; they make us stronger and stronger, better and better for the challenges still to come.

Change is constant and continuing both environmentally and internally. At YNCU, we will evolve, prosper and grow while we face the realities of the future and continue to deliver the experience you’ve always appreciated. I welcome your feedback and invite you to contact me at TalktoKerry@yncu.com.

Cordially,

Kerry
The Audit and Risk Committee of Your Neighbourhood Credit Union (YNCU) is a committee of three to four 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 Audit and Risk Committee reviewed and updated its mandate to ensure it met or exceeded minimum governance expectations set out in the Act and detailed in the related Deposit Insurance Corporation of Ontario’s Guidance Note. The Board of Directors approved this mandate, which was incorporated into the Audit and Risk Committee’s annual work plan. The Audit and Risk Committee is pleased to report that during the past fiscal year the committee has fulfilled the requirements of the mandate.

The committee met eight times during the 2015 fiscal year 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;
- Approved the appointment of a dedicated internal auditor;
- Reviewed internal audit activities and the internal auditor’s reports with the CFO and Compliance Officer;
- 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;
- 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,
Peter Muise, Chair, Hilary Anderson and John Crowley
Community Relations Program Report

During the 2015 fiscal year, YNCU continued to uphold its commitment to helping build better communities by giving back in a variety of ways. Approximately 1% of the 2014 pre-tax profit earned by YNCU was set aside for this purpose. In addition, YNCU donated items for fundraisers, 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. In fiscal 2015, we supported the following:

- Advanced Coronary Treatment Foundation
- Alzheimer Society London & Middlesex - Walk for Memories
- Benevolent Police Fund - Red Dog Golf Tournament
- Big Brothers Big Sisters - Bowl for Kids
- Big Brothers Big Sisters - Swing Big Golf Classic
- Bluewater Junior Hawks Girls Hockey Team
- Brant County 4-H Awards
- Brantford City Soccer Club
- Brantford Parks & Recreation - Canada Day Celebration
- Breast Cancer - Dress for the Cause
- Cambridge Coyotes Bantam Blue
- Cambridge Highland Games
- Cambridge Ribfest
- Cambridge Shelter
- Canadian Cancer Society Relay for Life
- Capital Dairy Run
- CIBC Run for the Cure
- Community Living Stratford
- Community Safety Net
- Co-operative Staff Assn: CASO/CSACO Education Conference
- Doon Pioneer Park Community Association
- Extend-A-Family Waterloo Region
- Forest Hill T-Ball Association
- Heart & Stroke Foundation - Big Bike Ride
- Independent Living Centre
- Junior Achievement London & District
- Juvenile Diabetes Research Foundation
- Kids Can Play
- Kitchener Spirit U14 Girls Soccer
- Kiwanis Christmas Basket Fund
• KW Braves Junior 'A' Lacrosse Team
• Live Local KW
• London Devilettes Jr Hockey Program
• London Food Bank
• London Junior Knights AA Green / Playball Academy
• Lutherwood Village Family Day Tea
• Lynden Canada Day
• Make-a-Wish Southwestern Ontario
• Mitchell Fall Fair - Hen House
• Mitchell Minor Hockey
• Mitchell Optimist Music Festival
• Monica Place
• MS Society of Canada - Brantford Walk
• MS Society of Canada - Cambridge Walk
• MS Society of Canada - KW Walk
• New Hamburg Minor Hockey Association
• North Oxford Crush Girls Fastpitch
• Oakbotics Robotics Team (Thames Valley DHS)
• One Young World International Summit
• Ontario Rett Syndrome Association
• Operation Sharing
• Oxford County 4-H Member Award
• Paris Soccer Club
• Perth County Historical Society
• Riverside Minor Hockey
• Sandwich Sabres Football Program
• Scouts Canada
• Shakespeare Community Athletic Association
• Southwestern Ontario Fiddle & Step Dance
• St Leonard’s Community Services
• St Paul’s Barn Burners Baseball Team
• Stratford Concert Band
• Stratford House of Blessing
• Stratford House of Blessing - Silent Auction
• Stratford-Perth Humane Society
• Sweaburg Parks & Rec - Victoria Day Baseball Tournament
• Team Shan Breast Cancer Awareness
• The Working Centre - EPYC
• Timothy Rose Memorial Fund
• Twin Cities Minor Tackle Football Association
• Wellspring London and Region
• Woodstock & District Developmental Services
• Woodstock Minor Atom Select
• Woodstock Minor Ball Association
• YMCA Jingle Fun Run
Technology & Service Review

The 2014-2015 fiscal year saw YNCU commit significant resources, people and time to ensure our technology investment pays dividends in terms of service, convenience, access and relevance. Our technology strategy reflects a continuously evolving environment rather than being an end in itself. Financial technology, or fintech, is reshaping the way we deliver services as we respond to changing expectations. Our goal is to be the first choice of members, ensuring we can provide the services you want, when and where you want them.

Here is a snapshot of key technology implementations over the last year:

Mobile banking App for Android and Mobile banking App for iPhone released

The #1 request from members and potential members! With a host of convenient features, the App is a fast and secure way to do your everyday banking wherever and whenever it suits you! Fast and easy to navigate, the App is available on iPhone and Android™ devices.

With the Your Neighbourhood Credit Union Mobile App you can:

- Check your account balances and account activity
- Pay bills
- Transfer money between accounts
- Manage scheduled payments and transfers
- Check the latest interest rates
- Send or receive an Interac® e-Transfer, or add a recipient
- Find your closest branch or ATM

There are no new passwords to remember; all account log-in information is the same as your online banking information. Same high level of security as our online banking website!

Secure cheque ordering available via online banking

In two easy steps you can order cheques anytime within the secure online banking site.

Secure international travel notifications available via online banking

Are you travelling outside of Canada or the United States? If you're travelling internationally, you need to take steps to maintain access to your funds. Fill out our simple online form, and you'll be ready in two business days!
New Combination Savings account introduced

We’ve combined the earning power of a GIC with the flexibility of a savings account, and it’s called the Combination Savings Account! Your money’s there when you need it, growing when you don’t. The Combination Savings Account pays higher interest but does have some restrictions. It’s available for new deposits during limited-time sales periods. If you already have a Combination Savings Account you can make additional deposits during subsequent sales periods.

New Business chequing accounts introduced

YNCU offers a variety of business account options which allow you the flexibility to choose what works best for your situation. Whether you operate a large company, work as a sole proprietor or partnership, operate a farming operation, or manage a not-for-profit organization, YNCU knows that time means money, and your time and money are valuable.

In-branch cheque imaging launched to reduce cheque clearing times

An improvement to one of our administrative processes.

ATM software upgraded to enhance ATM security

Ensuring your peace of mind through all banking channels.

ATM real-time system monitoring implemented to enhance ATM security and availability

Working to provide 24/7 access through our ATM network.

Migration of former Boomerang Credit Union and CN Credit Union members onto the DNA Banking system for seamless Member services across all locations

We added approximately 7,500 new member profiles to our banking system, allowing every YNCU member to bank at any branch just like they would bank at their home branch!

Online account opening

Open a new chequing or savings account securely in online banking. It’s easy! Start with one click.
SERVING YOU ACROSS Southwestern Ontario!

ATMs are located at all branches except Sebringville, Shakespeare and York St.
Drive-thru ATMs at Cambridge, Weber and Fischer-Hallman locations.

7 Charlotte Street
BRANTFORD, ON N3T 5W7  
Tel: 519.759.7550  |  Fax: 519.759.2944

403 Fairview Drive
BRANTFORD, ON N3R 6T2  
Tel: 519.759.1150  |  Fax: 519.759.2282

385 Hespeler Rd
CAMBRIDGE, ON N1R 6J1  
Tel: 519.622.3377  |  Fax: 519.623.9713

685 Fischer-Hallman Rd
KITCHENER, ON N2E 4E9  
Tel: 519.744.5921  |  Fax: 519.744.6143

1334 Weber St
KITCHENER, ON N2A 1C4  
Tel: 519.894.9700  |  Fax: 519.894.9530

5844 Malden Rd.
LASALLE, ON N9H 1S4  
Tel: 519.250.0286  |  Fax: 519.250.1304

343 Dundas St, Suite 100
LONDON, ON N6B 1V5  
Tel: 519.661.4563  |  Fax: 519.663.9369

205 York Street, Suite 301
LONDON, ON N6A 1B1  
Tel: 519.667.2326  |  Fax: 519.434.5687

105 Ontario Road, Box 549
MITCHELL, ON N0K 1N0  
Tel: 519.348.8448  |  Fax: 519.348.8009

75 Grand River St N
PARIS, ON N3L 2M3  
Tel: 519.442.2622  |  Fax: 519.442.3624

268 Huron Road
SEBRINGVILLE, ON N0K 1X0  
Tel: 519.393.6670  |  Fax: 519.393.5148

6 Huron Road East
SHAKESPEARE, ON N0B 2P0  
Tel: 519.625.8400  |  Fax: 519.625.8782

1067 Ontario Street
STRATFORD, ON N5A 6W6  
Tel: 519.271.9083  |  Fax: 519.272.0286

168 King St South
WATERLOO, ON N2J 1P6  
Tel: 519.579.1860  |  Fax: 519.749.0433

655 Erb Street West
WATERLOO, ON N2J 3Z4  
Tel: 519.804.9040  |  Fax: 519.884.3566

7654 Tecumseh Road East (in the Tecumseh Mall)
WINDSOR, ON N8T 1C5  
Tel: 519.258.3890  |  Fax: 519.945.5933

400 Dundas Street
WOODSTOCK, ON N4S 1B9  
Tel: 519.537.8121  |  Fax: 519.537.8099

247 York Road
GUELPH, ON N1E 3G4  
Tel: 519.824.2212

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