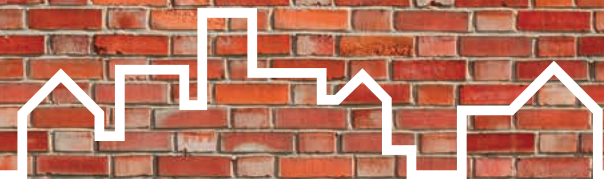


# STRENGTH IN NEIGHBOURS.



YNCU ANNUAL REPORT / 2021





**WELCOME TO THE  
NEIGHBOURHOOD**

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# REPORT FROM THE BOARD OF DIRECTORS' CHAIR

In the face of another challenging year, the YNCU team continues to impress me with their hard work, commitment to excellence, and caring culture. Though the global pandemic has necessitated many changes, the commitment to serving our members has been a constant for YNCU.

## WORKING TOGETHER

I would like to start by taking a moment to thank all of our staff. Thank you for the time and dedication you have shown to the organization and our members. Your hard work led to outstanding results for the organization and allowed us to give back to our members and our communities.

I am particularly proud of our staff efforts to give back to our local communities. Donating time and money to women's shelters, food banks, housing services, Indigenous organizations, children's foundations and so many other noble causes brings YNCU's mission to life and shows the commitment of our team to building a better world.

One of my favourite YNCU programs is Each One Teach One, where our staff work with individuals and families who face barriers to financial services to ensure they have access to the tools they need to be financially successful. Giving back like this shows YNCU's values are shared by our entire team, which ensures we will deliver on our new strategic plan.

## BUILDING TOGETHER

In CEO Gord Harrison's first full year of leading the organization, we secured Net Income of \$12.1 million for 2021. While doing this, Gord built the strongest Corporate Leadership Team we have ever seen at YNCU. Joining us in early 2021 were Lara Stilin, Chief Financial Officer, Hilary Anderson, Chief Human Resources & Support Services Officer, and Russ Voutour, Chief Information Officer. Welcome to the team! I have enjoyed working with each of you this past year and I look forward to seeing the impact you will have on YNCU in the years to come.

## GROWING TOGETHER

In September of 2021, the YNCU Board of Directors and the Corporate Leadership Team embarked on a strategic planning process. We sought to

define a plan that builds on our strengths and the tremendous growth we have experienced over the last decade. Our strategy focuses on Building Financial Well-Being Together by creating a member-centric, forward-thinking and financially thriving organization. YNCU will continue to be a great place to work, to respond to environmental, social, and governance concerns, support diversity, equity, and inclusion, and be a committed community partner.

We will continue to support our communities as we ease out of this pandemic by sharing with the nonprofit sector that is helping those in need. We are also actively pursuing certifications and partnerships to further demonstrate YNCU's commitment to being a more environmentally sustainable and socially progressive credit union. The organization is reflecting on our place in society and setting tangible goals to build an equitable future, for employees and members alike.

Without you, our members, none of this would be possible. You trust us with your money to ensure that your deposits are not only safe, but are being responsibly invested back into our communities. Together, we are rallying behind our small businesses and finding new ways to help them reach their customers. We are empowering our youth to reach new heights through scholarships and bursaries. Thank you for your trust in us and helping us to support the communities where we live, work, and play.

Sincerely,

*Anthony Piscitelli*

**ANTHONY PISCITELLI**  
Chair, Board of Directors

# BOARD OF DIRECTORS



**Anthony Piscitelli**  
Chair



**Christine Coccimiglio**  
Vice Chair



**Donna Bailey**



**Jared Bydeley**



**Julien Den Tandt**



**Craig Fee**



**Lloyd Hotchkiss**



**Mike Turner**



**David Walker**



**Ken Walsh**

## THE COMMITTEES ARE AS FOLLOWS:

### EXECUTIVE COMMITTEE

**Anthony Piscitelli, Chair**  
Christine Coccimiglio, Vice Chair  
Donna Bailey  
Jared Bydeley  
Ken Walsh

### AUDIT COMMITTEE

**Christine Coccimiglio, Chair**  
Jared Bydeley  
Mike Turner  
David Walker

### GOVERNANCE COMMITTEE

**Donna Bailey, Chair**  
Julien Den Tandt  
Lloyd Hotchkiss  
Ken Walsh

### I.T. GOVERNANCE & STRATEGY COMMITTEE

**Jared Bydeley, Chair**  
Craig Fee  
Ken Walsh

### AGM COMMITTEE

**Ken Walsh, Chair**  
Christine Coccimiglio  
Craig Fee

### PENSION COMMITTEE

**Lloyd Hotchkiss, Chair**  
Christine Coccimiglio  
Julien Den Tandt  
David Walker

### AD HOC COMMITTEE

Set up on an "as needed" basis throughout the year.

**WELCOME TO THE NEIGHBOURHOOD**

# REPORT FROM THE CHIEF EXECUTIVE OFFICER

## GREETINGS TO ALL YNCU MEMBERS.

For the past two years, we have constantly heard we are living in unprecedented, troubling times, and it is my sincerest wish that this report finds you well.

2021 was a year that seemed to drag on due to continued surges in Covid cases. Yet, due to the many plans and changes we experienced in 2021, the year also seemed to fly by.

Early in 2021, management examined where YNCU was as an organization, and where we wanted the organization to be in the very near future. The YNCU Board of Directors along with the management team met to set the future direction of the Credit Union along with the values of the organization.

I am proud to say that the majority of the strategic planning session was spent establishing the values of the organization and how as a Credit Union we would live up to those values.

We did not forget the fact that as a financial institution we needed to continue with a strong financial performance that would allow us to invest in our future. However, we all believe YNCU can do so much more than generate profits. Below is our Purpose and Mission statements.

## OUR PURPOSE

**Building financial well-being together.**

## OUR MISSION

Building sustainable relationships within our community that include **DIVERSITY, SOCIAL** and **ENVIRONMENTAL VALUES.**

We established the goals we wanted to accomplish as an organization. These include a financially thriving Credit Union along with a great place to work, a member Centric organization, and a committed community partner. We established that as a Credit Union we will have environmental, strong social and good governance goals. We agreed to practice diversity, equity and inclusion. We also committed to improving our members' digital experience as soon as possible.

This is the new fabric of YNCU, and as an organization we are taking action and living these words every day. Our members' financial well-being is at the centre of everything we do and our aim is to improve service, whether that is digital or in person.

In addition, our members are seeing YNCU investing back into their communities in the form of donations, sponsorships, and economic development. The ripple effects of choosing YNCU benefit our members, our staff, and our communities. Buy local, bank local, it's as simple as that.

We aimed higher during 2021, and achieved recognition for YNCU at local, provincial, and national levels. In 2021, YNCU was the proud recipient of the Ontario Credit Union Foundation Outstanding Corporate Achievement Award, the Canadian Credit Union Innovation and Marketing Awards, the Cambridge Chamber of Commerce Chair's Award, and the Waterloo Region's Readers' Choice Credit Union Award.

Financially, we achieved results that will greatly speed up the implementation of improved

digital services through more investment. In 2020, YNCU achieved Net Income of \$5.4 million, in 2021 YNCU achieved Net Income of \$12.1 million. The largest contributing factor was our members' ability to successfully manage their finances – whether it be through loan and mortgage payments or increasing their savings balances.

We were successful because our members were successful. YNCU was also able to increase our charitable and community giving by 75% over 2020. The Board of Directors, based upon the strong financial results, declared a member patronage dividend of \$500,000, an increase from \$300,000 in 2020.

Our members, our outstanding staff and our Board of Directors contributed to the impressive financial results detailed in this report. I personally thank each of you.

As we enter 2022, the Credit Union's 75th anniversary, we are focusing on living our principles and striving to do better for our communities and our members. We are planning some exciting community events to celebrate our 75th year of operation and I invite each of you to join us.

Thank you,

**GORD HARRISON**  
Chief Executive Officer  
YNCU



# 2021 YEAR IN REVIEW



**15.7 MILLION**

IN INCOME BEFORE TAXES AND MEMBER PATRONAGE DIVIDENDS (HIGHEST IN THE HISTORY OF YNCU)



**500,000**

PAID IN PATRONAGE DIVIDENDS (HIGHEST IN THE HISTORY OF YNCU)



**2.52 BILLION**

TOTAL ASSETS UNDER ADMINISTRATION



**9.40%**

IN LOAN GROWTH



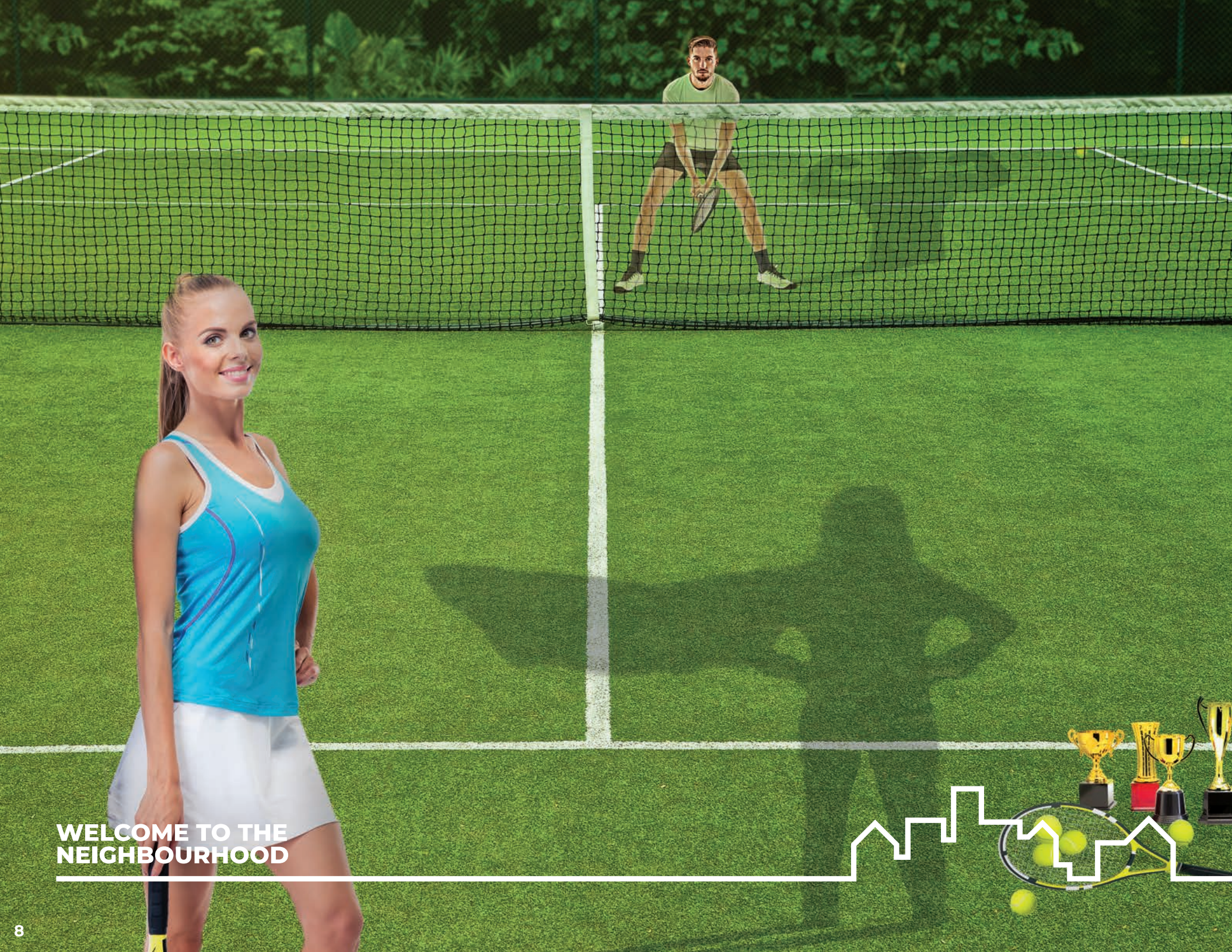
**4,480,500**

PATRONAGE DIVIDENDS RETURNED TO MEMBERS SINCE 2005



**5.71%**

IN DEPOSIT AND SHARE GROWTH



**WELCOME TO THE  
NEIGHBOURHOOD**

## NOTABLE ACHIEVEMENTS IN 2021

Known for its community investment, innovation and marketing, YNCU is committed to building strong communities across Ontario and improving its operations to best serve its members. In 2021, we were recognized for our efforts with a variety of awards.

### **ONTARIO CREDIT UNION FOUNDATION Outstanding Corporate Achievement Award Recipient**

As the pandemic set in 2020, it became apparent small businesses were at the forefront of the struggle. As changing restrictions made it difficult for Ontarians to support local businesses, YNCU set out to improve public access by creating Shop Your Neighbourhood, a new service-based innovation. Shop Your Neighbourhood gives the public an opportunity to safely engage with virtual shopping districts. By creating this free platform, local businesses could offer online sales and were able to keep their doors open through difficult times. The OCUF recognized that this investment in the community was above normal expectations, awarding YNCU as the 2021 Outstanding Corporate Achievement Award Recipient.

### **CAMBRIDGE CHAMBER OF COMMERCE Chair's Award**

The Chair's Award, presented by the Cambridge Chamber of Commerce, recognizes an outstanding organization or individual making an exceptional effort that goes above and beyond the call of duty in any area of business or community development. YNCU was granted this notable award for its contribution to the Cambridge community in 2021.

### **WATERLOO REGION READERS' CHOICE AWARDS Diamond Recipient**

YNCU was recognized as the top credit union in the Waterloo Region in the 2021 Readers' Choice Awards.

### **ACHIEVEMENT IN MARKETING EXCELLENCE (AIME) AWARDS Best of Marketing**

The Best of Marketing award celebrates the year's best marketing and communications campaigns created by credit unions, cooperatives and industry suppliers. YNCU was awarded the Best of Marketing Award for its 'Shop Your Neighbourhood' project. The marketing team was tasked with connecting the project to the community. Not only did YNCU create an online marketplace featuring over 1,000 small businesses, but it also identified unique ways to reach small businesses and customers, driving both target groups to utilize the platform.

### **NATIONAL CREDIT UNION AWARD Innovation Award**

The National Innovation Awards are designed to recognize credit unions for breakthrough products, services and processes that are either new or have undergone significant improvements and can serve as a model for other credit unions. As 'Shop Your Neighbourhood' demonstrated substantial benefits to its membership and beyond, YNCU received the Innovation Award.

### **APPLIED ARTS MAGAZINE Best in Photography**

YNCU, in partnership with its creative agency, won Best in Photography for two of its marketing creatives in 2021.

# REPORT OF THE AUDIT AND RISK MANAGEMENT COMMITTEE

The Audit and Risk Management Committee of Your Neighbourhood Credit Union (YNCU) is a Committee of 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.

## THE COMMITTEE MET EIGHT 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 2022 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, Internal Auditor, Chief Financial Officer, and Director, Enterprise Risk Management;
- Requested management come forward with scope and plan for additional I.T. related audits;
- Performed an annual review of the Committee's Board-approved mandate to confirm it remained appropriate to its role in the Credit Union;
- Completed an annual evaluation of the Audit and Risk Management 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, **Christine Coccimiglio (Chair), Jared Bydeley, Mike Turner, and David Walker.**



**WELCOME TO THE NEIGHBOURHOOD**



WELCOME TO THE  
NEIGHBOURHOOD

## YNCU IN THE NEWS

Making headlines, the press featured some of YNCU's big wins, key players and important organizational updates with the communities it serves.

### RECREATING DOWNTOWN SHOPPING THROUGH SHOP YOUR NEIGHBOURHOOD

Our virtual marketplace, which continued to grow in popularity after its launch in 2020, flashed across the television screens of Kitchener-Waterloo as CTV covered the story. Local business owner, Ted Drew-Smith, president of Reids Chocolates, shared his appreciation of the initiative.

**“ We thought it was a fantastic idea. It created a community online. Any little thing helps, especially during tough times like this. ”**

For reference:  
<https://kitchener.ctvnews.ca/virtual-marketplace-shop-your-neighbourhood-aims-to-recreate-the-downtown-shopping-experience-1.5610589?fr=operanews>

### YNCU'S NEW CFO ENCOURAGES WOMEN TO PURSUE NEW HEIGHTS

Our newly appointed CFO, Lara Stilin, was featured around International Women's Day in 2021 as the youngest individual to hold the position of CFO in the history of the Credit Union. Stilin is passionate about the industry and notes her gratitude for the supportive mentors who have opened doors for her and encouraged her to walk through them.

**“ Leading by example is key. It's one thing to know opportunities are available to you, but it's another to see yourself in your leader. YNCU is committed to not only moving the needle on equality within its organization, but empowering employees to be agents of change within their communities. ”**

For reference:  
<https://saultonline.com/2021/03/yncu-announces-the-appointment-of-lara-stilin-as-its-new-cfo-on-international-womens-day/>

### LEADING BY DEEP LISTENING AND SHOWCASING EMPATHY

Aimee Wagner, our Vice-President of Member Services, was featured in Wealth Professional to weigh in on navigating client relationships through the pandemic. She notes, since COVID-19 accelerated changes in some market niches, advisors need to provide clients with deeper listening and empathy to understand where each is coming from before offering advice.

**“ It's about creating this relationship and building something that can really withstand the test of time with our advisors, so they can weather the storm with them. ”**

For reference:  
<https://www.wealthprofessional.ca/news/industry-news/are-you-empathetic-enough-to-clients-new-pandemic-reality/361957>

## YNCU IN THE NEWS

### EQUIPPING OUR AGRICULTURAL NICHE

Agricultural and small business lending expert, Sandra Eedy, plays a pivotal role in advising our agricultural clients. Sandra spoke to Greenhouse Canada Magazine to outline how greenhouse farmers can make smart decisions when responding to the many factors impacting the industry.

**“ When it comes to cutting expenses, focus on the ones you have control over, like personal withdrawals, and limit them to the amount you require each month for living. When looking at cutting variable costs, such as fuel and crop inputs, consider using pre-fixed payments when pricing is low. ”**

For reference:  
<http://magazine.greenhousecanada.com/publication/?i=726228&p=40&view=issueViewer>

### WORK LIFE BALANCE ALLOWED YNCU EMPLOYEE CHANCE TO FIND HER PASSION

With the pandemic in full swing, Melody Moffatt found the work life balance and free time to pursue her passion as a composer and pianist, releasing her first album. Moffatt started working at YNCU in June of 2018 as a Junior Multimedia Designer on the marketing team and has moved into a permanent full-time position.

**“ Writing my own music has been a dream since I was very young. I am very thankful for the balance that YNCU has offered me to support my musical aspirations. ”**

For reference:  
<https://www.sootoday.com/local-entertainment/i-really-discovered-this-was-my-passion-says-sault-musician-4-photos-3622350>

### WATERLOO LANDMARK GETS FINANCIAL REBRAND

In an effort to support our struggling small business community while building our new Uptown Waterloo flagship location, we moved our operations into the former home of Marbles restaurant, a local landmark. The new building will include a retail branch, wealth management offices, small and medium-sized business services, 33 residential units and parking with electric vehicle charging stations.

Matt Lukas, our Director of Member Services, offered insight into the importance of the move for YNCU, our members and the larger community.

**“ Marbles stood out to us as a well-known restaurant that’s always been a part of the uptown Waterloo social scene,” he said. “And it’s so much more than a restaurant, it’s become a part of our history. So, we wanted to take that opportunity to keep this iconic building open. ”**

For reference:  
<https://www.therecord.com/news/waterloo-region/2021/09/16/waterloo-landmark-gets-financial-rebrand-as-marbles-gets-retrofitted-for-credit-union.html>



WELCOME TO THE NEIGHBOURHOOD



# CONDENSED FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION	DECEMBER 31, 2021	DECEMBER 31, 2020
	(000's)	(000's)
Cash and Investments	127,331	216,985
Loans and Mortgages to Members	2,055,974	1,879,258
Other Assets	28,046	29,591
<b>TOTAL ASSETS</b>	<b>2,211,351</b>	<b>2,125,834</b>
Members' Deposits	1,652,312	1,560,100
Other Liabilities	407,657	426,722
Membership Shares	257	258
Member Equity Shares	68,966	68,226
Retained Earnings & Contributed Surplus	82,159	70,528
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	<b>2,211,351</b>	<b>2,125,834</b>

STATEMENT OF COMPREHENSIVE INCOME	FOR THE YEAR ENDED DECEMBER 31ST, 2021	FOR THE YEAR ENDED DECEMBER 31ST, 2020
	(000's)	(000's)
Interest Earned	72,601	73,191
Other Income	6,793	6,516
<b>TOTAL REVENUE</b>	<b>79,394</b>	<b>79,707</b>
Interest Paid to Members on Deposits	19,114	24,304
Other Interest Expenses	8,014	8,984
<b>FINANCIAL EXPENSES</b>	<b>27,128</b>	<b>33,288</b>
(Recovery of) Provision for Loan Losses	(536)	3,114
Personnel Costs	21,660	21,186
Occupancy Costs	4,722	4,753
General Business Costs	10,704	10,513
<b>OPERATING EXPENSES</b>	<b>36,550</b>	<b>39,566</b>
<b>INCOME BEFORE INCOME TAXES AND MEMBERSHIP PATRONAGE DIVIDEND</b>	<b>15,716</b>	<b>6,853</b>
Membership Patronage Dividend	500	300
Income Taxes	3,102	1,109
<b>NET INCOME</b>	<b>12,114</b>	<b>5,444</b>
<b>ACTUARIAL GAIN (LOSS) ON DEFINED PENSION PLANS</b>	<b>1,509</b>	<b>(360)</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>13,623</b>	<b>5,084</b>

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.

# REPORT FROM LENDING SERVICES

CATEGORY	TOTAL PERSONAL LOANS & LINES OF CREDIT
NUMBER OF LOAN APPLICATIONS RECEIVED	756
NUMBER OF LOAN APPLICATIONS GRANTED	608
NUMBER OF LOAN APPLICATIONS WITHDRAWN OR DECLINED	148
\$\$\$ GROSS VALUE OF LOANS GRANTED	\$16,470,788
NUMBER OF DELINQUENT LOANS OVER 90 DAYS	39
\$\$\$ VALUE OF DELINQUENT LOANS OVER 90 DAYS	\$351,104

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, 2021 TO DEC 31, 2021**. This report also includes the number and dollar extent of loans (all lending types) 90 days or more in arrears as at DEC 31, 2021.

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.

TOTAL RESIDENTIAL MORTGAGES & MERITLINES	TOTAL AGRICULTURAL	TOTAL CORPORATE COMMERCIAL LENDING	YNCU TOTAL
1,888	47	353	3,044
1647	29	145	2,429
241	18	208	615
\$460,803,327	\$10,807,007	\$274,720,244	\$762,801,366
11	1	-	51
\$1,444,311	\$11,184	-	\$1,806,598

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 and Audit 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: Marc Rivard, Chief Lending Officer.

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

# NEIGHBOURHOOD GIVING

YNCU is more than your local credit union. YNCU is a collection of neighbours, friends and fellow residents who are committed to giving back and propelling the community forward. To achieve equitable giving in 2021, we first turned to our employees. Pioneering an organization-wide survey, we asked them what causes were near and dear to their hearts. During a time of difficulty for many, as members of our community lost jobs and relied on the help of others, we aligned our efforts to support the most vulnerable in our communities. Our Good Neighbours Employee Program continued in full force, recognizing the efforts of employees and board members who volunteered at least five hours in 2021 for a local charity of their choice. After volunteering, each received \$150 for their charity of choice. Dress Down Day also allowed staff to direct donations to a variety of causes important to them.

## IN 2021, YNCU INVESTED \$195,259.78 IN THE FOLLOWING CHARITABLE ORGANIZATIONS, AND COMMUNITY GROUPS:

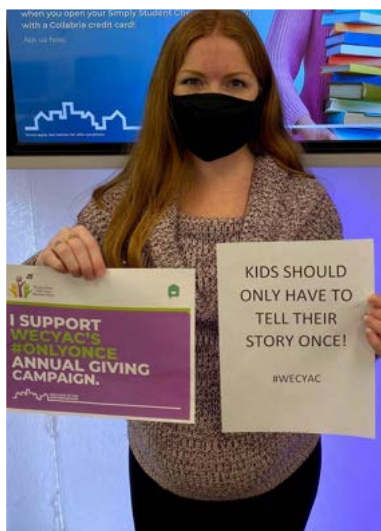
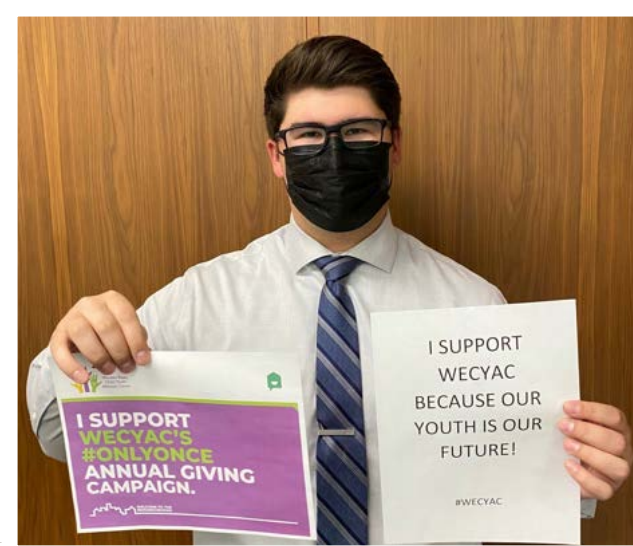
### GOOD NEIGHBOURS & CORPORATE DONATIONS

- St. Mary's Hospital
- Grand River Hospital
- Alzheimer's Society
- Big Brothers Big Sisters
- Canadian Red Cross
- Paris Food Drive
- Meals on Wheels
- Credit Counselling Sault Ste. Marie
- Embro Minor Hockey Association
- Food 4 Kids
- Brantford Food Bank
- Mitchell Food Bank
- Sault Ste. Marie Food Bank
- Habitat for Humanity
- Hope House
- KidsAbility
- London Food Bank
- Timmins Food Bank
- Lutherwood Housing Services
- Melbourne Firefighters Association

- Menno Homes
- KW Urban Harvester
- Ronald McDonald House
- Salvation Army
- Women in Crisis Algoma
- Terry Fox Foundation
- True North Aid
- The Food Bank of Waterloo Region
- Windsor-Essex Child/Youth Advocacy Centre
- Coldest Night of the Year, St. Vincent Place
- Cambridge Self-Help Food Bank
- Canadian Mental Health Association Waterloo Wellington
- Oxford Domestic Abuse Services
- Guelph-Wellington Women in Crisis
- Stratford Local Community Food Centre
- Windsor Welcome Centre Shelter for Women
- Community First Soo Pee Wee Arena
- Community First Curling Centre

### DRESS DOWN DAY STAFF DIRECTED DONATIONS

- Grant County SPCA
- Cambridge Humane Society
- Greenway Chaplin Community Centre
- Welkin Child & Youth Mental Wellness
- Brant Mental Health Solutions
- Kids Can Play
- Parkinson Canada
- Canadian Cancer Society, Algoma & District
- KidsAbility
- Sault Area Hospital
- The Food Bank of Waterloo Region
- Adult Recreation Therapy Centre, Brantford
- Camp Trillium
- Stratford House of Blessing
- World University Service of Canada
- Sault Ste. Marie Humane Society



## BRANCH LOCATIONS

### SOUTHERN ONTARIO

**Brantford - Charlotte Street**  
7 Charlotte Street · Brantford

**Brantford - Fairview Drive**  
403 Fairview Drive · Brantford

**Cambridge**  
385 Hespeler Road · Cambridge

**Guelph**  
190 Clair Road East · Guelph

**Kitchener - Fischer-Hallman**  
685 Fischer-Hallman Road · Kitchener

**Kitchener - Weber Street East**  
1334 Weber Street East · Kitchener

**London**  
1140 Southdale Road West · London

**Mitchell**  
105 Ontario Road · Mitchell

**Paris**  
75 Grand River Street North · Paris

**Stratford**  
1067 Ontario Street · Festival Marketplace  
Shopping Centre · Stratford

**Waterloo - Erb Street West**  
655 Erb Street West · Waterloo

**Waterloo - Uptown**  
8 William Street East

**Windsor**  
7654 Tecumseh Rd E · Windsor

**Woodstock**  
400 Dundas Street · Woodstock

### NORTHERN ONTARIO

**Bay Street**  
289 Bay Street · Sault Ste. Marie

**Trunk Road**  
535 Trunk Road · Sault Ste. Marie

**Timmins**  
146 Cedar Street South · Timmins

**SERVICE EXCELLENCE CENTRE**  
☎ 1-888-413-YNCU (9628)

## LAND ACKNOWLEDGMENT

YNCU's Corporate Offices and branches are all located in First Nations traditional territory. In order for the Crown to obtain title to the lands, treaties were required by British law. The treaty-making era began in 1764 and allowed Southern and Northern Ontario to be settled by Canadians.

Today, there are 17 First Nations located across YNCU service areas including around Sault Ste. Marie – Batchewana First Nation, and Garden River First Nation; and in Timmins – Flying Post First Nation, Mattagami First Nation, Wahgoshig First Nation, and Matachewan First Nation.

And in Southern Ontario, Mississaugas of the Credit, Six Nations of the Grand River, Chippewas of the Thames, Oneida Nation of the Thames, Munsee-Delaware Nation, Chippewas of Kettle and Stony Point, Aamjiwnaang First Nation, Ojibways of Walpole Island (Bkejwanong), Moraviantown of the Thames, Munsee-Delaware Nation and Caldwell First Nation.

Our branches and Corporate Office in the city of **Sault Ste. Marie** operate in Anishinaabeg (Ojibwa, Michi Saagiig, Odawa, Pottawotomi) territory. These are the treaty lands of the Robinson Huron Treaty in 1850 and the historic homelands of the Anishinaabeg and Sault Ste. Marie Métis peoples.

The city of **Timmins** is in Anishinaabeg (Ojibwa, Michi Saagiig, Algonquin) and Mushkegowuk (Cree) territory. These are the Treaty lands of the James Bay Treaty No. 9 (1905-06). These lands are also the historic homelands of the Anishinaabeg, Mushkegowuk and Abitibi Inland Métis peoples.

The cities of Sault Ste. Marie and Timmins-Abitibi have also been the homelands of historic Métis communities and councils.

The cities of **Windsor and London** are in Anishinaabeg (Chippewa) territory. These are the treaty lands of the Upper Canada Treaty No. 2 (Mackee Purchase, 1790). These

lands are also the historic homelands of the Anishinaabeg, Myaamia and Attiwoonderonk (Neutral) and Wendat peoples.

The cities of **Mitchell** and **Stratford** are located on Anishinaabeg territory (Chippewa). These are the treaty lands of the Upper Canada Treaty No. 2 in 1790 and Upper Canada Treaty No. 29 (Huron Tract, 1827). They have been the historic homelands of the Anishinaabeg, Myaamia and Attiwoonderonk (Neutral) peoples.

Our Corporate Office and our branches located in **Kitchener, Waterloo, Cambridge, Paris, Brantford, Woodstock** and **Guelph** are located in Anishinaabeg (Michi Saagiig) and Haudenosaunee (Six Nations) territory. These are the treaty lands of the Upper Canada Treaty No. 3 (Between the Lakes Treaty, 1792) and Upper Canada Treaty No. 4 (Simcoe Patent, 1793) and are also subject to Haldimand Proclamation (1784). These have been the historic homelands of the Anishinaabeg and Attiwoonderonk (Neutral) peoples.

Southern Ontario also has several contemporary Métis communities and councils including Windsor-Essex Métis Council, Thames Blue Water Métis Council, Grand River Metis Council and Clear Waters Métis Council.

These lands also have several historic nations including the nation known by their allies as Attiwoonderonk called the "Neutral" by the French. The Wendat were also signatories to Upper Canada Treaty No. 2.

YNCU acknowledges the history of the traditional territory in which it operates.

Our sincerest thanks to **Bob Goulais from Nbisling Consulting** for his time and effort providing us with this education.

Bob asked us to remind all YNCU staff and members to consider, that no matter where they are in Canada, that they are on Indigenous Traditional Territory and on the treaty lands of many First Nations.

