

CU

THRIVE

BUILDING NEIGHBOURHOODS. STRENGTHENING COMMUNITIES.

TWO THOUSAND AND SEVENTEEN ANNUAL REPORT



TABLE OF CONTENTS

Board of Directors - Report from the Chair	4
Board of Directors	5
Report from the President and Chief Executive Officer	6-7
2017 By the Numbers	8
Report of the Audit and Risk Management Committee	9
Canada 150	10-11
Condensed Financial Statements	12-13
Report from Lending Services	14-15
Community Investment Report	16-17

BOARD OF DIRECTORS

Report from the Chair

BUILDING ON A STRONG FOUNDATION

This year has been a very successful year again for Your Neighbourhood Credit Union. My task of summarizing for you the accomplishments of your Credit Union is again a good news story. We again faced a year of financial uncertainty in our economy that has become the norm. Despite this market environment YNCU had our most successful year ever achieving over \$4,000,000.00 in revenue before taxes and dividends. As we approach the \$2 billion dollar in assets mark we have not forgotten the reasons we were founded on. We continue to use part of our income to reward member loyalty with patronage dividends while supporting and sponsoring our communities' activities. This success has everything to do with our dedicated staff and the loyalty and support of you, the member. This Credit Union is owned by you, the member. We offer all the products that the Big Banks do but the difference is that all profits stay in the community. Whether you are buying your first home, starting a business or saving for your retirement your staff wants to help you succeed and we have the products right here for you to succeed.

This year the Deposit Insurance Corporation of Ontario has allowed Credit Unions such as us to insure up to \$250,000.00 in deposits, compared to banks that only insure you for \$100,000.00. We need to remember that Credit Unions were the first at insuring deposits in Canada. We can be proud of the fact it was Credit Unions who first allowed women to get credit without a cosigner or started products such as open mortgages or variable rate mortgages. We came into the marketplace for a reason and that reason is just as relevant today as when we first began in factory lunchrooms or church basements.

We are 20 branches strong with the addition this year of a branch in the Fairview Park Mall in Kitchener, as well as a branch in Guelph. We continue to look for chances to grow our family of Credit Unions in the same way we seek to serve more members of our ever growing YNCU family. I reach out to you to allow us the privilege of being the holder of your mortgage or loans as well as your chequing account and deposits. We need you to be our ambassadors to family and friends in what I believe is the best kept secret in the financial industry.

At this year's Annual General Meeting I have asked a member of the Waterloo Regional Police Service Fraud Unit to come and give you valuable information and trends on Cyber Crime as well as identity theft and how it is targeting all of us.

As Chair of your Board of Directors, I extend my sincere thanks to the staff of Your Neighbourhood Credit Union for their hard work and service to our membership and to you as members, for entrusting us with your business. How could I not be proud to be a very small part in a very large success story?

I remain sincerely yours,



JOHN HAINES,
BOARD CHAIRPERSON

The committees are as follows:

AGM AND NOMINATING COMMITTEE

Anthony Piscitelli
Christine Coccimiglio
Frank Burgund
Hilary Anderson, Chair
John Haines, Ex Officio

GOVERNANCE COMMITTEE

Anthony Piscitelli, Chair
Janice Gibson
Jeff Piper
Ken Walsh
Terry Ragnitz

PENSION COMMITTEE

Janice Gibson
Lloyd Hotchkiss
Peter Muise
Terry Ragnitz, Chair

AUDIT AND RISK MANAGEMENT COMMITTEE

Christine Coccimiglio
David Walker
Hilary Anderson
John Crowley
Peter Muise, Chair

EXECUTIVE COMMITTEE

Anthony Piscitelli
Hilary Anderson
John Haines, Chair
Peter Muise
Terry Ragnitz



ANTHONY PISCITELLI



CHRISTINE COCCIMIGLIO



DAVID WALKER



FRANK BURGUND



HILARY ANDERSON



JANICE GIBSON



JEFF PIPER



JOHN CROWLEY



JOHN HAINES



KEN WALSH



LLOYD HOTCHKISS



PETER MUISE



TERRY RAGNITZ

REPORT FROM THE

President and Chief Executive Officer

A year ago I was honoured to share with you the results of an excellent fiscal year. In my report I stated that providing outstanding service is no longer sufficient for YNCU to compete in a changing and highly competitive environment. A need for greater efficiency and focus on using resources wisely were the driving forces behind our desire to merge with Community First. Our results proved we were able maximize our ability to serve you while investing in our infrastructure, employees and the community.

Building on that foundation, our priorities for 2017 were financial sustainability, growing relationships and improving our internal operations. In essence, being your trusted advisor.

IN SUMMARY, AT THE END OF DECEMBER:

TOTAL ASSETS UNDER ADMINISTRATION STOOD AT

\$1.9
BILLION

TOTAL DEPOSITS AHEAD OF BUDGET BY

\$81.0
MILLION

FINANCIAL MARGIN WAS

\$29.2
MILLION

TOTAL OPERATING COST WAS

\$32.8 MILLION
COMPARED TO A BUDGET OF
\$33.3 MILLION

INCOME BEFORE DIVIDENDS AND TAXES WAS

\$4.266 MILLION
COMPARED TO BUDGET OF
\$3.172 MILLION
(AFTER ALL DIVIDENDS INCLUDING INVESTMENT SHARES)

TOTAL LOANS AHEAD OF BUDGET BY

\$50.7
MILLION

TOTAL ASSET GROWTH WAS

12%



These results reflect the tremendous efforts of our dedicated staff, and the confidence of our members in the role that Your Neighbourhood Credit Union and Community First play in your financial well-being.

In order to shore up our capital to facilitate our continued strong member growth, YNCU will be embarking on an investment share offering during 2018. This will be an excellent member investment opportunity, so keep a look out for the offering statement!

As we look to Ontario results and the economic forecast, YNCU has benefited from being in areas with strong economies and from geographic diversification. The Conference Board of Canada states in its Provincial Outlook Economic Forecast:

“Ontario’s economy continues to rely on its strong housing market, as economic growth in the province reached 3.0 per cent in 2017. But, with a housing market retraction coming, Ontario’s economy will moderate to 2.0 per cent annual growth in 2018... Resource-dependent communities are starting to rebound from the slump in commodity prices. In 2017 and 2018, medium and mid-sized cities in commodity-producing areas are coming back from the two-year downturn sparked by the big decline in natural resource prices.”

Further evidence of our enviable community network comes from the 2017/2018 American Cities of the Future report. FDi, a division of Financial Times Limited, ranked 421 locations across North and South America in five categories: economic potential, business friendliness, human capital and lifestyle, cost-effectiveness and connectivity. This year, several Ontario cities were once again featured prominently, primarily in the business friendliness category, proving that the province has many opportunities for new and established businesses.

The Ontario cities named in the 2017/2018 report across all categories include Toronto, Mississauga, Ottawa, Brampton, **London**, Hamilton, Oakville,

Markham, **Guelph, Waterloo, Cambridge, Windsor**, Burlington, Niagara Falls, **Brantford**, Sarnia, Sudbury, Chatham-Kent, Kingston and Pickering.

Last summer we cemented our presence in Guelph with the opening of a new branch to serve existing members and grow with the city. We will continue to review our branch network and make investments in all channels to provide service where, when, and how our current and future members want it.

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.

Effective January 1, 2018, Deposit Insurance Corporation of Ontario (DICO) member credit unions were granted an increase with the insurance maximum now \$250,000 and unlimited for registered products. This is seen as 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.

Since the economic downturn in 2008, we have been subjected to a number of regulatory requirements aimed at strengthening individual financial institutions, including credit unions’ capital and liquidity requirements. These new regulations were a combination of governmental and international accounting standards. The implications directly impacted the asset management practices within the Canadian credit union system, thereby improving the fundamental strength of YNCU.

The residential mortgage marketplace across the country has changed as a result of the impacts of the recently amended OSFI guidelines, namely B-20, which came into effect January 1, 2018. The single largest impact is the new requirement that,

at a minimum, all uninsured residential mortgages must be underwritten using a qualifying rate that is the greater of the contract rate plus 2%, or the five-year benchmark rate as published by the Bank of Canada. According to the Ontario Real Estate Association (OREA) it is estimated that this will reduce overall buying power in the housing market by between 10% - 15%. Since it has never been YNCU’s approach to push mortgages right to a borrower’s maximum affordability, we expect the effect of this higher qualifying rate to be somewhat muted for us but still anticipate a potential reduction in mortgage volumes of approximately 10%.

Against this backdrop we continue the process of amalgamating all aspects of Community First and Your Neighbourhood. This summer will bring the final step with the banking system harmonization, which represents the gateway to our ability to offer more and better services.

We will need to maintain our momentum and continue to reinvest in our ongoing efforts to build the strongest foundation possible. This foundation is the prerequisite for further growth toward our Vision. In 2018, these primary goals are:

- Digital transformation and member experience,
- IT capability and cyber security, and
- Capital requirements.

By any measure our 2017 results are impressive but, more importantly, they demonstrate that the benefits of our merger were not simply the result of one-time savings and efficiencies. We are building a better credit union for today and for the future.

Thanks as always for being a member,



KERRY HADAD
PRESIDENT AND CHIEF EXECUTIVE OFFICER

2017 BY THE NUMBERS

NUMBER OF ORGANIZATIONS SUPPORTED

133 

NUMBER OF HOURS DONATED

1,1  +

EVENTS
90+

NUMBER OF COMMUNITY EVENTS ATTENDED



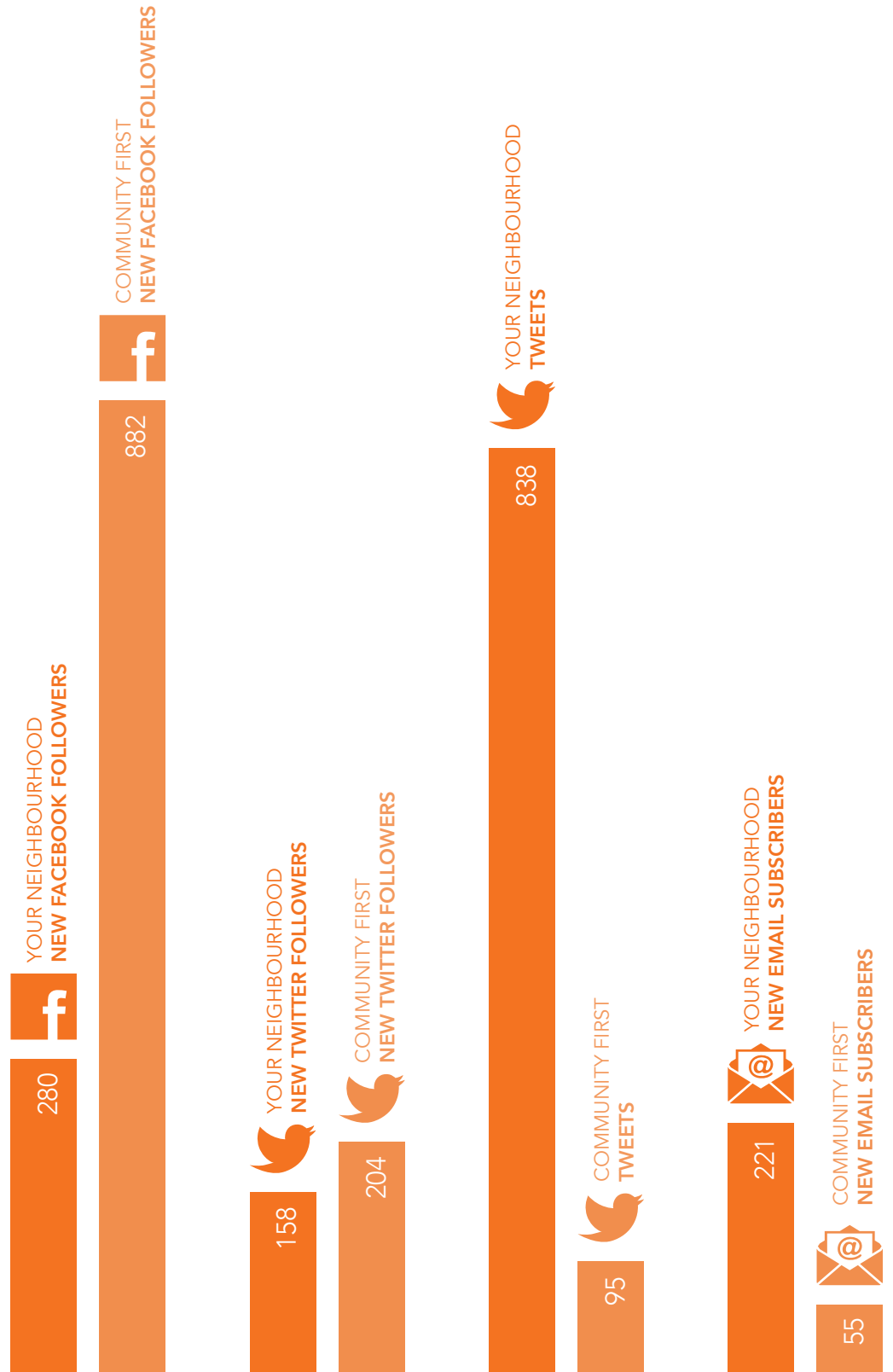
275

EMPLOYEES PARTICIPATED*

*Staff were counted each time they participated in an event

TOTAL FACEBOOK REACH IN 2017

2,500,000+



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 auditor's 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 2018 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 and CFO;
- 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,

PETER MUISE (CHAIR), HILARY ANDERSON, CHRISTINE COCCIMIGLIO, JOHN CROWLEY, AND DAVID WALKER



WE ASKED OUR STAFF, "WHAT WOULD YOU DO WITH \$150 TO CELEBRATE CANADA 150?"

Each idea was genuinely thoughtful and would have made a positive impact in our communities. Our staff were truly exemplifying our Mission, Vision, and Values in their suggestions and gave us some great ideas for celebrating Canada's 150th Birthday right here in the communities we serve. We were able to make positive and lasting impacts with the random acts of kindness we performed leading up to Canada 150 – and it was truly something we could all take part in and be proud of. This was our way of honouring our own little pieces of Canada, and showing our communities that we mean it when we say we are a true community partner.



CONDENSED FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION*	DECEMBER 31, 2017	DECEMBER 31, 2016
	(000's)	(000's)
Cash and Investments	144,699	123,506
Loans and Mortgages to Members	1,536,569	1,385,020
Other Assets	25,958	25,749
TOTAL ASSETS	1,707,226	1,534,275
Members' Deposits	1,221,636	1,095,642
Other Liabilities	389,371	343,807
Membership Shares	260	260
Member Equity Shares	35,313	36,631
Retained Earnings & Contributed Surplus	60,646	57,935
TOTAL LIABILITIES AND MEMBERS' EQUITY	1,707,226	1,534,275

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 was 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 12 MONTHS ENDED DECEMBER 31ST, 2017	FOR THE 15 MONTHS ENDED DECEMBER 31ST, 2016
	(000's)	(000's)
Interest Earned	55,979	57,365
Other Income	7,921	7,481
TOTAL REVENUE	63,900	64,846
Interest Paid to Members on Deposits	17,766	17,205
Other Interest Expense	6,821	7,430
FINANCIAL EXPENSES	24,587	24,635
Provision for Loan Losses	935	976
Personnel Costs	19,126	19,400
Occupancy Costs	4,107	4,520
General Business Costs	10,041	10,530
OPERATING EXPENSES	34,209	35,426
Operating Income	5,104	4,785
(Loss) Gain on CUCO Co-operative Association Shares	(3)	52
INCOME BEFORE INCOME TAXES AND MEMBERSHIP PATRONAGE DIVIDEND	5,101	4,837
Membership Patronage Dividend	300	253
Income Taxes	983	612
NET INCOME	3,818	3,972
ACTUARIAL (LOSS) GAIN IN DEFINED BENEFIT PENSION PLANS	(412)	319
TOTAL COMPREHENSIVE INCOME	3,406	4,291

REPORT FROM

Lending Services

CATEGORY

TOTAL PERSONAL LOANS & LINES OF CREDIT

NUMBER OF LOAN APPLICATIONS RECEIVED	2,922
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NUMBER OF LOAN APPLICATIONS GRANTED	2,189
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NUMBER OF LOAN APPLICATIONS WITHDRAWN OR DECLINED	733
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\$\$\$ GROSS VALUE OF LOANS GRANTED	\$34,132,173
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NUMBER OF DELINQUENT LOANS OVER 90 DAYS	76
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\$\$\$ VALUE OF DELINQUENT LOANS OVER 90 DAYS	\$435,819
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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, 2017 TO DEC 31, 2017** 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, 2017.

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
2,235	139	287	5,583
1,579	54	82	3,904
656	85	205	1,679
\$282,243,240	\$6,647,721	\$127,463,376	\$450,486,510
16	0	1	93
\$2,077,841	\$0	\$771,433	\$3,285,093

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

A primary commitment of Your Neighbourhood Credit Union and Community First is to share the wealth by making investments back into our communities through grants, donations, sponsorships and volunteering.

Every 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 primarily for charitable organizations. In addition, Your Neighbourhood and Community First designate funds that will be used to support organizations, events and causes that contribute to making life better in the places where members live, work, learn and play. We also donate items for fundraisers and auctions, and staff give of their own time to participate in events and support the efforts of community organizations they care about.

The Community Investment Program is managed corporately to ensure equitable distribution 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:

ALS WALK, SAULT STE. MARIE

ALZHEIMER SOCIETY WALK FOR ALZHEIMER'S
PRESENTING SPONSOR FOR THE FOLLOWING CHAPTERS
– WATERLOO-WELLINGTON (KITCHENER, WATERLOO,
CAMBRIDGE, GUELPH, MOUNT FOREST); LONDON &
MIDDLESEX; PERTH (STRATFORD AND LISTOWEL); BRANT
(BRANTFORD AND PARIS); WINDSOR

ARCH BUTTERFLY RELEASE

BELL CITY ROOSTERS FOOTBALL CLUB

BRANT FOOD FOR THOUGHT

BRAZ FOR A CAUSE (BREAST CANCER)

BRING A DOCTOR HOME (NORTHERN ONTARIO SCHOOL OF MEDICINE)

BUSINESS & EDUCATION PARTNERSHIP – WATERLOO REGION

CAMBRIDGE ROTARY RIBFEST

CANADIAN CANCER SOCIETY WATERLOO- WELLINGTON – RELAY FOR HOPE

CANADIAN RED CROSS – ALBERTA WILD FIRES

CHYM TREE OF HOPE IN SUPPORT OF FAMILY & CHILDREN'S SERVICES OF WATERLOO REGION FOUNDATION

CITY OF BRANTFORD CANADA DAY CELEBRATIONS

CITY OF WATERLOO WINTERLOO

CLAIR HILLS COMMUNITY ASSOCIATION

COLDEST NIGHT OF THE YEAR, SAULT STE. MARIE

COMMUNITY FIRST CURLING CENTRE

COMMUNITY SUPPORT CONNECTIONS - MEALS ON WHEELS AND MORE WATERLOO REGION

COMMUNITY FIRST SOO PEE WEE ARENA

CRIME STOPPERS, SAULT STE. MARIE AND WATERLOO REGION

DIABETES CANADA HEALTH AND WELLNESS EXPO

FIRE SAFETY EDUCATION VAN AND FIRE SAFETY HOUSE, COLDWELL BANKER PETER BENNINGER REALTY

GRAND RIVER COUNCIL ON AGING

HOLY SPIRIT CATHOLIC ELEMENTARY SCHOOL NATURAL PLAYGROUND CONSTRUCTION

INTERNATIONAL DAY OF PINK AGAINST BULLYING

KIDS CAN PLAY

LASALLE POLICE YOUTH FOUNDATION

MITCHELL & DISTRICT AGRICULTURAL SOCIETY

OPTIMISM PLACE WOMEN'S SHELTER AND SUPPORT SERVICE

OPTIMIST CLUB OF MITCHELL

OXFORD COUNTY FEDERATION OF AGRICULTURE

PERTH COUNTY HOLSTEIN CLUB

ROSE CITY SPORTS & SOCIAL CLUB

ROTARY CLUB OF BRANTFORD-SUNRISE – ROUGHNECK MUD RUN

ROTARY CLUB OF WATERLOO

ROTARYFEST MIRACLE MILE COLOUR BLAST, SAULT STE. MARIE

ROYAL CANADIAN LEGION REMEMBRANCE DAY

SAULT MINOR FOOTBALL ASSOCIATION

SAULT YMCA GYMNASTICS CLUB

SEBRINGVILLE LIONS CLUB

SOO PEE WEE HOCKEY LEAGUE

TERRY FOX RUN

THANK-A-VET LUNCHEON

THE LUNG ASSOCIATION'S FESTIVAL OF TREES

UNITED WAY OF KW AND AREA, WINDSOR- ESSEX AND SAULT STE. MARIE

WATERLOO REGIONAL CRIME STOPPERS

WOMEN IN CRISIS – ADOPT A FAMILY

WOMEN'S CRISIS SERVICES OF WATERLOO REGION

YELLOW DAY FOR THE CANADIAN CANCER SOCIETY

YMCA OF STRATFORD-PERTH, AND WESTERN ONTARIO

STAFF CONTRIBUTIONS

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 2017, \$19,934.95 was given to the following organizations:

IN SAULT STE. MARIE AND TIMMINS:

ARTHRITIS SOCIETY

BIG BROTHERS BIG SISTERS OF SAULT STE. MARIE

COLDEST NIGHT OF THE YEAR

HUMANE SOCIETY

KIDSSPORT TIMMINS

PAULINE'S PLACE

UNITED WAY OF SAULT STE. MARIE

WOMEN IN CRISIS

IN SOUTHWESTERN ONTARIO:

BIG BROTHERS BIG SISTERS WINDSOR,
WOODSTOCK, BRANTFORD, KW, GUELPH

BRANTFORD FOOD FOR THOUGHT

CAMBRIDGE SELF-HELP FOOD BANK

FELINE FRIENDS NETWORK

FOOD BANK OF WATERLOO REGION

GUELPH FOOD BANK

HUMANE SOCIETY OF KITCHENER-WATERLOO

INNISFREE HOUSE HOSPICE

KIDS CAN PLAY

LISAARD HOUSE HOSPICE

LONDON FOOD BANK

MEALS ON WHEELS

SAKURA HOUSE HOSPICE (VON OXFORD)

STRATFORD HOUSE OF BLESSING

STRATFORD PERTH HUMANE SOCIETY

THE DOWNTOWN MISSION OF WINDSOR

WOMEN'S COMMUNITY HOUSE RONALD
MCDONALD HOUSE



YOUR NEIGHBOURHOOD CREDIT UNION



COMMUNITY FIRST

A DIVISION OF YOUR NEIGHBOURHOOD CREDIT UNION



 Timmins

 Sault Ste. Marie

Mitchell
Stratford
Shakespeare
Woodstock
London
Waterloo
Kitchener
Paris
Brantford
Guelph
Cambridge

 Windsor
LaSalle

BRANCH LOCATIONS

YOUR NEIGHBOURHOOD CREDIT UNION

[WWW.YNCU.COM](http://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

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

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

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
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.YNCU.COM](http://www.yncu.com)

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

