



2019 ANNUAL REPORT

MEMBERS MAKE THE NEIGHBOURHOOD.



YNCU ANNUAL REPORT / 2019



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REPORT FROM THE BOARD OF DIRECTORS CHAIR

This year I again bring you very positive news as we celebrate excellent results while still prioritizing our Members' financial needs. The effective management team and dedicated staff are a key factor in the ongoing strength and performance of Your Neighbourhood Credit Union. Despite a challenging economic environment, management exceeded their budget with a return of approximately \$4.5 million dollars.

Congratulations to our entire team of employees for exceeding the earnings by about \$1.5 million dollars. This additional bench strength will make it possible to continue to offer more improved services to our Members. It also allows us to again share the wealth with our members, offering \$300,000.00 in Patronage Dividends this year.

I cannot overstate to the Members just how fantastic the people are that work here. The Board heartily supports the leadership team in their quest to continue to make YNCU a great place to work. We are on a constant path toward improvement. Do not hesitate to offer any suggestions of how we can serve you better, and how we can earn more of your business and your referrals to family and friends.

Within our varied and widespread locations we attempt to reach the many communities we live in. We are part of the group of responsible corporate sponsors who donate 1%+ of the annual pretax profits to make a difference where we live, work, and play. In 2019, \$90,000.00, and countless volunteer hours were put back into our communities.

Faster and easier access to financial services continues to be a priority through self-serve digital technology. We are working on offering a virtual branch option so desired by the millennials and future younger members. The reality is that we need to embrace technology on a scale we could have never imagined a decade ago.

We are familiar with the increased competitiveness of the financial landscape we work in with its ever evolving parameters. As I prepare this report a new and totally unexpected threat to our economy in the form of COVID-19 (Novel Coronavirus) has come on the scene, showing us how vulnerable our economy really is and how closely linked the entire world also really is.

We will continue to make tough but well-thought out choices in the highly regulated financial services sector in which we have not only existed but thrived for the past 70 plus years. Your Board and management team continues to focus on putting our **Membership first** in all of the decisions we make. YNCU works diligently with Members to help them buy their homes, vehicles and important property while assisting with financial advice and creating plans to achieve individual financial goals.

As I have said many times 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.

In Your Service,



**John Haines,
Board Chairperson**

BOARD OF DIRECTORS



John Haines, Board Chair



Hilary Anderson



Frank Burgund



Christine Coccimiglio



Craig Fee



Janice Gibson



Lloyd Hotchkiss



Peter Muise



Anthony Piscitelli



Julien Den Tandt



David Walker



Ken Walsh

The committees are as follows:

AGM AND NOMINATING COMMITTEE

Hilary Anderson, Chair
Julien Den Tandt
Craig Fee
Lloyd Hotchkiss

AUDIT COMMITTEE

Hilary Anderson, Chair
Frank Burgund
Christine Coccimiglio
Peter Muise
Dave Walker

GOVERNANCE COMMITTEE

Anthony Piscitelli, Chair
Julien Den Tandt
Janice Gibson
Lloyd Hotchkiss
Ken Walsh

PENSION COMMITTEE

Christine Coccimiglio, Chair
Peter Muise
Dave Walker

AD HOC COMMITTEE

Ken Walsh, Chair
Frank Burgund
Lloyd Hotchkiss
Anthony Piscitelli

EXECUTIVE COMMITTEE

John Haines, Chair
Hilary Anderson
Christine Coccimiglio
Anthony Piscitelli
Ken Walsh

REPORT FROM THE CHIEF EXECUTIVE OFFICER

2019 – The final year in a decade that provided such substantial growth for YNCU. Each year, I sit down to write this report and reflect on the previous year’s successes and challenges, but I would be remiss this year if I did not take a moment to acknowledge the eventful decade our credit union has had. It’s natural to get caught up with the “next big thing” we are working on and tackling as a team, that we so rarely get the chance to truly reflect on how far we have come over the past decade. I invite you to walk with me down memory lane to 2009. I am so very proud of the accomplishments of our team over the last ten years that got us to where we are today.

Progress is impossible without change, and here at YNCU we have embraced the changes we need to position us for future success and relevancy. It is all too easy to put so much focus on how we get from day-to-day – developing financial solutions, supporting our staff, and helping our members – that we miss the bigger picture of just how far we have come together. In the past decade we have been through 3 mergers, 2 major banking system updates, 1 complete rebranding, and countless improvements to our credit union in every area of our business, including but not limited to technology, security, and the member experience. Small changes have culminated into huge results. Heading into the next decade, YNCU is positioned for success and looking ahead to great things.

These achievements are impossible, without you, our member. Our members are the reason we have the immense pleasure of providing financial services to the good neighbours of Northern and South Western Ontario. Membership matters – it is the driving force behind everything we do. In 2019, we launched a refreshed brand, aptly named “Welcome to the

Neighbourhood.” The brand was inspired by our members – friendly and inviting. You welcome us into your lives every day that you give us the privilege of being your chosen financial partner. As our members evolve and change, we want to evolve with them. Our purpose is to be a financial institution that you’re proud to have in your corner, and as your neighbour. We experienced a full transformation, inside and out, bringing our new brand to life in every aspect of our organization, from our website to our branches. And with more exciting changes planned for 2020 and beyond, you will continue to see our brand at work in your communities. So allow me to say again to you, our valued member, “Welcome to the Neighbourhood”. I am so glad you’re here.

A revamp of our brand involved evaluating our culture to ensure our staff are able to embrace all of the change that lies ahead. Workplace culture is what sets our organization and our values apart from others. Positive workplace culture attracts and retains talent, drives engagement, impacts our happiness and satisfaction, and affects employee performance. The culture of YNCU is incredibly important to me, and since it starts with me, I made it my priority to get it right. We did a deep dive into our internal and external culture and assembled a focus group with individuals from all areas of the organization. From there, we conducted staff surveys and interviews and performed analyses on all of our findings. It all boiled down to one thing, our staff want their workplace culture to be meaningful. They want to help people – help each other, help our members, and help our communities. They want to feel fulfilled in knowing that the work they do matters and means something. Thus, the cultural statement of YNCU, “Do the Right Thing” was born. At the core of every decision, every

action, and every interaction, we make it our mission to do the right thing. We do that by taking care of our members and offering them the best solutions for their needs, even if it’s not always the most profitable one for us. We show it by investing in the training and development of our staff, so they can realize their full potential. And lastly, we do the right thing by supporting our neighbourhoods and communities by donating hours and dollars to so many worthy local causes. Doing the right thing even made its way into our strategic plan, where we mapped our organizational goals and targets for the future. It’s the centre of everything we do.

Our staff really embraced doing the right thing in their everyday lives with the launch of the Good Neighbours program. In addition to the corporate donations and causes we regularly support, the Good Neighbours program allowed our staff to choose the causes that were important to them. They gave their own time outside of work to donate to an initiative in their community, and YNCU provided a \$150 donation. The only two guidelines to the donation? Be local, and do the right thing. As long as the charity or organization was doing something to improve our communities, we supported our staff participation. It truly warmed my heart to see how many of our staff took advantage of the program, investing their own personal time to lend a hand in their communities. This is the YNCU difference – what sets us apart – and what makes me the most proud to come to work every day.

We had a fantastic 2019. We changed our look from the inside out and set our sights forward to 2020 and beyond, all while staying true to what makes us the neighbours you know. We continued to adopt new processes and practices, and invested

in forward-thinking capabilities – all to be better able to adapt to a fast-changing, and an increasingly tech-driven industry ecosystem. What does the future hold for YNCU? We will continue to push the envelope on digital modernization, from behind the scenes to our digital engagement channels. A decade ago, when I wrote this report in 2009, everyone was talking about “e-business” and “e-commerce”. Over the last ten years, the initial “e” went away, and this has become our new normal. Internet development and large technology investments, drove unprecedented advances in efficiency. The only constant is change, and the digital agenda is ever-progressing and ever-evolving. From the member experience and operational efficiency to big data and analytics, we are always looking to what’s next on the horizon to ensure we remain relevant and competitive.

By any measure, our 2019 financial results detailed in this report are impressive, and they demonstrate our members’ commitment to investing locally. I’d like to take this opportunity to thank you for choosing us to be your financial partner. Your membership matters to us. We don’t take our responsibilities to our members and our communities lightly, and we will continue to work hard to earn your business every day.

As always, thank you for being a part of YNCU, and for embracing the credit union difference.

Your Neighbour,



Kerry Hadad
Chief Executive Officer



A DECADE IN REVIEW



Assets under Administration



Branch Growth

14 → 20

Staff Member Growth

122 → 221

Member Growth



28,770 → 51,412



MEMBERSHIP MATTERS

Since our members are the most important part of our neighbourhood, we thought we'd share some of their kind words from the past year.

“ UNLIKE SOME OF THE LARGER BANKS, WE FELT AN IMMEDIATE CONNECTION WITH YNCU. ONLY YNCU MADE THE EFFORT TO COME TO OUR GALLERY TO MEET WITH US AND TO LEARN MORE ABOUT OUR PROJECT.”

- John Kears, Karger Gallery, Business Member

“ CUSTOMER SERVICE THESE DAYS IS LACKING IN SO MANY PLACES BUT NOT AT YNCU. ALL THE STAFF FROM THE TELLERS TO THE MANAGER THERE ARE SO PERSONABLE, HELPFUL AND EASY TO ENGAGE WITH.”

- Vicky East, Brantford Member




“ WHEN WE SWITCHED TO YNCU, WHAT WE DIDN'T KNOW IS WE'D HAVE SOMEONE WHO WOULD PERSONALLY CALL, EMAIL, MEET OUR KIDS, SEND US CARDS ON SPECIAL OCCASIONS AND HELP US NAVIGATE EVERYTHING FROM OUR MORTGAGE TO SETTING UP MY MUNICIPAL CAMPAIGN ACCOUNT.”

- Marc Lafrierre, Paris Member



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.

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

- Served as liaison between the Board of Directors and the external auditors;
- Reviewed and recommended to the Board of Directors, the terms of engagement for the external auditors and their remuneration;
- Reviewed and approved the external auditors' scope and audit plan;
- Reviewed the audited financial statements of the Credit Union and recommended their acceptance to the Board of Directors;
- Reviewed and approved the Internal Audit Charter and 2019 Internal Audit Plan;
- Received and reviewed Internal Audit activities and reports;
- Received and reviewed quarterly reports under the Enterprise Risk Management Program;
- Reviewed reports of regulatory compliance audits, including the Credit Union's responses and progress on promised action plans;
- Reviewed reports on the Credit Union's insurance coverage;
- Discussed and reviewed with staff any changes in the Credit Union's Accounting Policies;
- Held scheduled in camera meetings with each of the external auditors, Internal Audit, Chief Financial Officer and Compliance Officer;
- Worked with the AdHoc Committee to do a preliminary technology audit including receiving the results and monitoring progress;
- Prioritized an External Penetration Test and Network Security Assessment to be done in Q1 of 2020 to ensure network security;
- Requested management come forward with scope and plan for additional IT 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, 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, (Chair), Frank Burgund, Christine Coccimiglio, Peter Muise, Dave Walker

CONDENSED FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION	DECEMBER 31, 2019	DECEMBER 31, 2018
	(000's)	(000's)
Cash and Investments	138,408	136,380
Loans and Mortgages to Members	1,777,060	1,638,272
Other Assets	29,078	24,846
TOTAL ASSETS	1,944,546	1,799,498
Members' Deposits	1,353,733	1,273,442
Other Liabilities	450,305	387,934
Membership Shares	257	267
Member Equity Shares	72,950	73,582
Retained Earnings & Contributed Surplus	67,301	64,273
TOTAL LIABILITIES AND MEMBERS' EQUITY	1,944.546	1,799,498

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.

STATEMENT OF COMPREHENSIVE INCOME	FOR THE YEAR ENDED DECEMBER 31ST, 2019	FOR THE YEAR ENDED DECEMBER 31ST, 2018
	(000's)	(000's)
Interest Earned	71,444	63,712
Other Income	7,202	7,635
TOTAL REVENUE	78,646	71,347
Interest Paid to Members on Deposits	25,589	21,186
Other Interest Expense	8,500	7,722
FINANCIAL EXPENSES	34,089	28,908
Provision for Loan Losses	1,288	1,106
Personnel Costs	20,783	19,510
Occupancy Costs	4,820	4,534
General Business Costs	10,588	10,626
OPERATING EXPENSES	37,479	35,776
Membership Patronage Dividend	300	300
NET INCOME	5,592	5,048
ACTUARIAL GAIN (LOSS) IN DEFINED BENEFIT PENSION PLANS	435	153
TOTAL COMPREHENSIVE INCOME	5,157	5,201

REPORT FROM LENDING SERVICES

CATEGORY	TOTAL PERSONAL LOANS & LINES OF CREDIT
NUMBER OF LOAN APPLICATIONS RECEIVED	1,721
NUMBER OF LOAN APPLICATIONS GRANTED	1,278
NUMBER OF LOAN APPLICATIONS WITHDRAWN OR DECLINED	443
\$\$\$ GROSS VALUE OF LOANS GRANTED	\$19,497,919
NUMBER OF DELINQUENT LOANS OVER 90 DAYS	68
\$\$\$ VALUE OF DELINQUENT LOANS OVER 90 DAYS	\$25,414,616

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, 2019 TO DEC 31, 2019** 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, 2019.

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
1,619	104	377	3,821
1,195	47	171	2,691
424	57	206	1,130
\$195,519,697	\$8,062,720	\$136,179,862	\$359,260,198
20	0	1	89
\$236,875,141	\$0	\$3,883,757	\$262,289,757

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: Marc Rivard, Chief Lending Officer;

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



Guelph



Windsor





Sault Ste. Marie



Paris



PHILANTHROPY IN ACTION

As a co-operative financial institution, we believe that our communities deserve more from us. At YNCU, it is our mission to make a positive impact on the communities we serve.

From the largest public projects to the smallest local initiatives, we believe that together we can build stronger neighbourhoods that foster local growth and prosperity. Through grants, donations and sponsorships, YNCU made over **\$90,626.52** in community investments within 20 Ontario branch communities.



THE GOOD NEIGHBOUR APPROACH

In 2019 a new giving strategy - the Good Neighbours Employee Giving Program - was launched. The program encourages staff to roll up their sleeves and invest in their neighbourhood by volunteering. In exchange, staff can further their impact by designating a YNCU donation of \$150 to a local cause of their choice. A total of 566 volunteer hours was invested by staff resulting in \$5,550 donated in honour of their volunteerism. Whether we're actively volunteering, serving on boards or committees, or lending our support to local charitable events – the Good Neighbours Program encourages all of us to get out there and make a real impact in our neighbourhoods.

Here's What YNCU Good Neighbours Have to Say:

"It has been a very rewarding and humbling experience and I plan to continue volunteering after my Good Neighbour hours are complete. I really enjoyed this!" - Melissa Poynter, Senior Member Service Representative, Stratford

"It's important for me to give back. Having grown up with so many privileges and advantages I feel compelled to always find time to give something back. Reaching out and helping people brings more satisfaction than anything else I have ever done."
- Matt Lukas, Director, Member Experience, Southern Ontario

"I volunteer as it offers vital help to people in need for a worthwhile cause and the community." - Kirsti Medaglia, Service Excellence Associate, Sault Ste. Marie

"I feel that everyone can and should give back to their community. We all benefit in some way from several organizations and use the facilities or programs that they work so hard to build and maintain, we can all give up a few hours to assist." – Mary Pines, Assistant Branch Manager, Shakespeare



During the reporting period, YNCU made financial investments to the following organizations within branch operating communities:

- CANADIAN MENTAL HEALTH ASSOCIATION
- CITY OF BRANTFORD SANTA CLAUS PARADE AFTER PARTY
- CITY OF BRANTFORD'S SCARE IN THE SQUARE
- CITY OF KITCHENER NEIGHBOURHOOD MATCHING GRANT PROGRAM
- CITY OF WOODSTOCK FREE SKATE
- COMMUNITY LIVING STRATFORD - CURLING BONSPIEL
- CONESTOGA COLLEGE CYBERSECURITY COMMUNITY WORKSHOPS
- COUNTY OF BRANT FREE SKATE
- ELDER ABUSE ONTARIO
- FJ DAVEY HOME FOUNDATION
- GUELPH NEIGHBOURHOOD SUPPORT COALITION
- KIDS CAN PLAY
- LONDON POLICE ASSOCIATION, POLICE PALS PROGRAM
- MITCHELL MINOR HOCKEY
- NATIONAL SERVICE DOGS
- NORTHERN CRITTERS IN NEED
- PARIS CURLING CLUB
- PARIS FOOD BANK
- PARIS MEALS ON WHEELS
- PARIS MOUNTIES JUNIOR C HOCKEY CLUB
- RED DOG GOLF TOURNAMENT
- RIVULETTES JUNIOR HOCKEY CLUB
- SHAKESPEARE & COMMUNITY ATHLETIC ASSOCIATION
- SOO CURLERS ASSOCIATION
- SOO PEE WEE ARENA
- SPECIAL OLYMPICS ONTARIO BRANTFORD
- SPECIAL OLYMPICS ONTARIO PROVINCIAL WINTER GAMES
- ST. MARY'S HOSPITAL FOUNDATION
- ST. MARY'S COLLEGE, SAULT STE. MARIE
- STRATFORD HOUSE OF BLESSING



- STRATFORD SHRINE CLUB 100TH ANNIVERSARY
- TAVISTOCK BRAVES JUNIOR HOCKEY CLUB
- ONTARIO JUNIOR CURLERS, TEAM GUILBAULT
- THANK-A-VET
- THE ALGOMA FALL FESTIVAL
- THE LUNG ASSOCIATION OF SAULT STE. MARIE
- THRESHOLDS HOME SUPPORT
- TOURISM SAULT STE. MARIE
- UNITED WAY OF SAULT STE MARIE
- WATERLOO REGION SUICIDE PREVENTION
- WOMEN IN CRISIS (ALGOMA) INC.
- WOODSTOCK NAVY VETS HOCKEY
- WOODSTOCK SANTA CLAUS PARADE
- YMCA STRATFORD-PERTH





**“YNCU STAFF ARE
ALWAYS FRIENDLY
AND EAGER TO HELP.”**

- Rosanne, Mennonite Furniture & Gifts, Business Member

SCHOLARSHIPS & AWARDS

We're proud to invest in our future generation by supporting the education of post-secondary students who share our community values. The following scholarships and awards were funded in our branch communities.

CU Succeed Youth Bursary: The CU Succeed Youth Bursary was established in 2016 by the Ontario Credit Union Foundation. The bursary is open to resident Ontario post-secondary students in need of financial assistance for academic, technological, or vocational training. The bursary will be awarded based primarily on two criteria – demonstrated financial need, and community involvement.

Northern Ontario School of Medicine, Community First Good Neighbour Bursary: Benefits a full-time student of the Northern Ontario School of Medicine. The recipient must be a resident of a Northern, rural, or remote community for a minimum of 10 years and demonstrate community involvement and financial need.

Sault College, Business Program, Community First Good Neighbour Award: Provided annually to a first-year business student demonstrating scholastic achievement as well as demonstrated community involvement in the Algoma District.

University of Waterloo, Faculty of Arts, Your Neighbourhood Credit Union Award: Provided annually to a full-time undergraduate student enrolled in Year Two, Three, or Four of any program in the Faculty of Arts. Selection will be based on academic excellence as well as demonstrated community involvement in the Region of Waterloo.

To learn more about our scholarships and the criteria visit:

www.yncu.com/Scholarships or
www.communityfirst-yncu.com/Scholarships







EMPLOYEE GIVING

In addition to corporate support, staff continue to contribute \$2 each Friday for Dress Down Days. The amounts collected are then distributed to charities selected by staff. In 2019, staff donated a collective **\$22,374.04** which was distributed to the following organizations:

Algoma District Cancer Program

Animal Aide Association

Brant County SPCA

Canada's National Ballet School

Canadian Cancer Society

Canadian Mental Health Association, Brant Haldimand Norfolk

Childcan

Grand River Hospital Regional Cancer Centre

KW Counselling Services

Lakeside HOPE House

Pet Patrol (Elmira)

Ronald McDonald House Charities Southwestern Ontario

Sault Ste. Marie Down Syndrome Society

The Twinkie Foundation

Thresholds Homes and Supports Inc.

YMCA of Timmins



BRANCH LOCATIONS

YOUR NEIGHBOURHOOD CREDIT UNION

Brantford - Charlotte Street

7 Charlotte Street · Brantford
(519) 759-7550

Brantford - Fairview Drive

403 Fairview Drive · Brantford
(519) 759-1150

Cambridge

385 Hespeler Road · Cambridge
(519) 622-3377

Fairview Park Mall

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

Guelph

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

Kitchener - Fischer-Hallman

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

Kitchener - Weber Street East

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

London

1140 Southdale Road West · London
(519) 661-4563

Mitchell

105 Ontario Road · Mitchell
(519) 348-8448



Paris

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

Shakespeare

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

Stratford

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

Waterloo - Erb Street West

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

Waterloo - Uptown

168 King Street South · Waterloo
(519) 579-1860

Windsor

7654 Tecumseh Rd E · Windsor
(519) 258-3890

Woodstock

400 Dundas Street · Woodstock
(519) 537-8121

COMMUNITY FIRST

Bay Street

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

Trunk Road

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

Timmins

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