

2025 YNCU ANNUAL REPORT

YNCU  COMTECH FIRE
CREDIT UNION

STRONGER

Together

WE TAKE
THE BANK
OUT OF
BANKING.

YNCU GUIDING PRINCIPLE:

GREAT PLACE TO WORK

STRONGER *Together*

2025 YNCU ANNUAL REPORT

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ANTHONY PISCITELLI
Chair, Board of Directors

MESSAGE FROM THE CHAIR OF THE BOARD OF DIRECTORS

In 2025, YNCU officially came together with Comtech Fire Credit Union! This partnership focused on how like-minded credit unions could combine to better serve our collective members. YNCU's branch network now spans key communities across Ontario, from Ottawa through Toronto, to Windsor, with a strong presence in Northern Ontario including Sault Ste. Marie and Timmins. We are truly a provincial credit union!

The team of the legacy Comtech Fire Credit Union has fit in well and expanded our capacity to address the complex needs of a modern financial institution. With the partnership now officially completed with system integration planned for fall of 2026, YNCU is positioned to deliver an exceptional and simplified experience for all members across every channel.

Building an outstanding service experience has always been a priority for YNCU. In 2025, we focused on strengthening our Member Experience team, investing in the people and processes that support members in their daily banking needs. Alongside these investments, we were pleased to relocate our Timmins members to a new state of the art branch, providing them with an improved and more convenient banking experience. These efforts enhanced reliability and security across key services, reinforcing our commitment to strong member service.

YNCU invested time and money in the communities we serve. In 2025, YNCU contributed \$3,213,855 in donations to local causes and charities. YNCU continued the Good Neighbours program which donates money to organizations where our staff volunteer to increase their impact. YNCU once again participated in Coldest Night of the Year with 13 teams and 119 walkers representing 11 communities. With grassroots fundraising and YNCU donations combined, YNCU raised \$57,000 in support of organizations serving those who are hurting, hungry, and homeless in our neighbourhoods.

Food security was a particular focus this past year in recognition of the rising food insecurity facing many Ontarians. An October food drive collected 4,301 pounds of food and \$4,780 in cash donations, providing 13,144 meals to those in need. In addition, YNCU contributed \$45,000 in corporate donations to local food banks, bringing our total impact to over 103,000 meals for families.

YNCU GUIDING PRINCIPLE:

ENVIRONMENTAL, SOCIAL & GOVERNANCE



Through the Giving Tuesday campaign, YNCU invited members to nominate charities that are making a meaningful difference in their communities. From these nominations, six organizations were selected to each receive a \$5,000 donation: CMHA Waterloo Wellington, Alzheimer Society Sault Ste. Marie & Algoma District, Toronto Fire Fighters Toy Drive, Anti-Hunger Coalition Timmins, Women's Enterprise Skills Training of Windsor Inc. (WEST), and Youth Opportunities Unlimited (YOU). This initiative reflects our belief in community-driven impact and local voices guiding where support is directed.

Alongside our charitable efforts, YNCU remained committed to environmental sustainability. We invested in initiatives to improve the energy efficiency of our branches and offices. Infrastructure enhancements and the introduction of low-temperature heat pumps at select locations will reduce YNCUs' reliance on natural gas while maintaining comfortable, energy-efficient environments year-round.

With the shift from natural gas to electrical heating, YNCU also took efforts to ensure our electricity is sustainably generated by expanding our partnership with Bullfrog Power. In addition to

our Kitchener corporate office, we are now purchasing Bullfrog Power electricity for Weber, Stratford, and Windsor branches. In addition, all YNCU electric vehicle charging stations are powered by 100% green electricity.

"YNCU continued to invest in nature-based sustainability through our partnership with Tree Canada to support reforestation efforts. We also continue to sponsor micro-forests and support our pollinator gardens."

The YNCU Board also had a productive year. We were pleased to spend the year working closely with President and CEO Lisa Colangelo in her first full year in the role. Board members particularly enjoyed collaborating with her and the rest of the organizational leadership to support the launch of YNCU's new strategic plan, which positions the credit union for long-term strength, relevance, and growth. The strategy also introduces an enhanced focus on enterprise risk management alongside our ongoing digital innovation, ensuring we are preparing for the future while protecting the credit union and our members.

I would like to close by thanking all our people at YNCU for their hard work this past year. YNCU's continued success could not happen without your dedication to our members. Recently, I have been reading about the history of credit unions, and it is evident that our system's initial success was the product of the relationships our people built with members. I believe that remains true today at YNCU. To our members, thank you for choosing to do business with YNCU. I continue to feel honoured that, with so many financial options available, you place your trust in us. We remain deeply committed to supporting both existing and new members in achieving lasting financial success, and we invite you to continue growing with us and sharing the YNCU difference with your friends and family.

Anthony Piscitelli

ANTHONY PISCITELLI
Chair, Board of Directors



BOARD OF DIRECTORS

The Committees Are As Follows:

Executive Committee

- Anthony Piscitelli, Chair
- Donna Bailey, Vice Chair
- Christine Coccimiglio
- Dave Walker

Governance Committee

- Dave Walker, Committee Chair
- Donna Bailey
- Aleksandra Szaflarska
- Lisa Salvini
- Stephen McDermott

Audit Committee

- Christine Coccimiglio, Committee Chair
- Jared Bydeley
- Lloyd Hotchkiss
- Hugh Doherty

Risk Committee

- Donna Bailey, Committee Chair
- Terry Bodnar
- Christine Coccimiglio
- Nik Lemieux

Nominating Committee

- Lisa Salvini, Chair & CRO
- Anthony Piscitelli
- Donna Bailey
- Terry Bodnar



Anthony Piscitelli,
Chair



Donna Bailey,
Vice Chair



Terry Bodnar



Jared Bydeley



Christine
Coccimiglio



Hugh Doherty



Lloyd Hotchkiss



Nik Lemieux



Stephen
McDermott



Lisa Salvini



Aleksandra
Szaflarska



Dave Walker

In 2025,
YNCU's board
was 42% female
and 58% male.

60% of the
committee chairs
were women.

MESSAGE FROM THE PRESIDENT & CEO



LISA COLANGELO
President and CEO

I would like to begin by warmly welcoming our legacy Comtech Fire Credit Union members and team to YNCU. This partnership has been deeply inspiring and has reinforced how powerful it can be when you truly know your members and design banking experiences inspired by them.

As part of our new five-year strategy, launching in 2026, we are making a deliberate commitment to knowing our members more deeply than ever before. That focus was strongly influenced by our merger with Comtech Fire Credit Union and the meaningful, member-led approach they exemplify.

We were so pleased to welcome the Comtech Fire team to our organization. Their experience, perspectives, and dedication have strengthened our collective culture, and we are already seeing the benefits of bringing two strong teams together. Later in 2026, we will complete the full integration of our two credit unions, enabling us to leverage our expanded services and branch network in support of members across Ontario.

My first full year at YNCU was an incredible one. Financially, we continued to meet our targets while delivering exceptional service to our members. YNCU experienced another strong year in 2025, despite an uncertain economic environment marked by ongoing trade pressures. Income before taxes and member patronage dividends exceeded \$12 million, as the interest rate environment normalized.

We also saw strong growth, with deposits increasing by 22 percent and loans by 20 percent, driven in part by the successful acquisition of Comtech Fire Credit Union.

Being a financially thriving organization is essential. Strong performance provides the foundation that allows us to invest in innovation, strengthen our operations, and continuously improve how we make banking simpler and more responsive for our members.

In 2025, we also placed significant emphasis on strengthening our risk function. A solid risk culture is fundamental to a growing and evolving credit union, and this has been a priority for both the Board of Directors and the Executive Leadership Team at YNCU. Key actions included the hiring of a Chief Risk Officer (CRO) and an increased focus on enterprise-wide risk awareness. Risk is the responsibility of everyone at YNCU. Looking ahead, I remain focused on fostering a culture where sound risk

management and compliance are embedded into everyday decision making, accountability is shared at every level, and the trust of our members is always top of mind.

Our people continue to be at the heart of everything we do. In 2025, team engagement continued to strengthen, with our employee engagement score reaching 78 percent, an increase from 2024. This progress reflects our ongoing efforts to listen, respond, and create an environment where people feel valued, supported, and empowered at every level of the organization. We see this engagement reflected daily in how our teams show up for our members, support one another, and give back to their communities.

Because our people are so passionate about their work, our members feel the difference. In 2025, YNCU achieved a Net Promoter Score of 45, a measure of how likely our members are to recommend us. This result represents an increase over last year and sits well above the average of Canadian financial institutions. It is a direct reflection of the care, consistency, and commitment our people bring to every member interaction. Our teams consistently go above and beyond, whether helping members reach their financial goals, supporting colleagues, or volunteering their time. I could not be prouder of the passion and care they bring to their work. YNCU is, at its core, a people first organization.

We understand and are committed to the evolving needs of our members, who increasingly expect an easier and more convenient way to manage their finances. Delivering a compelling digital experience remains a priority for YNCU, and we continue to make targeted investments that meaningfully improve how our members bank with us.

In 2025, our teams focused on strengthening the systems and tools our members rely on every day, including enhancements to digital bill payments, the introduction of Lock'N'Block as a member card security feature, and foundational digital capabilities such as online account opening. These improvements reinforced our commitment to convenience, reliability, and trust, while preparing us for the next phase of our digital journey.

In 2026, we are excited to build on this progress with the launch of VeriPark, our new digital banking suite. This investment reflects our commitment to being available when and where our members need us, and to enhancing their overall digital experience in thoughtful, practical ways.

We continued to advance our work in Diversity, Equity, and Inclusion. Our Motivate 2 Skate program again demonstrated the impact of

inclusive community programming, welcoming 132 participants to the ice, many of whom were new Canadians, international students, or youth facing economic barriers.

Financial literacy remained a key focus in 2025, with more than 600 individuals participating in YNCU education sessions. Through YNCUniversity.com, our teams delivered practical, accessible learning to support students, newcomers, and those navigating financial challenges.

“Our reconciliation journey also continued with intention. We focused on meaningful engagement across three core areas: Awareness and Education, Participation, and Acknowledgement, recognizing our responsibility to listen, learn, and take sustained action on the traditional and treaty territories where we operate.

2025 was a pivotal year for YNCU. We worked closely with our Board of Directors and executive leadership team to shape a new strategic direction that reflects who we are today and where we are headed. With this strategy now launched and shared across our teams, we enter 2026 with clarity, momentum, and a strong foundation for innovation that honours our roots while preparing us for the future. I am genuinely excited about what lies ahead. As we move ahead, we are focused on demonstrating care for those who care for our communities, showing up authentically as the partner they can depend on, and designing financial experiences and solutions that truly work for them.

I would like to close by expressing my sincere gratitude. To our talented team members, thank you for everything you contributed in 2025 to make YNCU such an exceptional place to work and bank.

We are defined by our people, and the energy, care, and dedication you bring to your work inspires me every day.

And to our members, you inform, influence, and inspire every decision we make. We are focused on building a better YNCU for you – from making banking easier and faster, to designing more responsive and intuitive experiences, our future is being shaped with our members at the centre.

Thank you for being part of this journey. With gratitude,

LISA COLANGELO
President and CEO

2025 IN REVIEW

- 3,702,883,000**
TOTAL ASSETS UNDER ADMINISTRATION
- 5,830,500**
PATRONAGE DIVIDEND RETURNS TO MEMBERS SINCE 2005
- 5,632,000**
TOTAL INVESTMENT SHARES & PATRONAGE DIVIDENDS PAID
- 12,355,000**
INCOME BEFORE TAXES & MEMBER PATRONAGE DIVIDENDS
- 400,000**
PATRONAGE DIVIDENDS
- 22.23%**
DEPOSIT GROWTH
- 19.75%**
LOAN GROWTH

CONDENSED FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION	DECEMBER 31, 2025	DECEMBER 31, 2024
	(000's)	(000's)
Cash and Investments	199,829	151,937
Loans and Mortgages to Members	2,906,618	2,431,321
Other Assets	76,773	59,887
TOTAL ASSETS	3,183,220	2,643,145
Members' Deposits	2,364,494	1,934,412
Other Liabilities	576,910	503,268
Membership Shares	1,615	251
Member Equity Shares	121,759	106,276
Retained Earnings, Contributed Surplus & AOCI	118,442	98,938
TOTAL LIABILITIES AND MEMBERS' EQUITY	3,183,220	2,643,145

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 31, 2025

FOR THE YEAR ENDED
DECEMBER 31, 2024

Interest Earned	137,658	127,809
Other Income	9,252	7,323
TOTAL REVENUE	146,910	135,132
Interest Paid to Members on Deposits	63,272	67,744
Other Interest Expense	15,917	13,905
FINANCIAL EXPENSES	79,189	81,649
Provision for (Recovery of) Loan Losses	2,036	1,319
Personnel Costs	33,107	28,928
Occupancy Costs	6,339	5,013
General Business Costs	13,884	11,348
OPERATING EXPENSES	55,366	46,608
INCOME BEFORE INCOME TAXES AND MEMBERSHIP PATRONAGE DIVIDEND	12,355	6,875
Membership Patronage Dividend	400	300
Income Taxes	2,475	1,590
NET INCOME	9,480	4,985
OTHER COMPREHENSIVE INCOME (LOSS)	(190)	483
TOTAL COMPREHENSIVE INCOME	9,290	5,468

REPORT OF LENDING SERVICES

CATEGORY	TOTAL PERSONAL LOANS & LINES OF CREDIT
NUMBER OF LOAN APPLICATIONS RECEIVED	490
NUMBER OF LOAN APPLICATIONS GRANTED	357
NUMBER OF LOAN APPLICATIONS WITHDRAWN OR DECLINED	133
GROSS VALUE OF LOANS GRANTED	\$9,232,066
NUMBER OF DELINQUENT LOANS OVER 90 DAYS	29
VALUE OF DELINQUENT LOANS OVER 90 DAYS	\$347,868

The information outlined represents the number of loan applications received, granted and declined/withdrawn by applicants to **Your Neighborhood Credit Union Limited**, for the **12 MONTH PERIOD COMMENCING AS OF JAN 1, 2025 TO DEC 31, 2025**. This report also includes the number and dollar extent of loans (all lending types) 90 days or more in arrears as at DEC 31, 2025.

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.

YNCU GUIDING PRINCIPLE:

FINANCIALLY THRIVING ORGANIZATION

TOTAL RESIDENTIAL MORTGAGES & MERITLINES	TOTAL AGRICULTURAL	TOTAL CORPORATE COMMERCIAL LENDING	YNCU TOTAL
1,573	34	542	2,639
1,354	11	62	1,784
219	23	480	855
\$433,701,754	\$1,531,931	\$164,810,973	\$609,276,724
25	-	6	60
\$6,030,763	-	\$38,709,325	\$45,087,956

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 Risk 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, 2020 (Ontario).

GOVERNANCE COMMITTEE REPORT

The Governance Committee supports the Board of Directors in strengthening governance structures, enhancing board effectiveness, and fostering meaningful member and community engagement. The Committee is composed of five Directors appointed by the Board, fulfilling all responsibilities outlined in its Terms of Reference.

Throughout the year, the Committee focused on reinforcing the foundation that supports strong, effective governance. This included onboarding new Directors, reviewing mandatory education requirements, and conducting comprehensive individual Director evaluations, as well as Board Chair and full Board assessments to support continuous improvement and accountability.

A significant body of work was undertaken to modernize and refine key governance documents and processes. The Committee led a comprehensive review and revision of the YNCU By-Laws, Corporate Governance Policy, and Board Orientation Process. It also strengthened succession planning for the Board Chair and Committee Chairs, including updates to role descriptions, selection criteria, and transition processes. Enhancements were made to the Board Chair evaluation process and the Board Competency Matrix to ensure alignment with YNCU's evolving strategic priorities.

Beyond formal governance responsibilities, Board members remained actively engaged in the communities we serve, participating in and contributing to volunteer initiatives and branch events throughout the year.

The Governance Committee remains committed to supporting a high-performing, forward-looking Board that provides strong oversight and stewardship for the benefit of YNCU and its members.

Respectfully submitted,
DAVE WALKER (Chair)
DONNA BAILEY
ALEKSANDRA SZAFIARSKA
LISA SALVINI
STEPHEN MCDERMOTT



YNCU GUIDING PRINCIPLE:

DIVERSITY, EQUITY & INCLUSION

The board met four times during 2025–2026.

REPORT OF THE NOMINATING COMMITTEE

The Nominating Committee met throughout the year to recruit and assess candidates with the skills, experience, and attributes required to support strong Board governance. This year saw a record level of interest, with eighteen applications received, the highest number of nominees to date. Committee members also undertook targeted outreach to encourage qualified candidates to apply, supporting continued Board renewal and thoughtful succession planning.

There are seven vacant Board positions to be filled this year. As part of the transition following the merger with Comtech Fire Credit Union, elections will be conducted using two separate ballots. The YNCU ballot will include four open seats: three for three-year terms and one for a two-year term. A separate Comtech Fire Credit Union ballot will include three seats open to individuals who were directors of Comtech Fire Credit Union as of the date of the merger.

This dual-ballot process is a transitional measure and will occur only this year to ensure appropriate representation during the integration period.

Following a structured review and interview process, the Committee assessed candidates against the Board's competency needs and governance requirements. For the seven open

seats, ten candidates will stand for election, of which the Committee has endorsed seven. These endorsements reflect the Committee's assessment of candidates whose skills and experience best align with current Board priorities and identified competency gaps.

The Committee remains confident that the nomination and election process is fair, transparent, and aligned with the Credit Union's commitment to strong governance and effective member representation.

Respectfully submitted,
LISA SALVINI (Chair & CRO)
ANTHONY PISCITELLI
DONNA BAILEY
TERRY BODNAR



YNCU GUIDING PRINCIPLE:

MEMBER-CENTRIC



YNCU GUIDING PRINCIPLE:

COMPELLING DIGITAL EXPERIENCE

REPORT OF THE RISK COMMITTEE

The Risk Committee supports the Board in overseeing YNCU's compliance, enterprise risk, and credit functions. The Committee met five times during the year and continued to refine its Terms of Reference to ensure strong governance and effective oversight during a period of growth and change.

In 2025, YNCU strengthened its commitment to risk management with the introduction of the Chief Risk Officer role. This important addition enhances independence and reinforces risk management as a true second line of defence within the organization. Work is underway to clearly define responsibilities across sales, underwriting, compliance, and risk management, ensuring appropriate segregation of duties and strong oversight. Reporting structures and key measures have been re-aligned to provide greater transparency and clarity for the Board.

Significant progress was also made in advancing the Enterprise Risk Management framework. The Committee oversaw continued development of the Risk Appetite Statement and Risk Registry, along with associated policies and procedures designed to strengthen enterprise-wide oversight. Compliance monitoring within the ERM framework was comprehensively reviewed, with an increased focus on tracking, reporting, and accountability.

Recognizing the evolving financial services landscape, the Committee prioritized ongoing education to remain informed and forward-looking. Training throughout the year included securitization, short and long-term interest rate risk, FINTRAC and anti-money laundering requirements, the three lines of defence model, and how risk management aligns with and supports strategy.

A comprehensive policy review was also completed to reflect YNCU's enterprise following the Comtech Fire Credit Union merger. Policies reviewed or rewritten included Proceeds of Crime and Terrorist Financing, Credit Risk Management Policy, Third Party Risk Management Policy, Demarketing and Expulsion Policy, Structural Risk Policy, and Market & Investment Risk Policy.

While considerable progress was made in 2025, the years ahead will require continued diligence as regulatory expectations evolve and best practices advance. Strengthening our risk culture remains a priority as we position YNCU for long-term resilience and sustainability. The Committee extends its sincere appreciation to management and staff for their leadership and dedication throughout the year.

Respectfully submitted,
DONNA BAILEY (Chair)
TERRY BODNAR
CHRISTINE COCCIMIGLIO
NIK LEMIEUX



YNCU GUIDING PRINCIPLE:

COMMITTED COMMUNITY PARTNER

REPORT OF THE **AUDIT COMMITTEE**

The Audit Committee of Your Neighbourhood Credit Union is composed of four Directors appointed by the Board of Directors pursuant to Section 104 of the Credit Unions and Caisses Populaires Act, 2020 (Ontario) and Sections 35 and 36 of Ontario Regulation 105/22. The Committee has oversight responsibilities relating to financial reporting and disclosure, internal and external audit, operational risk management, internal controls, and regulatory compliance.

During the 2025–2026 term, the Committee met six times and fulfilled its responsibilities under its Board-approved Terms of Reference. Acting as liaison between the Board and the external auditors, the Committee reviewed and recommended the terms of engagement, remuneration, audit scope, and audit plan. The audited financial statements for the year ended December 31, 2025, were reviewed in detail and recommended to the Board for approval.

The Committee also approved the Internal Audit Charter and the 2026 Internal Audit Plan and received and reviewed quarterly internal audit reports and activities. Ongoing oversight included review of pension statements and performance, quarterly Enterprise Risk Management reports

specific to fraud and regulatory compliance, and discussions with management regarding any changes to accounting policies.

To support transparency and independence, in-camera meetings were held with the external auditors, the Internal Auditor, the Chief Internal Audit Officer, the Chief Risk Officer, and the Chief Financial Officer.

The Committee completed its annual assessment of the external auditors and conducted a review of its Terms of Reference, as well as an evaluation of its own performance to ensure that all responsibilities were fulfilled.

The Committee confirms that there are no significant recommendations that have not been implemented by the Credit Union. The Committee is also pleased to report that there are no outstanding matters required to be disclosed pursuant to the Act or Regulations.

Respectfully submitted,
CHRISTINE COCCIMIGLIO (CHAIR)
JARED BYDELEY
LLOYD HOTCHKISS
HUGH DOHERTY

LAND AND TREATY ACKNOWLEDGEMENT

YNCU's Corporate Offices and branches are located on the traditional territories of many Indigenous Peoples across what is now Ontario. In accordance with British law, treaties were established beginning in 1764 to enable the Crown to obtain title to these lands, shaping the regions where we live and work today.

Across our service areas, we recognize 18 First Nations, including, in Northern Ontario, Batchewana First Nation and Garden River First Nation near Sault Ste. Marie, and Flying Post First Nation, Mattagami First Nation, Apitipi Anicinapek First Nation, and Matachewan First Nation in the Timmins–Abitibi region.

In Southern Ontario, we acknowledge the Mississaugas of the Credit First Nation, Six Nations of the Grand River, and the Huron-Wendat Nation. Chippewas of the Thames First Nation, Oneida Nation of the Thames, Munsee-Delaware Nation, Eelūnaapëewii Lahkëewiit (Delaware Nation of Moraviantown), Chippewas of Kettle and Stony Point First Nation, Aamjiwnaang First Nation, Caldwell First Nation, and the Ojibways of Walpole Island (Bkejwanong), among others.

Our locations span multiple treaty areas and traditional territories. In Northern Ontario, our operations are situated within the Robinson-Huron Treaty (1850) and Treaty No. 9 (1905–06), on the traditional lands of the Anishinaabeg and Mushkegowuk (Cree) peoples, and the historic homelands of Métis communities, including those in the Abitibi Inland region.

In Southwestern Ontario, our branches are located within the Upper Canada Treaties, including Treaties No. 2 (1790) and No. 29 (1827), and on the traditional territories of the Anishinaabeg.

Within the Waterloo Region and surrounding areas, our offices are situated on lands associated with Upper Canada Treaties No. 3 (1792) and No. 4 (1793), as well as the Haldimand Proclamation (1784). These are the traditional territories of the Anishinaabeg and Haudenosaunee peoples. Historically, these territories were shared between nations according to the Dish with One Spoon covenant.

In Eastern Ontario and the Greater Toronto Area, our offices occupy lands covered by Treaty 13 (1805), the Williams Treaties (1923), and the Crawford Purchase (1783). These are the traditional territories of the Mississaugas of the Credit First Nation, the Seneca Nation, and the Huron-Wendat Nation. Today, this is now home to diverse First Nations, Inuit, and Métis peoples. Our Ottawa office is situated on the unceded, unsurrendered territory of the Algonquin Anishinaabe, whose presence on this land predates Confederation and continues today. Kingston and Amherstview are located on the traditional territories of the Anishinaabeg and Haudenosaunee peoples.

We also recognize the presence of Métis communities and councils across all regions, including Sault Ste. Marie, Toronto & York region, Ottawa region, Credit River, the Abitibi Inland region, Windsor-Essex, Thames Blue Water, Grand River, and Clear Waters.

We recognize our responsibility to serve as stewards of the land, air, and water, and to respect and honour the long-standing relationships of the original caretakers who came before us. We acknowledge the enduring presence, knowledge, and contributions of Indigenous Peoples across these territories, and remember that wherever we are in Canada, we are on Indigenous Traditional Territory and treaty lands. We remain committed to ongoing learning, respect, and meaningful reconciliation.

YNCU acknowledges the history of the traditional territories in which we operate and extends our sincere thanks to Bob Goulais of Nbisiing Consulting for his guidance and support in this ongoing learning journey.

BRANCH LOCATIONS

AMHERSTVIEW

501 Bath Rd, Suite 4499

BRANTFORD - CHARLOTTE ST.

7 Charlotte St.

BRANTFORD - FAIRVIEW DR.

403 Fairview Dr.

CAMBRIDGE

385 Hespeler Rd.

GUELPH

190 Clair Rd E, Module 2

KINGSTON

572 Princess St.

KITCHENER - FISCHER-HALLMAN

685 Fischer-Hallman Rd

KITCHENER - WEBER ST.

1334 Weber St. E.

LONDON

1140 Southdale Rd. W.

MISSISSAUGA

5099 Creekbank Rd.

MITCHELL

105 Ontario Rd, Box 549

OTTAWA

363 Bank St.

PARIS

75 Grand River St. N

STRATFORD

603 Huron Street, Unit 3

SAULT STE. MARIE - BAY ST.

289 Bay St.

SAULT STE. MARIE - TRUNK RD.

535 Trunk Rd.

TIMMINS

681 Algonquin Blvd E, Unit D

TORONTO - DANFORTH AVE.

531 Danforth Ave.

TORONTO - EATON CENTRE

102-220 Yonge Street

WATERLOO

168 King St. S, Unit 101

WINDSOR

650 Division Rd, Unit 403

WOODSTOCK

400 Dundas St



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