



# CHOOSE A PARTNERSHIP THAT WORKS FOR YOU.

If you believe in local business,  
it's time to start banking like it.

## OUR NEIGHBOURHOOD IS YOUR NEIGHBOURHOOD.

### Find the Branch Nearest You

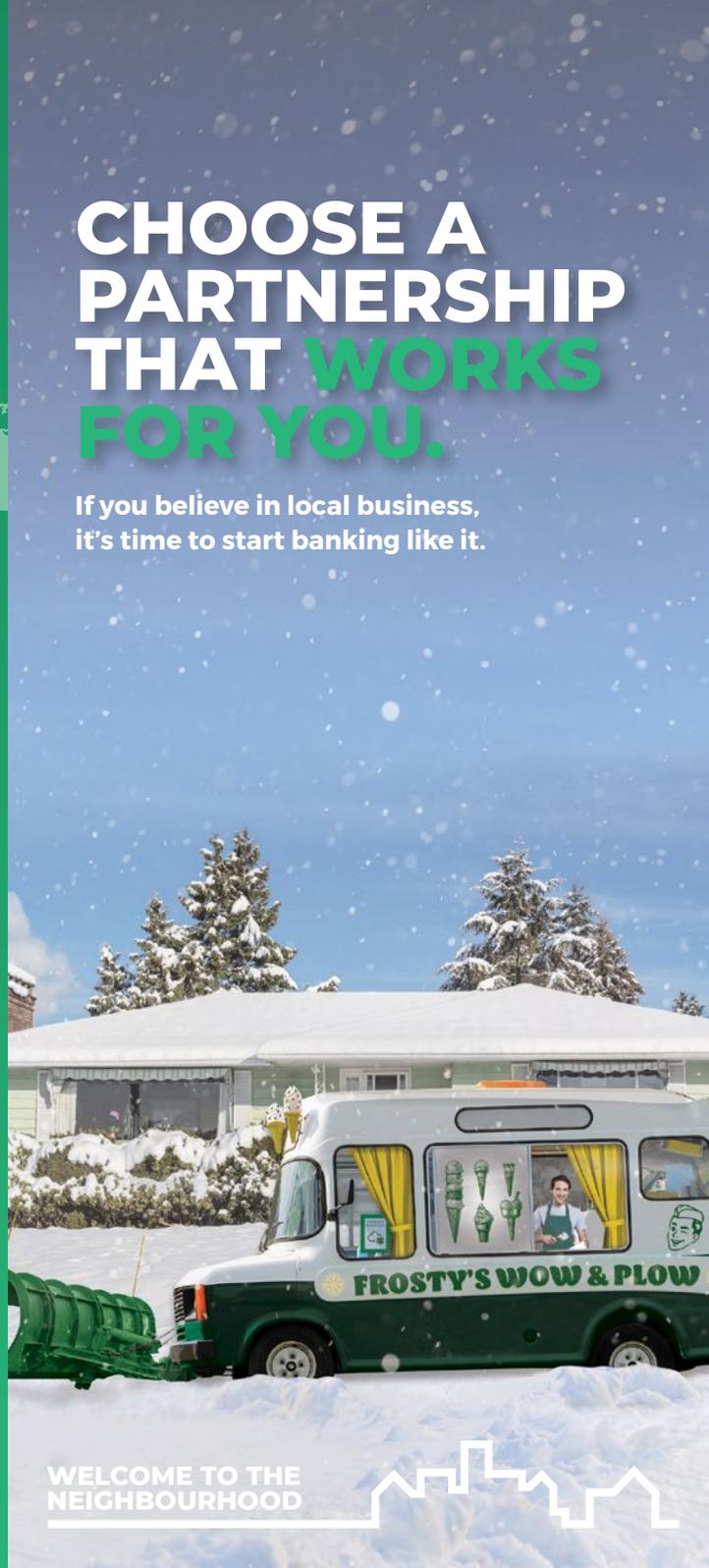
With branches across Northern and South Western Ontario, help is just around the corner. For a list of branches and service hours, please visit: [YNCU.COM/OURBRANCHES](http://YNCU.COM/OURBRANCHES)

### Call the Service Excellence Centre

Our Service Excellence Centre associates can help you with whatever you need, wherever you are. To reach the Service Excellence Centre, please call: **1-866-635-6917**

### Download our Mobile Banking App

Complete your banking easily, securely, and conveniently by downloading our mobile banking app. Available on the Apple Store and Google Play.



WELCOME TO THE  
NEIGHBOURHOOD





## Local business deserves better than a bank.

If YNCU was to offer you only one thing, it would be this: a real partnership. We approach our work with every local business as if it's our own. And it shows.

Of course, we offer many other things, including a full suite of business banking services, run exactly the same way you run your own business. *Locally.*

### Don't just buy local. Keep your money here.

If you'd rather support a local shop than a big box store, think about where you keep your money – not just where you spend it. Unlike the banks, every dollar deposited at YNCU stays here. Profits are reinvested in the community. Small businesses get the funding they need to grow. All good things.

### Neighbours are better than strangers.

We're able to leverage the power of local decision-making to get you the financing you need. If you've ever been forwarded to a bank's head office with no firsthand knowledge of you or your business, you already know how valuable this can be.

### If it matters to you, it matters to us.

As a member of YNCU, you're also an owner. You have a say in where your money goes. You have a vote for who sits on the Board. And you get to share in the profits, along with the communities we serve. Banking doesn't get any more local than this.

## Get all the tools you need to grow.

With a full roster of products and services designed specifically for local businesses, we've got you covered.



### Better Banking

Because no two local businesses are the same, we offer a wide range of accounts and special services to meet their individual banking needs. Most importantly, we offer a real partnership.



### Borrowing for Business

Whether working to fund a new business plan, or providing an established business with a loan, line or letter of credit – we will always go the extra mile to help our local businesses achieve their goals sooner.



### Merchant Services

Take your pick from seven different PCI compliant payment solutions. With free rate reviews and 24/7 support, we make it easy to process credit and debit cards in-store, online, or on any mobile device.



### VISA for Business Credit Cards

Whether you're interested in earning cash back, streamlining your expenses, or earning rewards for your company, it's all possible with the right card.



### Online Banking

Get instant access to your finances and operations with our full suite of business tools. Consolidate accounts, allow users to view or initiate transactions, automate dual signature approvals and more.



### Agricultural Services

Supporting local farms is serious business. Providing everything from farm financing to mortgages, operating lines, crop input loans and other means of support, we are truly a good neighbor to our local farmers.