



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](https://www.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.



Get a plan that's **actually** a plan.

Sick of cookie-cutter financial plans masquerading as real plans? We have an answer for that. Join YNCU and become a stakeholder in the credit union, as well as your own financial destiny.

Set real world goals, get real advice, and make real choices that earn real results. Plan to retire, pay down debt, get ahead - whatever matters to you.

Goal Setting

Backed by expert advice, we can work with you to develop a plan that matches long-term goals with your short-term realities. Together, we'll help you save more, grow more, and do more with the money you have.

Investing

Matching your investment style, our dedicated Wealth Management Team offers a full range of investment products to help you reach your financial goals. This includes a full roster of investment products under a full service brokerage, as well as online investing and other products.

Retirement Planning

Setting yourself up for retirement is a matter of goal setting, discipline and foresight. With the right investment products at your disposal and a team dedicated to your growth, anyone can put retirement within reach. You just have to ask.

WE MAKE **BANKING** LESS COMPLICATED.

All the financial products & services you need. No assembly required.



WELCOME TO THE NEIGHBOURHOOD





Everyday banking, without the bank. Pure and simple.

Access all the financial products, services and conveniences you're used to. Get the personal support and real-world solutions you deserve. Banking is just better in the Neighbourhood.

At YNCU, membership means more – more growth, more guidance, and more investment in the places we call home. It also means fewer fees, frustrations and fumbles than a certain “bank” you may be with.

We're the total package.

From banking to borrowing, we've got all your personal and business banking needs covered. Shopping for a mortgage? Done. Looking for a solid investment plan? We can help with that, too.

We're around the corner.

Whether in branch, on your desktop, on your phone or through one of the largest Ding free® ATM networks in the country, YNCU is always there when you need us. 24 hours a day, seven days a week.

We're about being first.

First in service. First in financial planning. First in innovation. And of course, first in putting you first. But hey, that's just according to the largest annual banking poll in the country. For 15 years straight.

Get the accounts that fit you best.

Put an end to “one size fits all” banking with a selection of flexible chequing, savings and hybrid accounts designed with you in mind.

Chequing Accounts

From Simply Free to 100% Local, we offer a wide range of chequing accounts to suit your spending habits, whether you're looking to avoid fees or contribute to your community. We offer free unlimited e-transfers on all chequing accounts, and most come with Debit Card Buyer Protection and Extended Warranty built in!

Savings Accounts

Choose from savings accounts for the everyday, all the way up to more unique investments like our Combination Savings account, US Hybrid accounts and more. Enjoy great rates and above all, the comfort of knowing your money is always growing. It's a nice feeling.

Overdraft Protection

Available on most chequing accounts, our overdraft protection comes with no monthly fee when not in use – making it a no-brainer when it comes to covering your account between paydays.

Get the credit you deserve.

With decisions made locally, we can get you approved for the right mortgage, loan, line of credit or Mastercard® – fast, friendly, and with terms you can actually afford.



Mortgages

Buying a home is one of the biggest decisions you'll ever make and choosing the right mortgage is no different. Together, we can determine if a fixed or variable, open or closed mortgage is right for you. We also offer reverse mortgages, prefabricated construction mortgages, home improvement mortgages, and the like.



Loans

With flexible terms and competitive interest rates, our loans are decidedly personal; designed to suit your specific budget, needs and terms. We also offer loan protection and most importantly, a clear plan to help you pay it off as quickly as possible.



Lines of Credit

Offering standard lines of credit as well as home equity lines, we can give you convenient access to funds when you need them – paying back as little as the interest, or as much as you want at any time.



Mastercard®

With a huge selection of rewards-based, low interest, travel and student cards to choose from, we have the right card for any situation. Including your situation.