

# 2022 YNCU ANNUAL REPORT



# 75 YEARS IN YOUR NEIGHBOURHOOD





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# REPORT FROM THE BOARD OF DIRECTORS' CHAIR

I am pleased to report back to you, our members, on another positive year at Your Neighbourhood Credit Union. Our income before income taxes and membership patronage dividend once again exceeded the budget totaling 14.9 million. Consistent profitability is important as our regulations requires credit unions to maintain minimum levels of capital, which are partially generated through profits.

Success at a credit union does not end with our financial report. Indeed, the profit level that we create is most useful for what it allows us to do for our members and in our communities. When YNCU has a successful year, we believe the success should be shared with our members. This year, we will once again be giving \$350,000 in patronage dividends back to you, our members.

We are also using some of our income to give back to our communities. I am proud to be a member of an organization that has had a positive community impact. This year we donated over \$180,000 to charitable causes. We also had a staff team that volunteered 744 hours for local causes in our communities. This includes 11 staff teams which participated in the Coldest Night of the Year in 2022, raising over \$21,500 for local charities. I want to thank our staff for not only working hard for YNCU, but also for the tremendous impact you have had in our communities.

Improving our environmental impact was another strategic priority for YNCU this past year. During the last year, YNCU launched the Green Team to spearhead initiatives. For those

with an electric vehicle, we now have charging stations at our head office in Kitchener, the Windsor Branch, and the Stratford Branch. YNCU also purchased our first plug-in hybrid electric vehicle; a corporate van. We are also helping our members who wish to purchase electric vehicles by offering a special rate on electric car loans. Finally, my favourite green initiative was the creation of a pollinator garden at the head office to help support the maintenance of healthy bee and butterfly populations.

YNCU did all this while also growing substantially in the last year as we added over \$150 million in assets to our books. Why is growth like this important to YNCU? This is a question that the board asked ourselves this year. We did this in an effort to better articulate what we stand for as an organization.

YNCU seeks to be your first choice for financial services. When you, our YNCU members, choose to purchase additional products and services from us, it is an indication that YNCU is seen as a valuable partner that is building financial well-being together with our members; thus achieving our mission. So while a traditional financial institution would view growth as a mechanism to enrich share price, we view growth as a measure of our members' satisfaction with our services.

The board this past year also spent a great deal of time working on developing a new board leadership framework. The framework articulated not just the skills that we are seeking in board members but what character

we want our board members to exhibit. The new framework was seen as a resounding success as our regulator, the Financial Service Regulatory Authority of Ontario, asked us to present the framework to other credit unions.

Evaluating ourselves against the new framework, we are very satisfied with the function of our current board and wish to ensure that we remain a high-functioning team. Using this framework, we successfully recruited several candidates for the board who bring the skills and values we are seeking in board members. Five candidates are standing for election (two incumbents and three first time candidates) in our first-ever online election. We are excited to allow all our members to easily participate in voting for directors as a demonstration of our commitment to our cooperative democratic values.

This coming year the board will mark the mid-point of our current strategic plan. The board will be revisiting this plan to check in on our progress and to talk about how we can better achieve some of our strategic priorities. As part of this process, we plan to explore what being a member-centric organization means. We would welcome input from our members and staff as we embark on these conversations.



**ANTHONY PISCITELLI**

**Chair, Board of Directors**

# THE COMMITTEES ARE AS FOLLOWS:

## ▶ EXECUTIVE COMMITTEE

- Anthony Piscitelli, Chair
- Christine Coccimiglio, 1<sup>st</sup> Vice Chair
- Donna Bailey, 2<sup>nd</sup> Vice Chair
- Jared Bydeley

## ▶ GOVERNANCE COMMITTEE

- Donna Bailey, Chair
- Julien Den Tandt
- Craig Fee
- Lloyd Hotchkiss
- Mike Turner

## ▶ AGM COMMITTEE

- Craig Fee, Lead
- Donna Bailey

## ▶ AD HOC COMMITTEE

Set up on an “as needed” basis throughout the year.

## ▶ AUDIT COMMITTEE

- Christine Coccimiglio, Chair
- Jared Bydeley
- Mike Turner
- David Walker

## ▶ I.T. GOVERNANCE COMMITTEE

- Jared Bydeley, Chair
- Craig Fee
- Lloyd Hotchkiss
- Dave Walker

## ▶ NOMINATING/RECRUITMENT SUB-COMMITTEE

- Mike Turner, Lead
- Julien Den Tandt
- Lloyd Hotchkiss
- Donna Bailey

**ANTHONY PISCITELLI**  
Chair



**CHRISTINE COCCIMIGLIO**  
1<sup>st</sup> Vice Chair



**DONNA BAILEY**  
2<sup>nd</sup> Vice Chair



**JARED BYDELEY**



**JULIEN DEN TANDT**



**CRAIG FEE**



**LLOYD HOTCHKISS**



**MIKE TURNER**



**DAVID WALKER**



# BOARD OF DIRECTORS

# 2022 YEAR IN REVIEW



**2.67  
BILLION**

TOTAL ASSETS  
UNDER  
ADMINISTRATION



**8.65%**

IN DEPOSIT GROWTH



**7.6%**

IN LOAN GROWTH



**350,000**

PAID IN PATRONAGE DIVIDENDS



**3.95 MILLION**

IN TOTAL INVESTMENT SHARES  
& PATRONAGE DIVIDENDS PAID



**14.9 MILLION**

IN INCOME BEFORE TAXES  
& MEMBER PATRONAGE DIVIDENDS



**4,830,500**

PATRONAGE DIVIDENDS RETURNED  
TO MEMBERS SINCE 2005

# REPORT FROM THE CHIEF EXECUTIVE OFFICER

Success can be defined as reaching a goal or accomplishing something significant. It provides a source of motivation for people to change their lives and values.

However, success can rarely be achieved without the engagement and support of others. The support of others and the lives we have touched are the reason YNCU had one of the most successful years in its 75 Year history.

In my 35-plus years with YNCU, I have always believed in doing what is right for the membership, doing what is right for staff, and doing what is right to support our communities. Steady growth in 2022 led to good financial performance allowing YNCU to maintain a strong financial foundation and a high level of capital. YNCU capital ratios surpass all regulatory requirements.

2022 income before income taxes and membership patronage dividend was more than 35% higher than our budgeted target. This level of income allows YNCU to invest more in its technology, its communities, and its staff.

Being a financially thriving organization allows YNCU to help build financial well-being for others. And, to share its wealth with its membership and its communities. In 2022, YNCU set many goals outside of financial performance to create a better work experience and to contribute to community.

With more than 260 staff, YNCU sought to improve the overall employee experience at YNCU and be a credit union that attracts skilled staff. Using 2021 employee engagement scores as a benchmark, YNCU listened and learned what staff wanted to change. Many factors and programs contributed to this change, but the core requirement was to treat all employees fairly and to improve work-life balance. YNCU

introduced more mental health programs, flex time, and a hybrid work environment wherever it was possible. In 2022, year-over-year employee engagement scores improved by 10 percentage points.

I would like to thank the staff for their efforts and contributions to make YNCU an employer of choice and one we can all be proud of. YNCU values remain steadfast, and living them and sharing them has been a concentrated effort for the Board of Directors, the management and the staff of YNCU.

In 2022, YNCU continued to invest in the member service area by improving digital services and streamlining financial transactions. During the Summer of 2022, YNCU improved its online banking experience by launching a new online banking platform, and quickly thereafter a new mobile banking application. These improvements were very much appreciated by our members. We are looking forward to the final step of our brand harmonization, when our formerly Community First members will be converted over to our YNCU digital platforms.

We hold ourselves accountable to providing a member-centric experience, and measure ourselves to this standard. We ask members if YNCU is a financial institution they would recommend to others. The positives to this question continue to increase year-over-year. This improvement is something our organization is proud of, and our Net Promoter Score of 34.5 exceeds the Canadian credit union average score of 20.1.

To continually enhance the member experience, YNCU will continue to reduce processing times, launch new products, and review services. Investing in our staff through enhanced training and development will be a high priority to ensure

our members continue to receive smart advice and streamlined services.

Through the leadership of our staff, YNCU contributed more purposefully to the communities we serve. Employees volunteered over 700 volunteer hours to many different organizations and causes throughout 2022. We also made significant investments in our neighbourhoods through charitable donations, our Random Acts of Kindness Program, and our many local sponsorships. YNCU staff participation in the Coldest Night of the Year walk gave us the opportunity in many different communities to volunteer towards the same cause and YNCU was very well represented. The initiative got staff and members engaged as YNCU was the #5 fundraiser across Canada.

Looking forward, 2023 holds a great deal of opportunity for our credit union. Although YNCU has made great strides in member satisfaction and employee engagement, our organization will never stop improving the service to its members or earning the trust of its employees. We will continue to build financial well-being together. And, through numerous community programs like Shop Your Neighbourhood and Motivate2Skate, we are well on our way.

I thank the membership, the staff, and the Board of Directors for making 2022, our 75th anniversary year, a very successful and fulfilling experience.



**GORD  
HARRISON**

**Chief Executive Officer  
YNCU**





# REPORT OF THE **AUDIT & RISK MANAGEMENT COMMITTEE**

**THE AUDIT AND RISK MANAGEMENT COMMITTEE OF YOUR NEIGHBOURHOOD CREDIT UNION (YNCU) IS A COMMITTEE 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 & 36 OF ONTARIO REGULATION 105/22. THE COMMITTEE HAS OVERSIGHT RESPONSIBILITIES RELATING TO FINANCIAL REPORTING AND DISCLOSURE, INTERNAL AUDIT, EXTERNAL AUDIT, RISK MANAGEMENT, CONTROLS AND COMPLIANCE.**

**The Committee met six times since the last AGM and completed key activities.**

The committee 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, as well as their scope and audit plan. The committee reviewed the audited financial statements of the Credit Union and recommended their acceptance to the Board of Directors for the year ending December 31, 2022.

An RFP for an External Auditor for the period of three years starting December 31, 2023 was conducted that included a thorough review of the submissions with presentations by the auditing firms.

Additionally, the committee reviewed and approved the Internal Audit Charter and 2023 Internal Audit Plan, received and reviewed quarterly internal Audit activities and reports, and reviewed reports on the Credit Union's insurance coverage. Quarterly reports under the Enterprise Risk Management Program were reviewed, as well

as reports on regulatory compliance audits. Discussions were held with staff on any changes to the Credit Union's Accounting Policies.

In camera meetings with each of the external auditors, Internal Auditor, Chief Financial Officer and, Director Enterprise Risk Management were completed.

The Audit and Risk Committee also performed a review of the Committee's Board approved mandate and completed an 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, **Christine Coccimiglio (Chair), Jared Bydeley, Mike Turner, and David Walker.**

# 75 YEARS IN YOUR NEIGHBOURHOOD

Welcome,  
NEIGHBOUR.

**WE ARE SO THRILLED TO CELEBRATE 75 YEARS SERVING OUR MEMBERS AND OUR COMMUNITIES.**

It's so gratifying to look back and see how far we have come. YNCU would like to humbly thank all of the staff and members who have banked with us and believed in us. We are looking forward to continue making a difference and being a trusted financial partner in our neighbourhoods for the **NEXT 75 YEARS.**

WINDSOR TEACHERS  
CREDIT UNION LIMITED

WIN  
TEACH  
CRED  
UNION  
LTD.

ST. LOUIS PARISH

1947

J.C. Teron Co. Ltd.

Billboard People

INVESTMENTS  
INS • MORTGAGES

OPENING JUNE  
WE

J.C. Teron Co. Ltd.



TWIN CITY  
COMMUNITY CU

WATERLOO  
REGIONAL CU

GRAND RIVER CU

YNCU

YNCU

YNCU

1970

1979

2004

2007

2008

2016

Amalgamation of Waterloo  
Regional & Brant River CU

Amalgamation of YNCU  
& Grand River CU

Amalgamation of YNCU  
& Mitchell & District

Amalgamation of YNCU  
& Community First



# CONDENSED FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION	DECEMBER 31, 2022	DECEMBER 31, 2021
	(000's)	(000's)
Cash and Investments	141,824	127,331
Loans and Mortgages to Members	2,211,627	2,055,974
Other Assets	36,012	28,046
<b>TOTAL ASSETS</b>	<b>2,389,463</b>	<b>2,211,351</b>
Members' Deposits	1,795,157	1,652,312
Other Liabilities	431,397	407,657
Membership Shares	258	257
Member Equity Shares	70,773	68,966
Retained Earnings & Contributed Surplus	91,878	82,159
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	<b>2,389,463</b>	<b>2,211,351</b>

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.

<b>STATEMENT OF COMPREHENSIVE INCOME</b>	<b>FOR THE YEAR ENDED DECEMBER 31ST, 2022</b>	<b>FOR THE YEAR ENDED DECEMBER 31ST, 2021</b>
	(000's)	(000's)
Interest Earned	84,378	72,601
Other Income	7,019	6,793
<b>TOTAL REVENUE</b>	<b>91,397</b>	<b>79,394</b>
Interest Paid to Members on Deposits	26,671	19,114
Other Interest Expenses	8,612	8,014
<b>FINANCIAL EXPENSES</b>	<b>35,283</b>	<b>27,128</b>
Provision for (recovery of) Loan Losses	992	(536)
Personnel Costs	24,330	21,660
Occupancy Costs	4,726	4,722
General Business Costs	11,159	10,704
<b>OPERATING EXPENSES</b>	<b>41,207</b>	<b>36,550</b>
<b>INCOME BEFORE INCOME TAXES AND MEMBERSHIP PATRONAGE DIVIDEND</b>	<b>14,907</b>	<b>15,716</b>
Membership Patronage Dividend	350	500
Income Taxes	2,767	3,102
<b>NET INCOME</b>	<b>11,790</b>	<b>12,114</b>
<b>ACTUARIAL GAIN ON DEFINED BENEFIT PENSION PLANS</b>	<b>871</b>	<b>1,509</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>12,661</b>	<b>13,623</b>

# REPORT FROM LENDING SERVICES

CATEGORY	TOTAL PERSONAL LOANS & LINES OF CREDIT
NUMBER OF LOAN APPLICATIONS RECEIVED	742
NUMBER OF LOAN APPLICATIONS GRANTED	579
NUMBER OF LOAN APPLICATIONS WITHDRAWN OR DECLINED	163
\$\$\$ GROSS VALUE OF LOANS GRANTED	\$16,196,265
NUMBER OF DELINQUENT LOANS OVER 90 DAYS	31
\$\$\$ VALUE OF DELINQUENT LOANS OVER 90 DAYS	\$225,953

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, 2022 TO DEC 31, 2022**. This report also includes the number and dollar extent of loans (all lending types) 90 days or more in arrears as at DEC 31, 2022.

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.

<b>TOTAL RESIDENTIAL MORTGAGES &amp; MERITLINES</b>	<b>TOTAL AGRICULTURAL</b>	<b>TOTAL CORPORATE COMMERCIAL LENDING</b>	<b>YNCU TOTAL</b>
<b>1,442</b>	<b>35</b>	<b>351</b>	<b>2,570</b>
<b>1,241</b>	<b>8</b>	<b>102</b>	<b>1,930</b>
<b>201</b>	<b>27</b>	<b>249</b>	<b>640</b>
<b>\$394,112,945</b>	<b>\$1,674,536</b>	<b>\$190,323,584</b>	<b>\$602,307,330</b>
<b>10</b>	<b>-</b>	<b>-</b>	<b>41</b>
<b>\$1,430,403</b>	<b>-</b>	<b>-</b>	<b>\$1,656,356</b>

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 and Audit 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).

Content respectfully submitted by: Marc Rivard, Chief Lending Officer, Robert Leggo, Director of Collections, and Quincy Gidden, Business Services Specialist.

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

# NEIGHBOURHOOD GIVING

2022 was a year of action and engagement, filled with community involvement and our year-long 75th anniversary celebrations. As a committed community partner, we make it a priority to lead community initiatives, make a positive impact, and help to make life better in the places our members live, work, learn, and play. We maintained our Good Neighbours Program where employees and board members did four hours of volunteer work and made \$150 donations to local charities. Our Dress Down Day program continued to have an impact, with randomly selected staff choosing charities that are close to their hearts as recipients of our collected donations.

In honour of our 75th anniversary, each staff member was given \$75 to complete a random act of kindness in their community. These random acts included surprise gas and grocery gift cards, backpacks and school supplies, assistance with vet bills, and more. Our Random Acts of Kindness program saw us give \$18,000 back into our communities, with every dollar completely directed by our staff members. Our branches also hosted celebrations for their members to commemorate this milestone. We also celebrated corporately by supporting the Summer Moon Festival in Sault Ste. Marie and Neighbour's Night in Kitchener-Waterloo.

Additionally, YNCU presented a series of donations to support local causes that align with our values. MennoHomes, KidsAbility, Community Support Connections, The Food Bank of Waterloo Region, True North Aid, The Canadian Mental Health Association and Women in Crisis Services Waterloo Region received \$10,000 donations to assist them with funding for their programs and services.

2022 was the first year for YNCU Teach, where we gave back to deserving schools and teachers in our neighbourhoods. Two nominated schools received \$5,000 grants and one nominated educator received a \$1,000 grant.

In an effort to promote equal access and inclusion, YNCU introduced Motivate 2 Skate at the YNCU Soo Pee Wee Arena and offered free skating lessons from YNCU volunteers to international students and newcomers, as well as children enrolled in the Big Brothers Big Sisters program.

YNCU staff members from all branches and departments lent a helping hand for the Coldest Night of the Year Walk, where over 100 staff members across our footprint walked for the cause. Our corporate donation and fundraising efforts raised nearly \$40,000 for vulnerable families and individuals living in our communities.

To support small businesses, we introduced the SHOP SMALL. SHIP FREE. campaign, where we selected three small businesses and covered their shipping costs for one month. This campaign provided additional support and exposure through free digital and social media advertising. The three businesses chosen were Ontario Wild, Little Leaf All Natural, and Jenka Clothing Co.

We want to thank each and every person who supported our community efforts this year. Whether you stopped by a branch event, shopped at a local business we promoted, donated to one of our charity causes, or even liked one of our posts on social media - every act of support helps us grow and do even more for our communities.

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## DRESS DOWN DAY STAFF DIRECTED DONATIONS

ALS Society of Canada

Brantford Food Bank

Changing the Flow

Food4Kids Ontario

Foundation for Enriching Education Perth Huron

Grand River Hospital Foundation

Pound Dog Rescue - Ontario

Sault Ste. Marie Humane Society

The Northern Ontario Animal Welfare Society

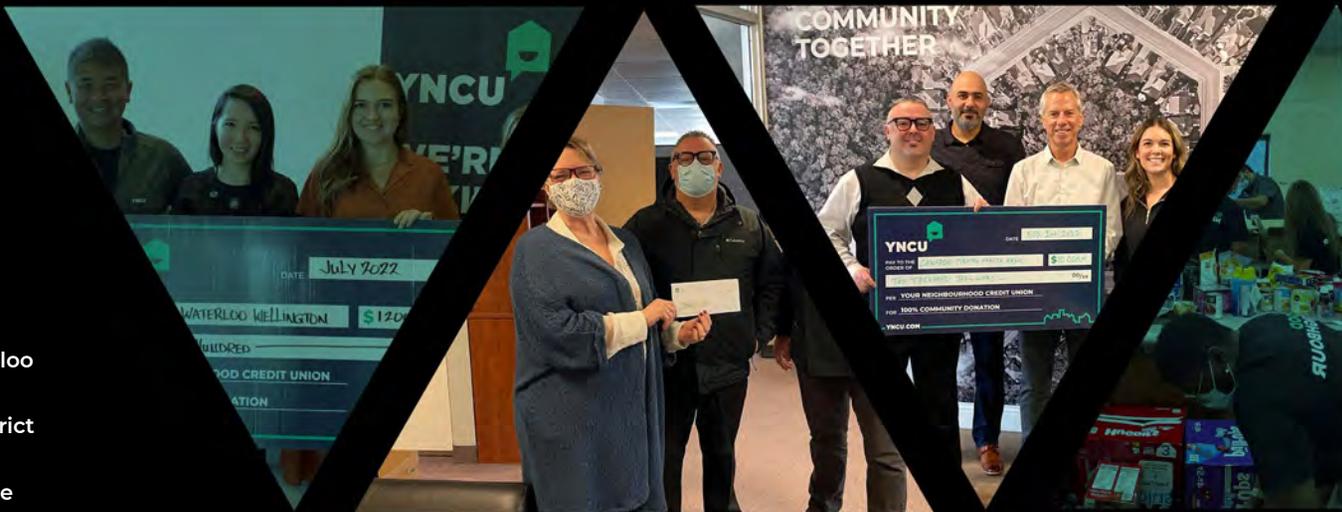
The Pet Patrol Elmira

Women's Crisis Services of Waterloo Region



**IN 2022, YNCU INVESTED IN THE FOLLOWING CHARITABLE ORGANIZATIONS & COMMUNITY GROUPS:**

- Alzheimer Society of Perth County
- Animal Assistance Group
- Big Brothers Big Sisters of Waterloo Region
- Blue Sea Philanthropy
- Brantford Food Bank
- Cambridge Vineyard Christian Fellowship
- CanadaHelps - Canadon
- Canadian Liver Foundation
- Community Support Connections - Meals on Wheels
- Heart and Stroke Foundation of Canada
- London and Area Food Bank
- MennoHomes
- Mitchell & District Agricultural Society
- Muslim Association of Canada
- Ontario Credit Union Foundation
- Oxford County 4-H Association
- Ray of Hope
- Ritz Lutheran Villa
- Spiritwind Christian Centre of Guelph
- St. Mary's General Hospital Foundation Kitchener-Waterloo
- St. Vincent Place Men's Shelter
- The Alzheimer Society of Sault Ste. Marie & Algoma District
- The Canadian Mental Health Association
- The Canadian Mental Health Association, Sault Ste. Marie
- The Canadian Mental Health Association, Waterloo Wellington
- The Food Bank of Waterloo Region
- The Indian Friendship Centre of Sault Ste. Marie
- The Lord's Kitchen Society
- The Salvation Army
- The Terry Fox Foundation
- True North Aid
- University of Waterloo
- Victorian Order of Nurses, Oxford Community Corporation
- Windsor Essex Child/Youth Advocacy Centre
- Windsor Lifeline Outreach
- Women's Crisis Services of Waterloo Region





# WE'RE GETTING GREENER

**IN 2022, WE INCREASED FOCUS ON OUR RELATIONSHIP WITH OUR PLANET. WITH ENVIRONMENTAL GOVERNANCE AT THE HEART OF OUR PRINCIPLES, THIS SHIFT INVOLVED ADJUSTING EXISTING POLICIES, TAKING NEW ACTIONS, IMPLEMENTING INNOVATIVE PROGRAMS, AND MAKING NEW PARTNERSHIPS. WE KNOW THERE IS SO MUCH MORE WE CAN DO TO BE BETTER STEWARDS OF OUR ENVIRONMENT. WE WERE FORTUNATE TO TEAM UP WITH SUSTAINABLE WATERLOO REGION, WHICH FOCUSES ON ASSISTING LOCAL BUSINESSES WITH ORGANIZATIONAL SUSTAINABILITY PRACTICES AND TARGET-SETTING. WE KNEW THAT OUR PATH TOWARD BEING MORE ENVIRONMENTALLY CONSCIOUS AND MORE SUSTAINABLE WOULD BE BEST ACHIEVED BY COMMITTING TO LEARNING AND TRUSTING EXPERTS IN THE FIELD.**

Our cross-functional Green Team, as well as our Facilities Staff, led the YNCU environmental initiatives in 2022, including:

- New electric vehicle charging stations were installed at YNCU locations in Kitchener, Windsor, and Stratford.
- The YNCU Kitchener corporate vehicle was replaced with a plug-in hybrid electric van.
- A pollinator garden was planted at YNCU Corporate Office in Kitchener.
- Composters were installed at the Kitchener Corporate Office.
- Recycling efforts were increased, and single-use plastic garbage bags were reduced through central waste stations in all offices.
- A YNCU micro-forest was planted in Cambridge.

- Our teams initiated more in-depth waste, water, and utility tracking systems.
- YNCU staff were engaged with “Carbon Cleanse” challenges.

We also offered an electric vehicle loan and a Green Neighbourhoods GIC in branches, to promote both environmentally conscious purchases and investments.

We recognize that sustainability is an investment in the long-term future of our planet and our credit union. We understand that we only get one planet, and the actions we take as an organization and as individuals will have lasting ramifications for future generations. The more we come together to prioritize the environment and make meaningful changes to our processes, the better off we will all be. Even the smallest of actions can add up in a very tangible way. We are only getting started and learning so much valued information from those with a wide depth of knowledge in this sphere. YNCU is committed to constant education and improvements to be more environmentally-minded for the betterment of our shared home.

## BRANCH LOCATIONS

### SOUTHERN ONTARIO

**Brantford - Charlotte Street**  
7 Charlotte Street · Brantford

**Brantford - Fairview Drive**  
403 Fairview Drive · Brantford

**Cambridge**  
385 Hespeler Road · Cambridge

**Guelph**  
190 Clair Road East · Guelph

**Kitchener - Fischer-Hallman**  
685 Fischer-Hallman Road · Kitchener

**Kitchener - Weber Street**  
1334 Weber Street East · Kitchener

**London**  
1140 Southdale Road West · London

**Mitchell**  
105 Ontario Road · Mitchell

**Paris**  
75 Grand River Street North · Paris

**Stratford**  
603 Huron Street, Unit 3 · Stratford

**Waterloo - Erb Street**  
655 Erb Street West · Waterloo

**Waterloo - Uptown**  
8 William Street East

**Windsor**  
650 Division Rd, Unit 403 · Windsor

**Woodstock**  
400 Dundas Street · Woodstock

### NORTHERN ONTARIO

**Bay Street**  
289 Bay Street · Sault Ste. Marie

**Trunk Road**  
535 Trunk Road · Sault Ste. Marie

**Timmins**  
146 Cedar Street South · Timmins

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

## LAND ACKNOWLEDGMENT

YNCU's Corporate Offices and branches are all located in First Nations traditional territory. In order for the Crown to obtain title to the lands, treaties were required by British law. The treaty-making era began in 1764 and allowed Southern and Northern Ontario to be settled by Canadians.

Today, there are 17 First Nations located across YNCU service areas including around Sault Ste. Marie – Batchewana First Nation, and Garden River First Nation; and in Timmins – Flying Post First Nation, Mattagami First Nation, Wahgoshig First Nation, and Matachewan First Nation.

And in Southern Ontario, Mississaugas of the Credit, Six Nations of the Grand River, Chippewas of the Thames, Oneida Nation of the Thames, Munsee-Delaware Nation, Chippewas of Kettle and Stony Point, Aamjiwnaang First Nation, Ojibways of Walpole Island (Bkejwanong), Moraviantown of the Thames, Munsee-Delaware Nation and Caldwell First Nation.

Our branches and Corporate Office in the city of **Sault Ste. Marie** operate in Anishinaabeg (Ojibwa, Michi Saagiig, Odawa, Pottawotomi) territory. These are the treaty lands of the Robinson Huron Treaty in 1850 and the historic homelands of the Anishinaabeg and Sault Ste. Marie Métis peoples.

The city of **Timmins** is in Anishinaabeg (Ojibwa, Michi Saagiig, Algonquin) and Mushkegowuk (Cree) territory. These are the Treaty lands of the James Bay Treaty No. 9 (1905-06). These lands are also the historic homelands of the Anishinaabeg, Mushkegowuk and Abitibi Inland Métis peoples.

The cities of Sault Ste. Marie and Timmins-Abitibi have also been the homelands of historic Métis communities and councils.

The cities of **Windsor and London** are in Anishinaabeg (Chippewa) territory. These are the treaty lands of the Upper Canada Treaty No. 2 (Mackee Purchase, 1790). These

lands are also the historic homelands of the Anishinaabeg, Myaamia and Attiwoonderonk (Neutral) and Wendat peoples.

The cities of **Mitchell** and **Stratford** are located on Anishinaabeg territory (Chippewa). These are the treaty lands of the Upper Canada Treaty No. 2 in 1790 and Upper Canada Treaty No. 29 (Huron Tract, 1827). They have been the historic homelands of the Anishinaabeg, Myaamia and Attiwoonderonk (Neutral) peoples.

Our Corporate Office and our branches located in **Kitchener, Waterloo, Cambridge, Paris, Brantford, Woodstock** and **Guelph** are located in Anishinaabeg (Michi Saagiig) and Haudenosaunee (Six Nations) territory. These are the treaty lands of the Upper Canada Treaty No. 3 (Between the Lakes Treaty, 1792) and Upper Canada Treaty No. 4 (Simcoe Patent, 1793) and are also subject to Haldimand Proclamation (1784). These have been the historic homelands of the Anishinaabeg and Attiwoonderonk (Neutral) peoples.

Southern Ontario also has several contemporary Métis communities and councils including Windsor-Essex Métis Council, Thames Blue Water Métis Council, Grand River Métis Council and Clear Waters Métis Council.

These lands also have several historic nations including the nation known by their allies as Attiwoonderonk called the "Neutral" by the French. The Wendat were also signatories to Upper Canada Treaty No. 2.

YNCU acknowledges the history of the traditional territory in which it operates.

Our sincerest thanks to **Bob Goulais from Nbisling Consulting** for his time and effort providing us with this education.

Bob asked us to remind all YNCU staff and members to consider, that no matter where they are in Canada, that they are on Indigenous Traditional Territory and on the treaty lands of many First Nations.

