

# Motor City

community credit union

We See What You See



## 2017 Annual Report



### **Mission Statement**

Motor City Community Credit Union's Mission is to enhance the quality of life of our community by delivering quality financial products and services effectively, efficiently and with excellence.

### **Vision Statement**

Motor City Community Credit Union strives to be an innovative provider of superior services for the benefit of our member-owners. We operate under the philosophy of "people helping people help themselves".

### **Values**

**Trust:** We will establish an environment that is responsible, innovative and financially sound.

**Integrity:** We will always provide our products and services with confidence, pride, dignity and a positive attitude focusing on the best interests of our member-owners and the community.

**Honesty:** We will provide our member-owners and community with open and direct communication.

**Accountability:** We will be responsible to our member-owners, employees, colleagues and communities for the results of our decisions and actions.

**Social Responsibility:** We will act to promote environmental sustainability and uphold the co-operative principles as responsible corporate citizens.

**Loyalty:** We will reward our member-owners for their loyalty.



### **On the cover**

Artwork created for Motor City by Windsor artist, Owen Swain - owenswain.com.

## Board of Directors



**Don Fraser**  
Chair

*Term Expires: 2019*



**Stephane Boucher**  
Vice Chair

*Term Expires: 2018*



**Wendy Dupuis**  
Corporate Secretary

*Term Expires: 2019*



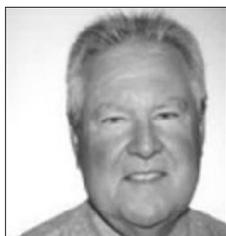
**Jim Angus**  
Director

*Term Expires: 2018*



**Joe Barile**  
Director

*Term Expires: 2018*



**Randy Dupuis**  
Director

*Term Expires: 2017*



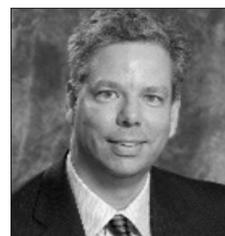
**Sandra Fischer**  
Director

*Term Expires: 2017*



**Deborah Livneh**  
Director

*Term Expires: 2017*



**Carl A. Merton**  
Director

*Term Expires: 2019*



**Marc Moore**  
Director

*Term Expires: 2018*

## Director Attendance

The Board of Directors mandate is to protect and enhance Motor City's assets and is responsible for ensuring Motor City has a clear strategic direction. The Board of Directors goal is to serve and protect the best interest of the Members and stakeholders. It is further responsible for overseeing Management to ensure that operations are managed according to sound business standards.

The Board of Directors has determined that "Attendance by Directors" is important to them in achieving their goal of proper oversight of the organization. As such, the Board continues to track attendance on a twelve month basis. The attendance record and percentages of our respective Directors pertaining to the period May 1, 2016 to April 30, 2017 are noted below.

### Board of Directors Meeting Attendance (2016 Fiscal Year)

Director	Board of Directors		Committee		Total		%
	Attend	Held	Attend	Held	Attend	Held	
Jim Angus	13	15	10	10	23	25	92
Joe Barile	9	15	9	10	18	25	72
Stephane Boucher	15	15	15	15	30	30	100
Randy Dupuis	14	15	13	15	27	30	90
Wendy Dupuis	15	15	15	15	30	30	100
Sandra Fischer	5	5	3	3	8	8	100
Don Fraser	15	15	13	16	28	31	90
Deborah Livneh	14	15	8	8	22	23	96
Carl Merton	14	15	10	12	24	27	89
Marc Moore	13	14	10	12	23	26	88

# CEO & Board of Directors' Report

As I am writing this, unemployment in our region is under 5%, housing prices have gone up over 20% in the last 12 months and the market is hotter than anyone can remember with houses being sold the day they are listed, multiple offers and bidding wars. There is a lot of positive energy in our community and people are feeling really excited about the future for the first time in quite a while. It is great to see, and be part of our community coming alive.

Just like the city we live in, Motor City Community Credit Union also had a great year. Our total assets grew by \$46 million or 15% to end the year at \$350 million. Our income before income taxes also ended the year at just over \$1 million.

This kind of growth doesn't come by accident. Our staff, in all areas of the Credit Union, worked very hard to make sure that we were meeting the needs of our members, and that we were serving the needs of our community. The result of this hard work is that more and more current and new members are putting their faith and financial future into the hands of Motor City and driving our success and in turn, their own.

This housing market is great for sellers. It's not that great for buyers though. New home buyers need to make sure that they are not taking on more risk than they can afford. They also need to make sure that they don't skip important steps in the purchase process, like a home inspection. Taking these kinds of short cuts can cost the home owner significantly in the long run.

Just like the new home buyer, Motor City needs to make sure that we don't get caught up in our own success and that we are maintaining strong capital levels. With that in mind, the Board of Directors is looking at undertaking a new share offering in the fall. Like the new home buyer this will ensure that we are able to continue to meet your needs in years to come.

One of the other risks that all Credit Unions, including Motor City are facing is our aging membership. The average credit union member is in their mid 50s and this has been steadily increasing over the past 20 years.

With this in mind, Motor City undertook a review of its products to ensure that they would continue to meet the needs of our current members but also be attractive to new potentially younger members.

This started with our personal chequing accounts, which when we began over a year ago had 17 different variations. The review has led to the replacement of our 17 old accounts with four new, simple and easy to understand accounts, which we call Flex. In early April, all of our members' accounts were converted to one of the Flex family of accounts. These include; FreeFlex a no fee, no minimum balance basic account; Flex+ a full service account, which for \$10 a month includes items like five free email money transfers, free annual cheques, a monthly stop payment and many other features; and Flex62+ a full service account for members over the age of 62, which includes all the services of the Flex+ with no monthly fee.

We also introduced the YouthSave account, which is a FreeFlex account for members under the age of 18 designed to help encourage young people to save, by offering a 2% return on their account balance, up to \$10,000. Our goal with this account is to instill the importance of saving in young members so that they maintain this healthy financial habit as they grow up.

In addition to the new accounts, to attract the next generation of members, Motor City also launched a series of YouTube videos that take a light hearted look at bad banking practices. These videos poke fun but also take a serious look at how Credit Unions are different from Banks. The video series recently won two national awards for Achievement In Marketing Excellence from the Marketing Association of Credit Unions.

In the coming year you will see your Credit Union continue to invest in new technology to keep up with the growing demands of our members. We are launching OpenAnywhere, which will allow someone to become a new member of Motor City online or through a mobile application. We are also launching ClickSwitch, which will allow current and new members to easily move their pre-authorized deposits and payments from another financial institution to their account at Motor City. We want to make it as easy as possible for all our members to take advantage of the great services that we have to offer.

One of the things that we are most proud of here at Motor City is our ongoing relationships with our community and our ability to support the local area we live in. This can especially be seen through our work over the years with In Honour of the Ones We Love. In the last year this support led to the sponsorship and naming of one of the rooms at the

Ronald McDonald House inside Windsor Regional Hospital's Metropolitan Campus. For anyone who has ever had the need to use the services offered by Ronald McDonald House, we know the value that this offers to our community and it is our honour to be able to support such a worthwhile cause on behalf of our members.

At Motor City we pride ourselves in not only being able to offer financial support for our community but also in being able to actively take part in making it a better place. This is why you see Motor City staff out at many events throughout the year. This takes many forms from helping Goodfellows pack boxes, walking or running in the mud for cancer research or even handing out refreshments at a golf tournament. This is important to us, so important that we have introduced a volunteerism program that allows all staff to contribute to our community on credit union time without having to give up any pay.

Finally, I would like to again thank everyone who has made this another great year for Motor City. The staff, whose hard work and dedication in continuing to put the needs of our members first is helping our members reach their goals every day. The Board of Directors, who continue to provide leadership and direction for the Credit Union that forms the basis of our Mission and Vision. Most of all to our membership, without you there would be no Motor City Community Credit Union. In putting your trust in us, we all succeed.

Thank you.



  
**Charles Janisse**  
CEO



  
**Don Fraser**  
Chair



## We See What You See A Connected Community



BECOME A MEMBER ONLINE AT  
[MCCCU.COM](http://MCCCU.COM)



TECUMSEH ROAD BRANCH  
6701 Tecumseh Rd. E  
519-944-7333

MARKET SQUARE BRANCH  
1375 Walker Rd.  
519-258-0021

CITY CENTRE BRANCH  
189 City Hall Sq.  
519-252-0123

COMMERCIAL LENDING CENTRE  
420 Kildare, Unit 301  
519-977-6939

**2016 was a busy year for your Credit Union.** This year we worked hard to provide more banking options with new products, services and solutions. Putting members first and giving back to our community go hand in hand. We were also out in force at many community events. It's important to us that we give our time as well as our monetary donations. One of the highlights from this past year was taking part in Open Streets. This outstanding event, organized by the City of Windsor gave everyone the opportunity to experience Windsor in a different way. Eight kilometers of roads were open only to pedestrians for a short time in July and September. Another employee favourite is the Heart & Stroke Foundation's Big Bike event. It's these amazing community events that we love being part of and look forward to every year.



*Motor City employees and family participate in the annual Big Bike for Heart & Stroke*

As Canada celebrates 150 years, Windsor celebrates 125 and we celebrate 77 years, Motor City was proud to welcome more new Canadians and new members in 2016. Another accomplishment this year was developing deeper connections with businesses, union groups and organizations that were interested in putting their money and members money with a unionized financial institution to support and keep funds local. The history of Motor City includes many different Credit Unions and we are pleased to be able to support the numerous community groups that include health and welfare, culture and the arts, sports, education and social justice.



*Becky Langlois, Marketing and Community Relations Manager awards Essex Kent Junior Golf Tournament recipients with a \$200 Motor City Scholarship*

Another one of our favourite things is our awarding the **Ron Bate Scholarship** each year at our Annual General Meeting. Ron Bate was a Director and Corporate Secretary of Windsor City Centre Credit Union for 22 years. Ron was one of the Credit Union's most dedicated Directors and was a strong advocate of the Credit Union system. His decisions would always lean towards what was best for the members. To honour his commitment to the Credit Union, we established a scholarship in his name. Each year we award four members and four non-members with \$1,000 each for their education.

Last year our award recipients were Kylee Wilson, Taylor Severin, Lauren Szucki, Prakash Pandya, Jewels Adair, Curtis Labutte, Elizabeth Beveridge and Andrew Kosty.



*Employees and board members with the Ron Bate Scholarship recipients*

Over 1.5 Million people in Ontario belong to a Credit Union. As members, we put you first and when you join, you become a member and an owner, not just an account holder. Being locally owned and operated means that all decisions are made right here, from approving a loan to introducing a new product or service. Motor City also benefits from being a part of a national system of Credit Unions that work co-operatively on the national, provincial and local level to guide members in achieving financial well-being.

### **Your money stays and works for your community.**

Our commitment is to provide to you, the membership, competitive products and services, to encourage you to seek Motor City Community Credit Union as your primary financial institution, because "We See What You See".

Thank you to our members! By being a member, you allow us the opportunity to give back within the community that we live in. We continue to be there for our community in many different ways. Keep an eye out for our employees and board members this coming year!

**2016 Community Partners**



*Motor City sponsors Walkerville Brewery's Cheers and Beers holiday event. Together we raised \$4,000 for United Way Windsor-Essex*



*Platinum Sponsor (\$2,500) of Drive Out Cancer Classic. Here they donate \$15,000 to Windsor Cancer Centre Foundation*



*In Honour of the Ones We Love presents Ronald McDonald House Charities Southwestern Ontario with \$185,000. Motor City was proud to partner by donating \$50,000*

**PROUD TO SUPPORT AND PARTNER**

**In Honour of the Ones We Love  
(Ronald McDonald House Windsor)**

**Scholarships and Bursaries**

**Junior Achievement  
South Western Ontario**

**Windsor Youth Centre**

**Arts Collective Theatre**

**Big Brothers & Big Sisters  
Windsor-Essex**

**WEtech Alliance**

**Life After Fifty**

**Run for Rocky**

**City of Windsor – Open Streets**

**Unemployed Help Centre**

**Windsor Regional Hospital**

**Hotel-Dieu Grace Healthcare**

**Heart Defects Society**

**Heart & Stroke Foundation - Big Bike**

**WE Care for Kids Foundation**

**Big Brother Big Sisters  
Windsor-Essex**

**House of Sophrosyne**

**Wounded Warriors Canada**

**Sport Fest Windsor**

**Windsor-Essex County Senior  
Sports Organization**

**Windsor Lacrosse**

**Windsor Minor Hockey**

**Essex Kent Junior Golf**

**Children's Aid Society**

**University of Windsor**

**St. Clair College**

**Windsor Police Association**

**Windsor Firefighters Benefit Fund**

**Windsor Residence for Young Men**

**Windsor Youth Centre**

# Products & Services

## Built around the needs of our Members

Our members need to bank anywhere, anytime. Below is a short list of products that we offer. For a full list, please visit a branch of your choice or visit [mccu.com](http://mccu.com) at your convenience.

Savings & Chequing Account  
Tax-Free Savings Account  
Strictly Community Account

Student Account & Line of Credit  
Mortgage  
Merit Line

Loans & Lines of Credit  
Investments  
Canadian and US Business Services



Use one of over 3,300 ATMs on the Exchange Network across Canada!  
Use your mobile app to find the closest ATM.

## Marketing

Our Member Referral program continues to be a great incentive for our members who tell their friends and family about banking with Motor City. Each new member, along with the referring member receives \$50 when they open an account. This is our way of saying thank you for taking that extra step! Let's tell our story about banking the Credit Union way to the young people in our lives. Refer someone today.

For the first time ever in Canada, there are more people over the age of 65 than under the age of 14. Students become young leaders making their way in our community and we are here to help them through the good and the bad times in their financial lives. With our new YouthSave and Flex Family accounts, we have positioned ourselves to be the go-to Credit Union for accounts that are simple to understand and do not have fine print like minimum balances. Along with building attractive accounts, it is important to make sure they look and feel like a Motor City product. The marketing material you will see was strategically designed this way. Have a look below at just some of the material.



## Digital Services

As our youth membership continues to grow so do we. We've undergone a website redesign, utilize social media and last year we launched a series of videos on YouTube entitled, Bad Banking. These videos have been successful in building brand awareness in new channels.

Members can also continue to connect with us online on Facebook, Twitter and Pinterest.

### Electronic Banking

- Online Banking
- Deposit Anywhere™
- Personal Financial Management
- Motor City Mobile App
- Interac® E-transfers
- Open Anywhere (coming soon)
- ClickSWITCH (coming soon)



Your deposits are protected - Unlimited insurance coverage for registered savings plans.

Motor City member deposits held in registered savings plans are separately insured from the deposits held in other accounts. All eligible deposits made to any registered savings plan such as RRRSP, RRIF, LIRA, LIF, RDSP, RESP and TFSA are fully insured with no maximum limit.

Motor City partners with Manulife Securities for financial, estate planning and investment products. Manulife Securities is on site to provide members with the professional advice they seek.





*Tecumseh East staff shows off their ugly Christmas sweaters*



*Staff and board chair volunteering at Chili Fest*



*Market Square staff celebrate Credit Union Day on October 20*



*Market Square participate in Hats on for Health Care*



*Staff and board chair at the Commercial Lending Annual BBQ*



*Joe and Charles congratulate Connie on her retirement from Motor City*



*City Centre celebrates back-to-school with their number of days worked*



*Motor City employees at Battle of the Hors D'oeuvres*



*Matt and Charles volunteering at Potato Fest*



*Matt and Danielle with McDonald's employees on McHappy Day*



*Steve & Becky donate the Commercial BBQ proceeds to Anita from IHOWL*



*Pennie, Carol and Connie at the 2016 Annual General Meeting*

# Audit Committee Report

The Audit Committee supports the Board of Directors through oversight responsibilities relating to the financial information and reporting processes, including the risks and controls related to those processes, which management and the Board have established.

As delegated by the Board, and as mandated by the Credit Union and Caisse Populaires Act, 1994 and associated Regulations, the Committee has primary responsibility for review of the audited financial statements, internal controls, accounting policies and reporting procedures and it has primary contact with both the external and internal auditors. The Committee must meet at least quarterly and arranges its agenda so that, on an annual basis, its required duties are performed and appropriate action is taken as necessary.

I am pleased to report the Audit Committee, comprised of five members, has fulfilled its annual mandate over the course of its nine meetings and completed the following significant activities:

- Reviewed the financial statements and results of the year-end audit with the external auditor prior to the approval by the Board for issuance to the members, including serving as the principal communication link between the external auditors and the Board of Directors and, in particular, reviewing the terms of engagement and scope of the audit;
- Performed an assessment, in conjunction with management, of the performance of the External Auditors to improve the effectiveness of the audit;
- Ensured that all regulatory filings were submitted on time;
- Reviewed the policies, procedures and controls, which relate to legislative compliance, with particular focus on requirements for liquidity, capital adequacy, market risk and interest rate risk management;
- Served as the Board's liaison with the internal auditors and reviewed the internal audit mandate, work plan and reports;
- Performed an assessment, in conjunction with management, of the performance of the internal auditors to improve the effectiveness of the internal audit;
- Reviewed the internal controls and reviewed management's quarterly reports, including the Disaster Recovery Plan and Quarterly Enterprise Risk Management Report;
- Completed a self-assessment on the effectiveness of the Committee and took the necessary steps to ensure future effectiveness; and,
- Participated in training and development as the committee determined to be appropriate.

Based on its findings, the Audit Committee issues reports and makes recommendations to the Board and/or senior management as appropriate with respect to the matters outlined above and follows up to ensure that the recommendations are considered and implemented. During the year, the Committee received full co-operation and support from management to enable it to play an effective role in maintaining the quality of financial reporting to the Members and enhancing the overall control structure of the Credit Union.

There are no significant recommendations made by the Audit Committee that have not been either implemented or are in the process of being implemented by management. In addition, there are no matters which the Audit Committee believes should be reported to the Members, other than as described above, nor are there any further matters that are required to be disclosed pursuant to the Act or Regulations.

On behalf of the Committee,



Carl Merton  
Chair, Audit Committee

**Audit Committee:**

Jim Angus | Joe Barile | Randy Dupuis | Deborah Livneh

# Management's Responsibility for Financial Reporting

The accompanying summarized financial statements and all the information in this annual report are the responsibility of Management and have been approved by the Board of Directors. All financial and operating data included in this annual report are consistent with the financial statements.

A system of internal controls has been designed by Motor City Community Credit Union to provide reasonable assurance that its assets are safeguarded; that only valid and authorized transactions are executed; and that the books and records reflect the transactions of Motor City Community Credit Union. The Credit Union's internal audit process monitors this system of internal controls, including ongoing compliance with its established policies and procedures.

Motor City Community Credit Union's Board of Directors is responsible for ensuring management fulfills its responsibilities for financial reporting, and is ultimately responsible for reviewing and approving the financial statements. The Board carries out this responsibility principally through its Audit Committee, appointed by the Board. The Committee meets periodically with Management and the external auditors to discuss internal controls over the financial reporting process, auditing matters and financial reporting issues to satisfy it that each party is properly adhering to its responsibilities.

The Committee reports its findings to the Board for consideration when approving the financial statements for issuance to the Members. The consolidated financial statements have been prepared by management in accordance with International Financial Reporting Standards and have been audited by Collins Barrow Windsor LLP Chartered Accountants, Licensed Public Accountants.



Charles Janisse  
Chief Executive Officer



Jane White  
Chief Financial Officer



# Flex

## CHEQUING ACCOUNTS

Flex a little or a lot, the choice is yours.

**FreeFlex** | **Flex+** | **Flex62+**

You choose what account works for you. Bank online or in-branch for FREE with our new **FreeFlex** account, or choose our new **Flex+** account to receive extra features like FREE e-Transfers.

**Plus, you never have to worry about carrying a minimum balance.**



**Collins Barrow Windsor LLP**  
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Windsor, ON N8X 4L4  
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F: 519.256.6152  
Email: cbwindsor@collinsbarrow.com  
www.collinsbarrow.com

## **Report of the Independent Auditor on the Summary Financial Statements**

### **To the Members of Motor City Community Credit Union Limited**

The accompanying summary financial statements, which comprise the summary statement of financial position as at March 31, 2017 and the summary statements of comprehensive income and members' equity for the year then ended are derived from the audited financial statements of Motor City Community Credit Union Limited for the year ended March 31, 2017. We expressed an unmodified audit opinion on those financial statements in our report dated May 19, 2017.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of Motor City Community Credit Union Limited.

### **Management's Responsibility for the Summary Financial Statements**

Management is responsible for the preparation of a summary of the audited financial statements on the basis described above.

### **Auditors' Responsibility**

Our responsibility is to express an opinion on the summary financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard (CAS) 810, "Engagements to Report on Summary Financial Statements."

### **Opinion**

In our opinion, the summary financial statements derived from the audited financial statements of Motor City Community Credit Union Limited for the year ended March 31, 2017 are consistent, in all material respects, with the audited financial statements, in accordance with the criteria described above.

*Collins Barrow SNT LLP*  
Chartered Professional Accountants  
Licensed Public Accountants  
Sudbury, Ontario  
May 19, 2017

*Collins Barrow Windsor LLP*  
Chartered Professional Accountants  
Licensed Public Accountants  
Windsor, Ontario  
May 19, 2017

**Summary Statement of Financial Position****(Audited)****March 31, 2017**

(in thousands of Canadian dollars)

	2017	2016
<b>Assets</b>		
Cash and cash equivalents	\$ 2,434	\$ 4,185
Liquidity reserve and term deposits	20,999	18,175
Investments	2,757	3,085
Loans to members	319,990	276,266
Property, plant and equipment	1,346	1,353
Other assets	3,470	1,813
<b>Total assets</b>	<b>\$ 350,996</b>	<b>\$ 304,877</b>
<b>Liabilities</b>		
Members' deposits	\$ 252,349	\$ 229,978
Mortgage securitization liabilities	69,458	45,745
Other liabilities	11,571	11,900
Share capital	2,193	2,161
<b>Total liabilities</b>	<b>335,571</b>	<b>289,784</b>
<b>Members' equity</b>		
Contributed surplus	1,261	1,261
Share capital	9,287	9,060
Accumulated other comprehensive income	340	928
Members' equity	4,537	3,844
<b>Total members' equity</b>	<b>15,425</b>	<b>15,093</b>
<b>Total liabilities and members' equity</b>	<b>\$ 350,996</b>	<b>\$ 304,877</b>

**Approved by the Board of Directors**


Chair



Vice-Chair

## Summary Statement of Comprehensive Income

(Audited)

For the year ended March 31, 2017

(in thousands of Canadian dollars)

	2017	2016
Interest income	\$ 12,322	\$ 11,350
Financial expenses	4,837	4,473
<b>Net interest revenue</b>	<b>7,485</b>	6,877
Provision for (recovery on) impaired loans	761	(54)
<b>Margin</b>	<b>6,724</b>	6,931
<b>Other income</b>	<b>878</b>	1,072
	<b>7,602</b>	8,003
<b>Expenses</b>		
Salaries and employee benefits	3,289	3,840
Administrative expenses	1,540	1,454
Occupancy costs	655	633
Depreciation of property, plant and equipment	218	262
Computer services	596	362
Deposit insurance	216	208
Loss on disposal of property, plant and equipment	-	268
	<b>6,514</b>	7,027
<b>Income before income taxes</b>	<b>1,088</b>	976
Income taxes expense	124	229
<b>Income after income taxes</b>	<b>\$ 964</b>	\$ 747
<b>Other comprehensive income (net of tax)</b>		
<b>Items that may be subsequently reclassified to profit or loss</b>		
Change in unrealized (losses) gains on available for sale investments	\$ (304)	\$ 33
Change in unrealized losses on the effective portion of cash flow hedges	(284)	(175)
<b>Other comprehensive loss for the year</b>	<b>(588)</b>	(142)
<b>Total comprehensive income</b>	<b>\$ 376</b>	\$ 605

**Summary Statement of Members' Equity****(Audited)****For the year ended March 31, 2017**

(in thousands of Canadian dollars)	Share capital	Contributed surplus	Accumulated other comprehensive income	Members' equity	Total equity
<b>Balance at April 1, 2015</b>	\$ 8,823	\$ 1,261	\$ 1,070	\$ 3,374	\$ 14,528
Net income	–	–	–	747	747
Distributions to members	–	–	–	(277)	(277)
Net change in share capital	237	–	–	–	237
Change in unrealized losses on financial instruments	–	–	(142)	–	(142)
<b>Balance at March 31, 2016</b>	9,060	1,261	928	3,844	15,093
Net income	–	–	–	964	964
Distributions to members	–	–	–	(271)	(271)
Net change in share capital	227	–	–	–	227
Change in unrealized losses on financial instruments	–	–	(588)	–	(588)
<b>Balance at March 31, 2017</b>	\$ 9,287	\$ 1,261	\$ 340	\$ 4,537	\$ 15,425

## IDENTIFY THE NEXT MOTOR CITY MEMBER!



**Refer a friend  
and you will  
both receive \$50!**

**Pick up a referral card at your closest branch today!**



TECUMSEH ROAD BRANCH  
6701 Tecumseh Rd. E  
**519-944-7333**

MARKET SQUARE BRANCH  
1375 Walker Rd.  
**519-258-0021**

CITY CENTRE BRANCH  
189 City Hall Sq.  
**519-252-0123**

COMMERCIAL LENDING CENTRE  
420 Kildare, Unit 301  
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  [MCCCU.COM](http://MCCCU.COM)

