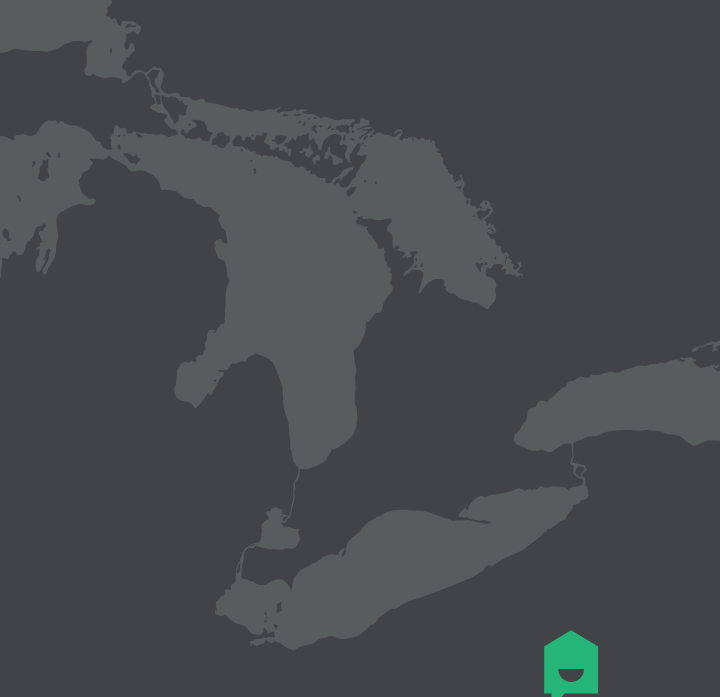




WELCOME TO THE NEIGHBOURHOOD

**OUR NEIGHBOURHOOD
IS YOUR NEIGHBOURHOOD.**

We're never too far away

With branches across Northern and Southwestern Ontario, help is just around the corner. Can't make it to a branch? Contact our Service Excellence Centre at 1-888-413-YNCU (9628) and a member of our team can help you with whatever you need, wherever you are.

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.



YNCU.COM

Your Neighbourhood Credit Union (YNCU) is a licensed credit union operating in, and under the laws of, the province of Ontario. Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority (FSRA). Eligible deposits (not in registered accounts) are insured up to \$250,000 through the Financial Services Regulatory Authority (FSRA).



GROW A LITTLE CLOSER TO HOME.

At YNCU, we grow every dollar locally. Where is your money growing?

Because our profits stay in the communities that created them, every dollar does more.



We invest in our members.

When banks profit from your money, do they cut you a cheque? From sharing our profits to delivering more for our members, growth at YNCU pays dividends. Quite literally.

We support the communities we serve.

Whether we're lending a hand to a local event, helping a worthwhile charity, or putting our profits behind a valuable public initiative, we're all about the health and prosperity of our local communities.

We help local businesses grow locally.

Small local businesses make up 97.9% of our economy, but get next to no support from their banks. At YNCU, we're changing that – one locally-financed, locally-supported business at a time.

WELCOME TO YNCU.

Discover a better way to bank that puts you first and grows your money *locally*.



**WELCOME TO THE
NEIGHBOURHOOD**

HAVE A REAL STAKE IN WHERE YOU BANK.



We're taking the bank out of banking, one member at a time.

In the Neighbourhood, every YNCU member is an owner, and our members are the only people we answer to. Because you don't need banks to do your banking.

What you need is an honest financial partner, ready and able to provide personalized solutions for your life. Someone who takes your money seriously, and delivers real financial results in return.

Own where you bank.

If the banks answer to their shareholders, why not become one? Joining YNCU means just that; having an equal share and an equal say in the credit union. Plus you'll get to tell everyone you're in "finance".

Enjoy straight talk and honest advice.

When you own a piece of where you bank, the sales pressure goes away. Everyone you deal with has a genuine interest in giving you solid financial advice you can actually use, because your success is theirs.

Go further and grow faster.

With a real financial partner in your corner, you'll be surprised at how much easier banking can be. Goals suddenly feel achievable, debts get paid off, loans and mortgages get approved – all good things.

Grow in more ways than money.

A good neighbour takes the time to get to know you, and always does right by you and your family. They also care deeply about the neighbourhood; supporting the same community and local businesses that make us all neighbours in the first place. That's exactly what banking at YNCU feels like. And we promise to never borrow your lawnmower.

GET SOME REAL ADVICE.



Get real financial solutions for the real world. That's our promise to you.

For too long, good people have made peace with squirreling their money away and expecting very little in return. At YNCU, we think it's time you expected **more**.

Honest money.



If your financial partner only answers to you, there's more answers to share. Knowing where your money is going, how it's growing, and strategies for making more is our main focus, and it shows.

Better products & services.



When it comes to tailoring the best roster of products and services to meet your specific needs, more is better. At YNCU, you can expect every product or service the banks offer, plus everything they don't.

Support for local business.



With a team dedicated to helping small local businesses succeed and a commitment to invest every dollar locally, we're here to support Main Street – not Bay Street.

Wealth management for all.



The days of cookie-cutter financial planning services are over. As an owner of YNCU, you're entitled to real investment solutions, at whatever stage you are in life.

Get the tools you need to succeed.



Personal or commercial, belonging to YNCU grants you access to the best roster of digital and mobile banking tools around, plus one of the largest ding free™ ATM networks in the world.