

Welcome to your Annual Report for 2008.

We're celebrating our achievements and successes of the past year and looking ahead as together we build an exceptional credit union for these changing times.



United™  
Communities Credit Union



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We planted many seeds for our new future this past year, seeds that are helping us grow, and allowing us to simplify how we work together, start things together and anticipate how to serve you and our communities better.

2008 marked our launch as United Communities Credit Union. Our new logo is fresh, spirited and optimistic. In spite of the challenging times we all face today, that's how we feel about our future too.



United<sup>™</sup>  
Communities Credit Union

# Me, My Community, My World

Letter from the Chair & President and CEO

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Change is a constant in our world, our communities and in our business. This has been a year of transition as we refreshed our identity through the adoption of our corporate name in our external marketing activities. Our name "United Communities" reflects our renewed focus on "Me, My Community and My World". We remain proud of our local heritage while embracing our future as a leader in our communities as United Communities Credit Union.

These difficult economic times affect us all. They also serve to remind us of the value of the cooperative principles that prompted the development of the credit union movement many years ago. We truly look at what we do from our Members' perspectives, offer our Members a "hand up" and take a broader and longer-term view of the relationship of individual and community success, as expressed in our new message, "Me, My Community, My World." We are passionate about enriching our Members' lives and supporting our communities—we're here for far more than just to "do business."

While our 2008 profitability was impacted by the turmoil in the financial markets, overall we continue to perform well financially. This allows us to maintain our commitment to our future and yours, by making strategic investments in our communities, introducing new services to our Members such as Mobile Banking and investing in our staff through extensive employee development programs.

Competition is fierce in the market place as the Banks refocus on the Canadian market and new specialized competitors price individual products aggressively. Our prices and products are competitive but where we can be different and make a difference is through an exceptional level of personal service in our branches,

on the telephone and online. This is fundamental to our philosophy and our business model. To achieve this, we know we need the right people with the right skills and attitudes to help them engage in our vision of the future. Therefore, we continue to invest heavily in employee development and ensuring our employees understand and actively contribute to our commitment to improve Members' lives and our communities. While this results in higher costs, we believe we're laying the groundwork for our continued relevance, as well as the success of our Members. In our view that brings real, tangible value to our Members. We continue to make great progress, evidenced by the high rate of internal promotions and the results of our employee engagement surveys.

Our increased size (from both our 2006 merger and our growth) ensures our stability and allows us to undertake many initiatives that would not have been possible previously. With this increased size, however, we must ensure that the democratic roots of our credit union remain strong and are revitalized as we move into the future. As a result, the Board has launched an extensive governance review to support our goal of being a leader in the credit union system provincially and nationally. Supporting our priority of remaining close to our local communities, we have expanded our "Advisory Committee" initiative and this has proven to be an effective way to stay connected to our Members and the communities where they live and work.

During the year, the Board and management spent a great deal of time developing a comprehensive "Community Investment Program" initiative which creates a clearer focus for strategic community investment, enhances our environmental stewardship priorities and supports our staff volunteerism efforts. Check our website "myunited.ca" for details.

A key theme for us moving forward is "Simplify, Simplify, Simplify". We live in a complex world, and we operate in a highly regulated business environment that becomes more complex with every new development in the financial industry. One of our strategic initiatives is to radically simplify our processes to make it easier and quicker to deal with us. All of our employees are involved in this effort, and we are confident you will see benefits this year.

A special thank you for everyone's commitment, from front line staff and the support groups behind the scenes to the dedicated Board and committee Members who bring their skills and passion to United Communities. Without all of you, we cannot unite to make an even more positive difference in our Members' lives and the communities where we all live, work and play.



**Sheila MacKinnon**  
*Chair of the Board*



**Jim Lynn**  
*President and Chief Executive Officer*



**Me:** It really is all about you. Your needs. Your goals for you, your family and your business. The difference you want to make in your community.

A year of  
United  
Communities.

# Me

Our vision is to be the preferred financial provider in our communities. Getting there starts with the experience people have with us.

We're already known for our flexibility and approachability, but a valued experience involves more, from the knowledge of our people, the technology we use and the places we're able to serve our Members, to the connections we build and the creativity of the advice and solutions we provide. These are all areas we have been focusing on over the past year. It's where we'll continue to invest. That's going to help us grow our value to our Members and our communities.

In 2008 we launched our new myunited.ca website that is much more than just a pretty face. Our Members trust us to take their information security seriously and MemberDirect®, our online banking service provider, is the only provider to achieve ISO/IEC 27001 certification in Canada.

We were also the first financial institution in Ontario to introduce Mobile Banking, a service that allows our Members to access account information from their cell phones. And that's just a first step. We think of the Internet as our eleventh branch and we've got plans to expand the functionality of our mobile and online services, including Interac® email money transfers and inter-institution transfers, making it even more convenient for our Members to do their banking.

This expanded access is truly important for our farm and business Members starting or growing their own home-based and small-to-medium sized businesses. Their success represents the future for our communities, and we know that expanding our local knowledge, connections, flexibility and skills will make us the best choice to support their growth. That's why you'll see an increased focus on products, services and programs designed to help our farm and business Members thrive.

We're excited about the future we can build for all of our Members. We want to make a difference. We want our Members to be able to make a difference. In their lives, in their communities, in the world.



Total amount of food collected through our Farms-to-Food Banks contribution

114,058 lbs.



Sponsoring Rotary's World Peace Summit helped bring the world together in Windsor



Our new Essex branch uses up to 50% less energy and reduces our environmental footprint

Green



My Community: Your community is our community.  
We live here, we work here, we make decisions here.  
We know our communities' people, the pace, the heartbeat.

A year of  
United  
Communities.

## My Community

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Credit Unions were started to help people. Help them get through tough times and help them thrive in good. That's why the depth of our commitment to our communities is so strong. In 2008 we gave back \$850,000 of our profits to our communities. We think that's pretty remarkable.

We're pleased to have implemented a new Community Investment Program that defines how and where we will focus our giving. We think that's a good thing because it provides transparency and clarity. Beyond our financial support, we're very, very proud of our employees who need no encouragement to help out in our communities. In 2008 they gave back 6416 hours in personal time. That shows great leadership and caring.

Our staff gift-matching program was introduced in 2008 to reward our employees for their contributions of time and money by providing matching donations to the charity of their choice. We also introduced a 'Random Acts of Kindness' program that encourages our staff to engage in thoughtful acts out in the community.

The year also saw us expand our Farms-to-Food Banks program to Huron-Perth, increasing our support to 29 community food banks. We continued our support for the W.E. Care for Kids Foundation and helped sponsor the Seaforth County Classic golf tournament to raise funds for the Huron-Perth Hospital Foundation. We dominated in Dragon Boats for a Cure, participated again in Habitat for Humanity projects, sponsored a dinner series with young entrepreneurs through the University of Windsor, and helped out local charities by waiving \$90,000 in their Community 1 Account fees. When it was about building the life and spirit of our communities, we were there.

United Communities received the 'Outstanding Business' award through the Canadian Association of Fundraising Professional – Windsor chapter, as well as the Goderich Spirit of Success Award. Both awards recognize our work to encourage and motivate people to take leadership roles in philanthropy and community involvement. We're honoured by these, affirming the difference everyone at United Communities makes to where they live.



We launched our new look and logo this summer



Total visitors our sponsorship of the Shores of Erie Wine Festival helped bring to our region

20,000



Recognizing business leaders through our sponsorship of the Huron Manufacturers Association – Business Excellence Awards



**My World:** At United Communities, we're passionate about our responsibilities to our community and the world we live in.

A year of  
United  
Communities.

## My World

Everything is connected. We see it in our own business, where the instability in the financial markets globally has had a very local impact. We see it in the environment, where decisions made in distant countries affect us right here at home. We see it in the remarkable U.S. election, where a new generation harnessed new technologies and changed the landscape of politics.

We believe our own actions also have an impact in our communities and beyond, and this financial responsibility and social responsibility go hand-in-hand. Here's proof.

Last year, we opened our new branch in Essex. It's a beautiful building to be sure, but its beauty goes far more than skin deep; it was designed to very strict green building standards from the materials used, to the efficiency of its operations. In fact, our new branch consumes at least 35% less energy than a conventional building of its size. That's responsible, and a smart investment.

Through our re-energized Member Advisory Committees, we're staying close to our Members' needs and to local issues. Our Community Investment Program is an expression of this commitment, through which we invest strategically in initiatives that ensure a bright future for our communities. In 2008 these included \$34,000 in bursaries to help our young Members pursue post-secondary education, title sponsorship of the Shores of Erie Wine Festival, an emerging business sector attracting tourism to Windsor Essex, and a contribution to help bring the Rotary International World Peace Summit to North America.

Our ongoing commitment to healthcare is evident in the donations we have made to hospitals as well as through our continued support of the Doctor's Inn initiative in Huron County. One of the highlights of our 2008 community investments was our four-year commitment to the new Schulich School of Medicine at the University of Windsor where 96 medical students will be educated to help alleviate a shortage of doctors in Essex County.

This is what we mean about being responsible. This is what we mean about having an impact.



Number of med students our contributions help educate at the University of Windsor

Ninety Six



Our second year of support continues to help recruit doctors to Huron Perth



Total fees waived to local non-profits through our Community 1 account

\$90,000

## Our Commitment to Our Communities

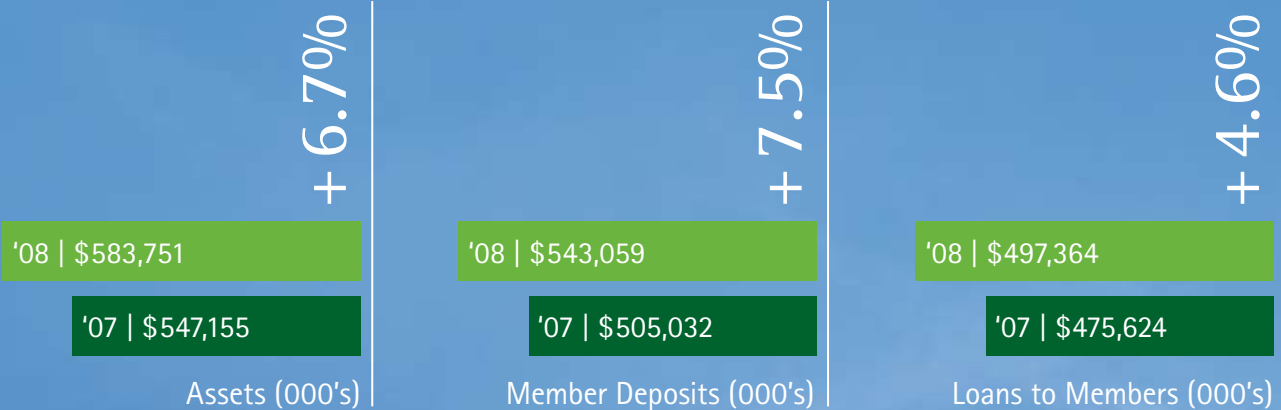
Listowel Secondary School Technology Centre	\$10,000
St. Mary's Park	\$10,000
Windsor International Fringe Festival	\$10,000
Huron Manufacturers Association - Business Excellence Awards Sponsor	\$10,000
Shores of Erie Wine Festival Title Sponsorship	\$15,000
W.E. Care for Kids Foundation - corporate sponsorship, (an additional \$24,611.75 was fundraised bringing overall donation to \$40,000)	\$15,388
Grantstream Consulting - United Communities Credit Union's Community Investment Program Research and Development	\$18,480
Hotel Dieu Hospital Foundation - Angioplasty Centre (08 portion of \$100,000 commitment)	\$20,000
University of Windsor Schulich School of Medicine (08 portion of \$100,000 commitment)	\$20,000
New Essex Arena - Main Ice Pad Sponsor (08 portion of \$250,000 commitment)	\$20,000
The Doctor's Inn Physician Recruitment Program	\$25,000
Bursary Program in Local Schools	\$34,000
Windsor Armouries Feasibility Study	\$40,000
Rotary International World Peace Summit	\$50,000
Farms-to-Food Banks Program	\$86,638
Waived Community 1 Account Fees	\$90,000
Projects under \$10,000, including but not limited to: sports teams, charitable events, sponsorships, silent auction /door prize items	\$375,494

**\$850,000**

*The Community Investment figures above are included in "Administrative Expenses and Comprehensive Income" in Financial statements.*

# Our 2008 financial year in review.

We're focused on being strong, stable and committed to the long-term financial health of our credit union, our Members and our communities.



## Audit Committee Report

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The Credit Union's Audit Committee was formed as a Committee of the Board of Directors pursuant to Section 125 of the Credit Unions and Caisses Populaires Act, 1994. The Committee, which consists of six Directors, has adopted a mandate that covers all of the duties that the Regulations to the Act specify be performed by the Audit Committee. The Audit Committee meets at least quarterly and arranges its agenda so that, on an annual basis, the following duties will be performed and appropriate action taken as a result thereof:

- Serve as the principal communication link between the external auditors and the Board of Directors and, in particular, review the terms of engagement and scope of the audit and review the Credit Union's annual financial statements prior to Board approval for issuance to the Members.
- Obtain a reasonable understanding of the significant elements of internal controls that are important to safeguarding the assets of the Credit Union, ensuring the accuracy of the financial reports and ensuring compliance with policies and procedures.
- Based on its findings, the Audit Committee issues reports and makes recommendations to the Board of Directors or Senior Management, as appropriate, with respect to the matters outlined above and follows up to ensure that the recommendations are considered and implemented.

The Committee receives full cooperation and support from Management to enable it to play an effective role in improving the quality of financial reporting to the Members, and to enhance 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. In addition, there are no matters which the Audit Committee believes should be reported to the Members, nor are there any further matters which are required to be disclosed pursuant to the Act or the Regulations thereto.

On behalf of the Committee,



**Richard Banwell**  
*Chair*

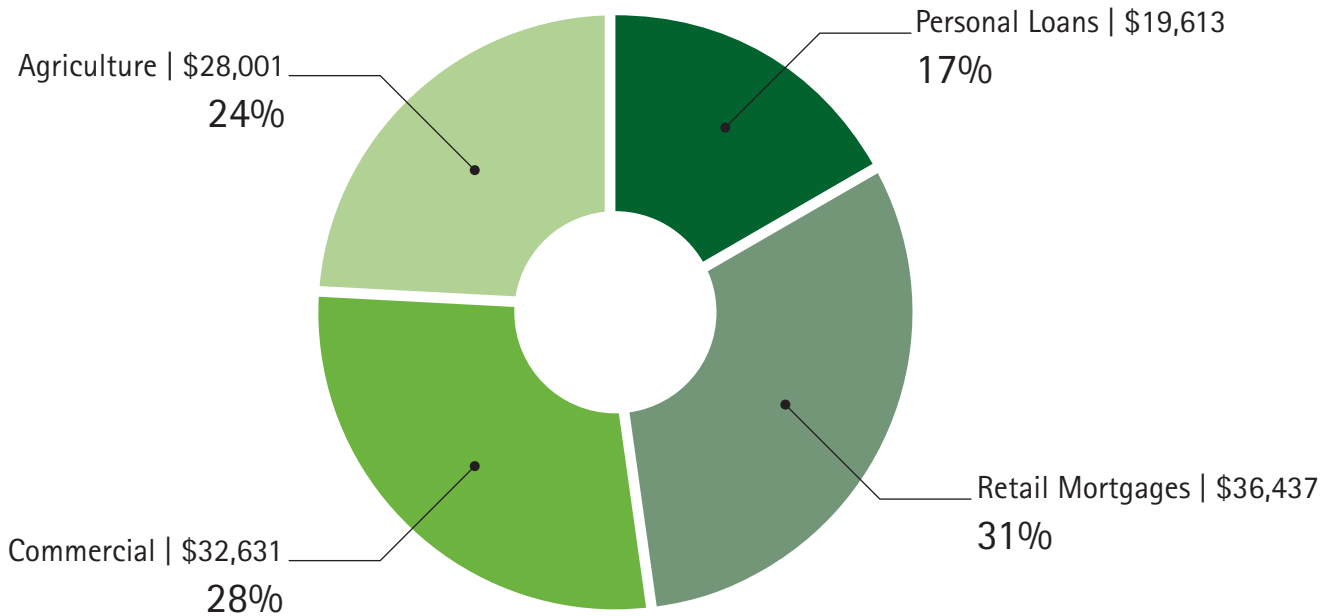
**Audit Committee:**

Richard Banwell | Eric Denotter | Dennis Hogan | Gary Jewitt | Luke Schilder | J. Murray Taylor

## Loan Officer's Report

	Mortgages	Personal Loans	Commercial	Agriculture
Applications Received	512	2,380	199	161
Applications Declined	62	522	32	10
Loans Granted (000's)	\$ 36,437	19,613	32,631	28,001
Delinquent Loans	24	116	22	6
Amount of Delinquent (000's)	\$ 2,199	1,562	3,337	1,082

### Granted Loans for 2008 (000's)



**Total: \$116,682**

## Management's Responsibility for Financial Reporting

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

The Board of Directors is responsible for ensuring that 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. The Audit Committee is 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 itself that each party is properly discharging its responsibilities and to review the annual report, the financial statements and the external auditors' report.

The Committee reports its findings to the Board for consideration when approving the financial statements for issuance to the Members. The financial statements have been prepared by Management in accordance with generally accepted accounting principles and have been audited by BDO Dunwoody, LLP Chartered Accountants and Advisors.



**J.H. (Jim) Lynn**  
*President and Chief Executive Officer*



**Michael D. LaVoie**  
*Executive Vice President and Chief Financial Officer*

# Auditors' Report

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## To the Members of United Communities Credit Union Limited

The accompanying summarized balance sheet and statements of Members' equity, income and comprehensive income, and cash flows are derived from the complete financial statements of United Communities Credit Union Limited as at December 31, 2008 and for the year then ended on which we expressed an opinion without reservation in our report dated January 30, 2009. The fair summarization of the complete financial statements is the responsibility of management. Our responsibility, in accordance with the applicable Assurance Guideline of The Canadian Institute of Chartered Accountants, is to report on the summarized financial statements.

In our opinion, the accompanying financial statements fairly summarize, in all material respects, the related complete financial statements in accordance with the criteria described in the Guideline referred to above.

These summarized financial statements do not contain all the disclosures required by Canadian generally accepted accounting principles. Readers are cautioned that these statements may not be appropriate for their purposes. For more information on the entity's financial position, results of operations and cash flows, reference should be made to the related complete financial statements.

### **BDO DUNWOODY LLP**

*Chartered Accountants, Licensed Public Accountants*

Chatham, Ontario

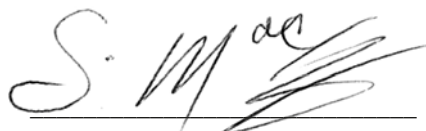
January 30, 2009

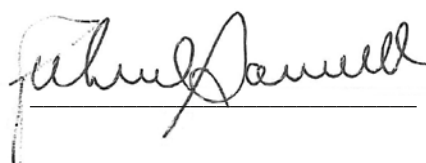
# United Communities Credit Union Limited

## Balance Sheet

December 31	2008	2007
	<i>(in thousands)</i>	
<b>Assets</b>		
Cash	\$ 12,102	\$ 6,035
Investments	59,703	53,852
Loans to Members	497,364	475,624
Derivative financial instruments	676	460
Future income tax asset	167	269
Capital assets	12,451	10,070
Other assets	1,288	845
	<b>\$ 583,751</b>	<b>\$ 547,155</b>
<b>Liabilities and Members' Equity</b>		
<b>Liabilities</b>		
Member deposits	\$ 543,059	\$ 505,032
Derivative financial instruments	182	559
Other liabilities	1,655	2,132
Member shares	7,961	9,137
	<b>552,857</b>	<b>516,860</b>
<b>Members' Equity</b>		
Undivided earnings	30,484	30,372
Accumulated other comprehensive income (loss)	410	(77)
	<b>30,894</b>	<b>30,295</b>
	<b>\$ 583,751</b>	<b>\$ 547,155</b>

On behalf of the Board:

 Director

 Director

# United Communities Credit Union Limited

## Statement of Members' Equity

For the year ended December 31	2008	2007
	<i>(in thousands)</i>	
<b>Undivided earnings</b>		
Balance, beginning of the year	\$ 30,372	\$ 27,953
Net income for the year	112	2,419
Balance, end of year	30,484	30,372
<b>Accumulated other comprehensive income (loss)</b>		
Balance, beginning of the year	(77)	-
Transition adjustment on adoption of financial instrument standards	-	(70)
Other comprehensive income (loss) for the year	487	(7)
Balance, end of year	410	(77)
<b>Members' equity</b>	\$ 30,894	\$ 30,295

# United Communities Credit Union Limited

## Statement of Income and Comprehensive Income

For the year ended December 31	2008	2007
	<i>(in thousands)</i>	
<b>Interest revenue</b>		
Interest on Member loans	\$ 28,896	\$ 29,412
Investment income	2,276	1,857
	31,172	31,269
<b>Interest expense</b>		
Interest on Member deposits	16,044	15,304
Other interest expense	29	189
	16,073	15,493
<b>Financial margin</b>	15,099	15,776
<b>Other income</b>	4,802	4,734
<b>Provision for losses on loans</b>	(669)	(573)
	19,232	19,937
<b>Operating expenses</b>		
Administrative	4,816	4,390
Data processing	2,174	2,009
Deposit and loan life insurance	5	7
Deposit insurance	445	410
Director and committee expense	197	255
Employee salaries and benefits	9,066	8,562
Occupancy	1,102	914
	17,805	16,547
<b>Income before other items</b>	1,427	3,390
<b>Other item</b>		
Writedown of investments	1,060	-
<b>Income before income taxes and distribution to Members</b>	367	3,390
<b>Provision for income taxes</b>		
Current	99	718
Future income tax benefit	(22)	-
	77	718
<b>Income available for distribution to Members</b>	290	2,672
<b>Distributions to Members (net of income tax)</b>	178	253
<b>Net income for the year</b>	112	2,419
<b>Other comprehensive income (loss)</b>		
Unrealized gain on available for sale securities	19	3
Unrealized gain (loss) on derivative instruments	593	(13)
Related income tax effect	(125)	3
Other comprehensive income (loss) for the year	487	(7)
<b>Comprehensive income for the year</b>	\$ 599	\$ 2,412

# United Communities Credit Union Limited

## Statement of Cash Flows

For the year ended December 31	2008	2007
	<i>(in thousands)</i>	
<b>Cash flows from operating activities</b>		
Net income for the year	\$ 112	\$ 2,419
Add (deduct) items not requiring cash		
Provision for losses on loans	669	573
Amortization of capital assets	898	744
Write down of investments	1,060	-
Future income tax benefit	(22)	-
	2,717	3,736
<b>Changes in non-cash working capital items</b>		
(Increase) decrease in other assets	(139)	(1)
(Increase) decrease in accrued interest receivable on investments	27	(190)
(Increase) decrease in income taxes payable/receivable	(306)	(143)
Increase (decrease) in dividend and patronage return accrued	(55)	(303)
Increase (decrease) in other liabilities	(422)	636
	(895)	(1)
	1,822	3,735
<b>Cash flows from Member activities – net</b>		
Increase in Member loans	(22,409)	(46,454)
Increase in Member deposits	38,027	40,027
Increase in Membership shares	-	18
Decrease in patronage shares	(1,325)	(58)
Increase in Class A investment shares	149	142
	14,442	(6,325)
<b>Cash flows from investing activities – net</b>		
Purchase of capital assets	(3,291)	(2,040)
Proceeds on disposal of capital assets	13	-
Increase in investments	(6,919)	(1,987)
	(10,197)	(4,027)
<b>Increase (decrease) in cash and short term deposits</b>	6,067	(6,617)
<b>Cash and short term deposits, beginning of year</b>	6,035	12,652
<b>Cash and short term deposits, end of year</b>	\$ 12,102	\$ 6,035

## Board of Directors & Senior Management

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### Board of Directors

Sheila MacKinnon - *Chair*  
Jim DeBlock - *Vice Chair*  
Dennis Hogan - *Corporate Secretary*  
Richard Banwell  
Carl Bolton  
Eric Denotter  
John Thomas (Tom) Fuerth  
Gary Jewitt  
Dave McMurren  
Paul Mullins  
Luke Schilder  
J. Murray Taylor

### Senior Management

**J.H. (Jim) Lynn**  
*President and Chief Executive Officer*

**Michael Lavoie**  
*Executive Vice President and Chief Financial Officer*

**Cavell Fraser**  
*Vice President Human Resources*

**Cathy Menard**  
*Vice President Information Systems and Technology*

**Tracey Walstedt**  
*Vice President Member Solutions*

**Carol Normandeau**  
*Acting Vice President Credit*

**Sandy Ferguson**  
*Senior Manager Finance*

**Flo Hargraves**  
*Senior Manager Personal Credit Solutions*

**Donna Legault**  
*Senior Manager Business Processes*

**Patti Martin**  
*Senior Manager Operations & Administration*

**Cathy Mombourquette**  
*Senior Manager Marketing*

**Bob Saxby**  
*Senior Manager Enterprise Risk Management*

# Offices & Branches

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## Head Office

148 Talbot St. N.  
Essex, ON N8M 2C7  
Ph: 519.776.7391, Fax: 519.776.1595

## Corporate Offices

48 Ontario St., P.O. Box 310,  
Clinton, ON N0M 1L0  
Ph: 519.482.3409, Fax: 519.482.3743

154 Talbot St. N.  
Essex, ON N8M 2C7  
Ph: 519.776.7391, Fax: 519.776.7929

## MemberLine Telebanking

Ph: 519.776.4311, Fax: 519.776.1344  
1.800.492.9492 (within Canada and U.S.)  
Automated Service: 24/7  
Personal Service:  
Mon.-Fri. 8 a.m.-8 p.m., Sat. 9 a.m.-1 p.m.  
Manager: Terri Hennessy

MemberDirect® Online Banking  
myunited.ca

## Amherstburg Branch

24 hour drive-thru ATM  
463 Sandwich St. S.  
Amherstburg, ON N9V 3K8  
Ph: 519.736.5409, Fax: 519.736.6571  
Branch Manager: Cathy Thomas

## Belle River Branch

24 hour drive-thru ATM  
Drive-up service window 8 a.m.-5 p.m.  
441 Notre Dame  
Belle River, ON N0R 1A0  
Ph: 519.728.2471, Fax: 519.728.3904  
Branch Manager: Marcie Bourque

## Clinton Branch

24 hour drive-thru ATM  
48 Ontario St., P.O. Box 310  
Clinton, ON N0M 1L0  
Phone: 519.482.3466, Fax: 519.482.3743  
Regional Branch Manager:  
Sandy Dearling

## Essex Branch

24 hour drive-thru ATM  
Drive-up service window 8 a.m.-5 p.m.  
147 Talbot St. N.  
Essex, ON N8M 2C6  
Ph: 519.776.5231, Fax: 519.776.4675  
Branch Manager: Bruno Bietola

## Exeter Branch

24 hour walk-up ATM  
118 Main St. N.  
Exeter, ON N0M 1S3  
Phone: 519.235.0640, Fax: 519.235.0261  
Branch Manager: Robert MacVean

## Harrow Branch

24 hour drive-thru ATM  
174 King St. W.  
Harrow, ON NOR 1G0  
Ph: 519.738.2263, Fax: 519.738.9298  
Branch Manager: Terry Yanchus

## Kingsville Branch

24 hour drive-thru ATM  
Drive-up service window 8 a.m.-5 p.m.  
328 Main St. E.  
Kingsville, ON N9Y 1A8  
Ph: 519.733.6521, Fax: 519.733.8233  
Branch Manager: Heather Misener

## Leamington Branch

24 hour drive-thru ATM  
141 Erie St. S.  
Leamington, ON N8H 3B5  
Ph: 519.326.8641, Fax: 519.326.7715  
Branch Manager: Bryon Walker

## Listowel Branch

24 hour walk-up ATM  
Smith's Market Square  
161 Inkerman St. W.  
Listowel, ON N4W 1C8  
Phone: 519.291.6189, Fax: 519.291.6191  
Branch Manager: Mike Shepski

## Woodslee Branch

24 hour drive-thru ATM  
2536 County Rd. 27  
Woodslee, ON NOR 1V0  
Ph: 519.975.2300, Fax: 519.975.2302  
Branch Manager: John Pellegrino

## Our Words. Our Commitment.

"We have to have faith in one another so we treat our Members with respect. We call our Members when we see the opportunity to help them. We care about their lives and their finances." —Mike Shepski

"Being as personal as well as professional as possible will enable our relationships to stay strong during these times." —Stella Monk

"To me United Communities means coming together to better the lives of our Members by supporting our local areas and making a difference. We work together—two voices are louder than one." —Alexandra L. McGrath



[myunited.ca](http://myunited.ca)

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