



ANNUAL REPORT 2009

BIG ENOUGH TO SERVE YOU - SMALL ENOUGH TO KNOW YOU



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IN MEMORIAM

The following members passed away in 2009:

Abbott, Anne	Fawcett, Donald	Newstead, Robert
Aitken, Donn	Fournier, Ronald	Nicholson, John
Attwood, James	Gabriel, Reginald	Noonan, Helen
Baker, Nellie	Geohegan, John	O'Hara, Anita
Beauchamp, John	Goddard, Betty	Oxley, Rose
Bell, Alan	Gray, John	Palmer, Roy
Blazewicz, Greta	Green, John	Park, Alexandrina
Bodor, Joseph	Haas, Marsiene	Patterson, John
Bond, Olga	Haslam, Sarah	Pozzo, Alfred
Boyer, Donald	Hill, Lloyd	Rae, Barry
Braithwaite, Everton	Himmen, Anne Marie	Reilly, Elizabeth
Butler, Norma	Hone, Brian	Rysanek, Frank
Buzanko, Katherine	Hooker, Sylvia	Scott, Stanley
Carr, Sheila	Hooton, Chris	Sharp, Kathleen
Castonguay, M. Clarisse	Johnson, Frank	Skokun, Walter
Cimadamore, Aldo	Kavanagh, James	Smith, Mary
Coloma, Ernesto	Knight, Diane	Spence, Daniel
Crawford, Richard	Langstone, Mary	Stone, George
D'amore, Venanzio	Martin, Gertrude	Strachan, Dale
Davis, Marlene	Mars, June	Tonello, Murray
Donahoe, Mark	Maycock, Ronald	Vasey, Leonard
Duerksen, Arthur	McColl, Sandra	Walsh, Bridget
Ellis, Frances	McIlwee, John	Wheatley, Charles
Evans, John	McIntee, Leona	Wilson, Frances
Fallis, Harry	McKinnon, Norman	Wilson, George
Farrauto, Maria	Merritt, John	Zwirewich, Victor
Farrell, Helen	Murray, John	

**Our deepest sympathies and condolences to the families and friends
of our members who passed away in 2009.**

SEVENTY-FIFTH ANNUAL GENERAL MEETING

APRIL 10TH, 2010

AGENDA

- Call to Order and Registration Report
- Adoption of the Agenda
- Minutes of the Seventy-Fourth Annual Meeting
- Business Arising from the Minutes
- Report to the Members
- By-law Amendments
- Election of Officers*
- Report of the CFO
- Report of the Loans Officer
- Report of the Audit Committee (includes Auditor's Report and Appointment of Auditors)
- Report of the Good Samaritan Club
- Report of the CEO
- New Business
- Adjournment
- Draw Prizes
- Buffet and Refreshments

* Note: Election of Officers, including nominations and balloting, will commence immediately following the Report to the Members and will continue in between reports if necessary.

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BOARD OF DIRECTORS

Term of Office Expires at the Annual Meeting in the year indicated

Chair.....	Michael Kay	2012
Vice Chair.....	Frank Venturelli.....	2011
Secretary.....	Ross Holland.....	2012
Director	Sonia Browne	2010
Director	Ken Cole	2011
Director	Kevin Beattie.....	2012
Director	James Cardwell.....	2010
Director	Vince Paglia.....	2011
Director	Patrick O'Neill	2010

HEAD OFFICE & ADMINISTRATIVE STAFF

Charlie Collura	Chief Executive Officer
Douglas Mann C. A. CFP	Chief Financial Officer
Colleen Wyhoda.....	Manager, Operations
Margaret Bayr	Manager, Credit
Graham Clark.....	Investment Funds Advisor
Leslie Lawson	Investment Funds Advisor
Mark Stanners CFP	Financial Planner
Patricia Painter	Accounting Analyst
Deanna Basso.....	Executive Assistant
Michelle Kranjc.....	Administrative Assistant
Kim Williamson.....	Assistant Accounting Analyst

BRANCH STAFF

Elizabeth Galoni.....	Burlington Office Manager
Lena Graves.....	Brantford Branch Manager
Laurie Ryan-Hill	Limeridge Branch Manager
Joanne Foster.....	Limeridge Assistant Branch Manager
Mary Metcalfe.....	Main West Branch Manager
Kathee Berry	St. Joseph's Hospital Office Manager
Tracy Cain.....	General Hospital Office Manager

Barbara Armes	Yola Kubiak	Lara Ruplen
Deborah Bolt	James Lounsbury	Ruth Salmeron
Daniela Conz	Iole Maragno	Nasim Somani
Nancy Cooper	Diana McDermid	Kelly Smith
Brook Ducharme	Sylvia McKinnon	Jennifer Swing
Deborah Farrauto	Valli Nadeau	Tonia Tirabassi
Rita Fredson	Gisele Pinard	Patricia Villeneuve
Nora Gefucia	Joanne Reaume-Engleby	Annette Wilmot
Brandi Garr	Janice Remple	Michael Wilson
Bonnie Hamel	Cathy Riley	Sandy Yardley
Jodi Kielb	Teresa Rubini	

VISION AND MISSION STATEMENTS

OUR VISION

“To be the financial institution of choice among public sector and healthcare employees and their families”

OUR MISSION

“To be our members’ primary financial institution, by providing a wide range of competitively priced products, delivered with service that exceeds their expectations, while maintaining high standards of integrity and financial stability”



BUSINESS PRINCIPLES AND VALUES

1. COMMITMENT TO CREDIT UNION MOVEMENT VALUES

We are committed to the promotion and realization of the key Principles and Values of the Credit Union Movement in all the decisions and activities we engage in.

2. CREDIT UNION AS A FAMILY

We believe a credit union is about family, that is that all our stakeholders are part of the HMECU family. We also promote our members engaging their families, both in the values of the Credit Union Movement and the services of HMECU.

3. MEMBER FOR LIFE

We believe that HMECU best succeeds when it establishes lifelong relationships with its members, and develops the services and supports necessary to respond to the needs of our members as they evolve over their lifetime.

4. PARTNERSHIPS AND COLLABORATION

We believe in the fundamental importance of actively partnering and collaborating with our employer communities from whom we draw our members and our purpose.

5. ACCOUNTABILITY AND RELIABILITY

We believe in being accountable for our use of member resources, our decisions and our actions based on a foundation of trust, reliability and acting ethically in all that we do.

6. FOCUSING ON THE INDIVIDUAL

We believe in the dignity of every person and that each is deserving of our respect. Within the resources available, we will be flexible and responsive in meeting their evolving needs and providing them with superior member service that treats them as valued individuals.

7. AN INSPIRING ORGANIZATIONAL CULTURE

We believe in developing an inspiring organizational culture that values the contributions of each staff member and treats them with respect, has the capacity to listen to ideas, and nurtures innovation and creativity as a basis to facilitate change and pursue new opportunities in meeting member needs.



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REPORT TO THE MEMBERS

It is truly an honour to preside over our 75th Annual General Meeting as your Board Chair and to report to the membership on our 75th year of success and excellence.

Well here we are. An incredible seventy-five years later. Seventy-five years since a group of 8 municipal employees got together in the Public Works office of the old City Hall on April 2, 1936 at 5pm to hold the first annual meeting of the Hamilton Civic Employees Cooperative Society, later to be renamed Hamilton Municipal Employees Credit Union in 1940 when it received its provincial charter.

The past year as we are all well aware was strife with economic uncertainty. On the heels of one of the worst global financial system meltdowns, we are very proud to report to our members that your credit union has weathered the storm well and experienced a strong and profitable year. There are three main reasons for this solid year of success despite all the doom and gloom. The first is the financial and operational management skills of our senior management team in conjunction with the guidance and oversight from your Board. The second is the hard work and dedication of our Branch Managers and support staff in executing our business plans throughout the year and finally it is due to you our membership for your unwavering support of your credit union and the products and services we provide.

The credit union's assets grew to over \$146 million. Stronger performing equity markets helped increase our other assets under administration to over \$40 million. Income after taxes was over \$603,000. Our capital position which is entirely made up of retained earnings sits at a comfortable 6.4% and that is well ahead of legislative requirements. These are very good results considering many credit unions in Ontario were not profitable in 2009. You will hear much more about our past year's financial performance from our CFO and our Auditors later in the agenda.

In 2009 the Credit Unions and Caisses Populaires Act was amended and came into effect October 1st. The changes ensure that financial services regulation in Ontario remains strong and progressive. The reforms create a balanced regulatory environment that promotes consumer protection and sound corporate governance, but also allows Ontario's credit unions to remain competitive and serve their members in communities across Ontario.

As a result of these amendments we will be presenting changes to our credit union by-laws later during this meeting for the review and approval of the membership.

In November 2009 we opened our second hospital satellite branch. This one is located inside the Hamilton Health Sciences - General Hospital site on Barton Street. The new branch has been extremely well received by HHS employees as early membership growth results have been outstanding with approximately 78 new members joining in the first 3 months. Our first hospital branch located at the St. Joseph's Hospital main campus site opened in October 2007 and it too is doing very well. We thank our partners, St. Joseph's Healthcare System and Hamilton Health Sciences for their strong support of our credit union's vision to deliver retail banking services to their employees inside the workplace. Both these leading hospital organizations recognize the benefits of our partnership especially for the employees and members. Going forward the Board will continue to look for branching opportunities to expand our healthcare and municipal government employee reach in our city and the surrounding areas we serve.

At the moment we have 3 full service sites in operation, our Limeridge Rd branch and head office and the Main West and Brantford branches in addition to 3 satellite offices those being Burlington City Hall, St. Joseph's Hospital and the Hamilton Health Sciences General Hospital site. This year we have 2 new offices planned. We are expecting to open our next satellite branch inside the newly renovated Hamilton City Hall building in September and we are in the process of relocating our Brantford branch and hope to be open by the end of 2010. We are very excited about both these initiatives and we will keep the membership updated on our progress.

John F. Kennedy once said "Change is the law of life. And those who look only to the past or present are certain to miss the future". Your Board and management have never taken our long history of success for granted.

Our success is due in part to the fact that we recognize the importance of change in our business and avoiding the dangers of complacency and therefore ensuring that we always look ahead and plan for the future by setting strategic business objectives for our management team to focus on.

REPORT TO THE MEMBERS

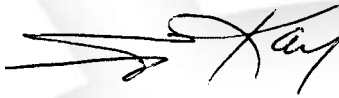
Developing strategic business objectives that position our credit union for growth and success and meet the needs of our members is one of the most important responsibilities your Board is entrusted with. These strategies must also align with the credit union's vision and mission statements. Those statements as well as our guiding business principles and values are found in your annual report on page three. This coming May your Board and senior management team will once again hold another planning session in order to develop a 3 year strategic plan that provides our CEO and his management team with Board approved objectives that will help move our credit union forward. Our CEO and his team will then develop a comprehensive array of business ideas and tactics to accomplish these goals.

At previous AGM's you heard me speak about the work our Board does to enhance and improve our board governance policies and procedures. I am pleased to report that in 2009 the Board conducted its annual review of our governance polices and instituted changes that will help us continue to raise the bar in the area of governance practices. We have among many other things instituted an annual Board performance evaluation process, an enhanced new Director Orientation program, and renewed our commitment to on-going director recruitment and development. Your Board is committed to the important role that effective governance plays in protecting member rights, maximizing member value over time, and creating a vibrant, dynamic and successful credit union for its members.

Another area that the Board is pleased to report on is our involvement in our community. Board and staff are committed to ensuring our credit union continues to be a strong community supporter and corporate citizen. Our staff is encouraged to become involved in community fundraising and volunteering efforts both at the branch level and on a personal level. I am proud to report that through staff, member and corporate giving the credit union once again donated over \$25,000 to various charities and other community events. Page thirteen provides a list of the organizations and events we supported in 2009.

On behalf of the Board we want to thank all our staff for their hard work and especially their unwavering dedication to member service excellence. It is through the efforts of our staff that we are able to maintain a solid foundation for success at our credit union. We also want to thank you our members for rewarding us with your trust, support and loyalty. All of us here at HMECU will continue to do our best to earn and maintain your trust and your business. We would not be here 75 years later without your support and commitment.

**On behalf of the Board of Directors
and Management,**



Michael P. Kay, Board Chair



Charlie Collura, Chief Executive Officer



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REPORT OF THE LOANS OFFICER

December 31, 2009	2009	2008
Outstanding:		
Residential Mortgages	\$ 55,024,379	\$ 54,951,145
Meritlines	46,421,004	46,298,513
Personal Loans	15,838,248	18,357,860
Lines of Credit	3,206,428	2,923,196
Commercial Syndication Loans	1,241,608	1,265,936
Annual Credit Activity		
Authorized Limits Approved During This Year		
Home Equity Lines of Credit	\$ 10,015,360	\$ 14,228,982
Lines of Credit	567,100	1,814,750
Mortgages:		
Applications	52	50
Declined	0	0
Disbursements	\$ 6,930,725	\$ 7,185,462
Mortgages Securitized	\$ -	\$ -
Personal Loans:		
Applications	882	1034
Declined	66	89
Disbursements	\$ 8,274,223	\$ 9,657,942
Specific Allowance for Impaired Loans		
Mortgages/Loans/Lines of Credit in excess of 90 Days	\$ 273,822	\$ 273,093

Over the past year our Credit Union experienced modest growth in its Mortgage, Meritline and Lines of Credit Portfolio. The decline in personal loans can be attributed to a reduced number of members borrowing due to economic uncertainty.

As of December 31, 2009 the Credit Union's Allowance for Doubtful Loans was \$273,822. This amount represents less than one half of 1% of our total outstanding Loan and Mortgages and continues to be well below industry standards.

Your Credit Union remains committed to offering a wide range of credit products while providing exceptional member service in the upcoming year.

Respectfully submitted,

Margaret Bayr, Manager, Credit

REPORT OF THE AUDIT COMMITTEE



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The Audit Committee has received the Auditor's Report for the year ended December 31, 2009 from Millard, Rouse and Rosebrugh, LLP. The Committee is pleased to report once again, that our auditors have expressed an opinion that the financial statements present fairly the financial position and results from operations of the Credit Union and are free of material misstatement. In addition, the auditors have indicated through their Management letters to the Audit Committee that their examination has not indicated any significant concerns with our procedures and internal controls.

In this past year the Audit Committee has met regularly on several occasions and would like to report the following:

- The Committee has undertaken an extensive work plan to ensure all aspects of the Committee's legislative responsibilities are met;
- The Committee has reviewed all Management letters from our external auditor;
- The independent internal control specialist continues to review the internal controls and provides to the Committee quarterly reports with respect to any concerns on procedures and controls;
- The Committee received a very favourable report from DICO with respect to its Risk Assessment Profile as a moderate level of risk and appropriate for the economic conditions at the time;
- The Credit Unions and Caisses Populaires Act was updated October 1, 2009 and with the assistance of our lawyer our by-laws and governance policies will be amended to reflect these legislative changes;
- The Committee through the guidance of the Chief Financial Officer has been reviewing our accounting and reporting policies and procedures to ensure a successful transition to International Financial Reporting Standards as required for our 2011 financial year-end.

The Committee is satisfied that the Credit Union's procedures, policies and internal controls are sufficient and continue to protect the operations of the Credit Union.

The Committee continues to be pleased with the professionalism of the staff; especially the Credit Union's Management Team and thanks them for their continued support and co-operation.

Respectfully submitted,

A handwritten signature in black ink that reads "D. Kevin Beattie".

D. Kevin Beattie, Chair
Vince Paglia, Vice-Chair
Ross Holland, Member
Jim Cardwell, Member



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FINANCIAL REPORTING RESPONSIBILITIES

The financial information contained in this report is a condensed version of the financial statements. The detailed financial statements are available to our members upon request at the AGM, any of our branches or on our web site at www.hmecu.com.

Management is responsible for the preparation, presentation and consistency of the accompanying financial statements and other information contained in this Annual Report.

The financial statements have been prepared in accordance with Canadian generally accepted accounting principles and have been audited by the firm of Millard, Rouse and Rosebrugh LLP, Chartered Accountants. These auditors, appointed by the members, audit our financial statements in accordance with Canadian generally accepted auditing standards. The auditors have free and independent access to the Audit Committee and meet with the Committee and with management to consider matters relating to financial statement presentation, internal controls and audit procedures.

Management maintains the necessary system of internal controls to provide reasonable assurance that transactions are authorized, assets safeguarded and proper records maintained.

This system of internal controls provides reasonable assurance that financial records are reliable and are a proper basis for preparation of the financial statements. The Audit Committee and the Board of Directors, in carrying out their responsibility, have reviewed and approved the financial statements.

The Audit Committee of the Board of Directors meets at least quarterly with management to review matters relating to the quality of financial reporting and internal accounting controls and the nature, extent and results of the audits. In addition, this Committee recommends the appointment of external auditors.

The Board of Directors oversees management's performance of its financial reporting responsibilities and meets regularly to approve the financial statements and other financial information.

The Deposit Insurance Corporation of Ontario (DICO) conducts a periodic examination and inquiry into the affairs of the credit union to ensure compliance with DICO and the credit union's by-laws and the provisions of the Credit Unions and Caisses Populaires Act, 1994 under which the credit union is chartered and regulated.

A handwritten signature in black ink, appearing to read 'Charlie Collura'.

Charlie Collura, Chief Executive Officer

A handwritten signature in black ink, appearing to read 'Douglas Mann'.

Douglas Mann C.A., Chief Financial Officer

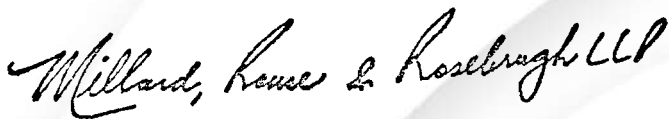
AUDITOR'S REPORT

Hamilton Municipal Employees' Credit Union Limited

The accompanying summarized balance sheet, statements of income, undivided earnings, accumulated other comprehensive income and reserves, and comprehensive income are derived from the complete financial statements of Hamilton Municipal Employees' Credit Union Limited as at December 31, 2009 and for the year then ended. In our auditors' report on the complete financial statements dated January 20, 2010, we expressed an unqualified opinion. 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.



Millard, Rouse & Rosebrugh LLP
CHARTERED ACCOUNTANTS
Licensed Public Accountants
January 20, 2010



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BALANCE SHEET

As at December 31	2009	2008
ASSETS		
Current Assets	\$ 9,075,151	\$ 4,800,791
Loans to Members	121,607,938	123,660,145
Property, Plant and Equipment	2,273,897	2,307,738
Long Term Investments	13,176,351	13,921,530
	146,133,337	144,690,204
LIABILITIES		
Current Liabilities	2,838,138	8,460,834
Members' Deposits and Share Capital	134,237,829	127,464,716
Future Income Taxes	138,968	188,663
	137,214,935	136,114,213
MEMBERS' EQUITY		
Undivided Earnings	275,169	271,627
Accumulated Other Comprehensive Income	643,233	904,364
Reserves	8,000,000	7,400,000
	8,918,402	8,575,991
	\$ 146,133,337	\$ 144,690,204

STATEMENT OF INCOME

For the year ended December 31	2009	2008
Interest Revenue	\$ 6,747,710	\$ 6,675,322
Interest Expense	2,430,500	3,240,510
Interest Margin	4,317,210	3,434,812
Other Income	1,459,119	1,482,539
Income Before Operating Expenses	5,776,329	4,917,351
Operating Expenses		
Employee Salaries and Benefits	2,663,300	2,553,011
Other Operating Expenses	2,388,829	2,236,100
	5,052,129	4,789,111
Operating Income	724,200	128,240
Current and Future Income Taxes	120,658	19,450
Net Income	603,542	108,790

Michael P. Kay, Board Chair

Ross Holland, Secretary

STATEMENTS OF UNDIVIDED EARNINGS, ACCUMULATED OTHER COMPREHENSIVE INCOME AND RESERVES

For the year ended December 31	2009	2008
Undivided Earnings		
Balance - Beginning of Year	\$ 271,627	\$ 162,837
Net Income	603,542	108,790
Allocation to Reserves	(600,000)	-
Balance - End of Year	275,169	271,627
Accumulated other comprehensive income		
Balance - Beginning of Year	904,364	(93,711)
Other comprehensive income (loss) for the year	(261,131)	998,075
Balance - End of Year	643,233	904,364
Reserves		
Balance - Beginning of Year	7,400,000	7,400,000
Allocation from Undivided Earnings	600,000	-
Balance - End of Year	\$ 8,000,000	\$ 7,400,000

STATEMENT OF COMPREHENSIVE INCOME

For the year ended December 31	2009	2008
Net Income	\$ 603,542	\$ 108,790
Other Comprehensive Income (Loss)	(261,131)	998,075
Comprehensive Income for the year	\$ 342,411	\$ 1,106,865



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HMECU FIVE YEAR FINANCIAL HISTORY

	2009	2008	2007	2006	2005
Income Statement (at December 31)					
Interest Revenue	\$ 6,747,710	\$ 6,675,322	\$ 7,153,202	\$ 6,880,484	\$ 5,793,956
Interest and Dividend Expense	2,430,500	3,240,510	3,423,702	3,169,742	2,632,532
Net Interest Margin	4,317,210	3,434,812	3,729,500	3,710,742	3,161,424
Other Income	1,459,119	1,482,539	1,276,198	1,222,243	1,211,918
Total Income	5,776,329	4,917,351	5,005,698	4,932,985	4,373,342
Operating Expenses	5,052,129	4,789,111	4,680,081	4,199,061	3,758,052
Income before Taxes	724,200	128,240	325,617	733,924	615,290
Income Taxes	120,658	19,450	59,257	136,000	115,000
Net Income	\$ 603,542	\$ 108,790	\$ 266,360	\$ 597,924	\$ 500,290

Balance Sheet (at December 31)

Personal Loans and Lines of Credit	\$ 18,770,854	\$ 20,991,963	\$ 22,078,266	\$ 22,692,320	\$ 23,428,773
Mortgages and MERITlines	101,445,383	101,249,659	92,094,259	90,338,840	82,580,508
Commercial and Syndication	1,241,608	1,265,937	988,641		
Accrued Interest Receivable	150,093	152,586	187,078	165,730	120,876
Loans and Mortgages to Members	121,607,938	123,660,145	115,348,244	113,196,890	106,130,157
Cash and Investments	19,812,388	16,746,617	14,176,646	15,059,583	14,349,828
Other Assets	4,713,011	4,283,442	3,670,244	2,767,259	2,426,472
Total Assets	\$ 146,133,337	\$ 144,690,204	\$ 133,195,134	\$ 131,023,732	\$ 122,906,457
Members Chequing and Savings	56,868,538	53,176,025	50,549,030	49,598,555	46,002,723
Term Deposits	21,159,724	21,775,216	20,338,956	18,480,814	17,710,683
Tax Free Savings Accounts	1,967,437				
Registered Deposits	53,106,735	51,342,059	47,982,907	47,866,061	47,014,465
Membership Shares	1,135,395	1,171,416	1,196,155	1,174,021	1,153,404
Accrued Interest & Dividend Payable	1,744,176	1,604,857	1,968,383	1,391,064	1,344,514
Total Members Deposits & Shares	135,982,005	129,069,573	122,035,431	118,510,515	113,225,789
Term Loans	0	6,000,000	2,500,000	4,000,000	2,000,000
Other Liabilities	1,232,930	1,044,640	1,190,576	1,216,740	982,114
Members' Equity	8,918,402	8,575,991	7,469,127	7,296,477	6,698,554
Total Liabilities and Equity	\$ 146,133,337	\$ 144,690,204	\$ 133,195,134	\$ 131,023,732	\$ 122,906,457

Annual Balance Sheet Asset Growth	1.00%	8.63%	1.66%	6.60%	15.12%
Other Items under Administration	\$ 40,059,693	\$ 35,341,631	\$ 44,947,541	\$ 34,212,850	\$ 28,454,636

COMMUNITY SUPPORT IN 2009

During 2009 your Credit Union donated funds and gifts of over \$25,000 to a variety of worthy causes throughout the Hamilton, Brantford and Burlington areas. We will continue to support many groups in our community in the upcoming year. Here is a list of some of the groups we supported in 2009.

- Around the Bay Road Race in support of St. Joseph's Foundation
- Big Brothers and Sisters
- Brant-Brantford CrimeStoppers
- Brantford Fire Department
- Brantford Food Bank
- Burlington Fire Department
- Canadian Paraplegic Association
- City of Brantford - Community Safety Net
- City of Burlington and City of Hamilton - United Way Campaigns
- City of Hamilton – Keep Hamilton Blooming Campaign
- City of Hamilton Public Works Department Golf Tournament
- City of Hamilton Quarter Century Club
- City of Hamilton Staff Volleyball League
- Civic Employees Hockey League
- Credit Union Charitable Foundation of Ontario
- D.A.R.E Brantford Inc.
- Hamilton & District Credit Union Chapter
- Hamilton Cops for Kids
- Hamilton Firefighters Association Charities
- Hamilton Food Share
- Hamilton Health Sciences Volunteer Association
- Hamilton Health Sciences Foundation
- Hamilton Health Sciences Staff Golf Tournament
- Hamilton Heart & Stroke Foundation
- Hamilton Police Association – Retirement Investment Seminars
- Hamilton Police Association Charities
- Hamilton Motorcycle Ride for Dad
- Hamilton Multiple Sclerosis Society
- Juravinski Cancer Centre Foundation
- Neighbour-to-Neighbour Food Bank
- St. Joseph's Healthcare Holiday Dinner (Starry Night)
- St. Joseph's Healthcare Foundation
- St. Joseph's Healthcare Hamilton
- St. Peter's Hospital Foundation
- St. Peter's Hospital Health Care - Volunteer Driver Program



HMECU Annual Charity BBQ



Area Credit Unions show support for Interval House



St. Joseph's Funspiel 2009



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Hamilton Mountain Branch

and Corporate Head Office
209 Limeridge Road East
Hamilton, ON L9A 2S6
905-575-8888
1-866-808-2888
Fax: 905-575-3104

Burlington Branch

Burlington City Hall
426 Brant Street
Burlington, ON L7R 3Z6
905-335-7650
Fax: 905-639-8414

Hamilton West Branch

1685 Main St. W., Unit #100
Hamilton, ON L8S 1G5
905-526-7244
Fax: 905-526-0334

St. Joseph's Hospital

50 Charlton Ave. East, Room G1104
Hamilton, ON L8N 4A6
905-522-1155 ext. 32910
Fax: 905-308-7224

Brantford Branch

368 Colborne Street
Brantford, ON N3S 3N3
519-756-6942
Fax: 519-756-9811

Hamilton General Hospital

237 Barton Street East
Level 1, Room 107 (Cafeteria)
Hamilton, ON L8L 2X2
905-527-4322 ext. 48245
Fax: 905-526-0952