



**Healthcare and  
Municipal Employees'  
Credit Union™**



2010 ANNUAL REPORT



## IN MEMORIAM

The following members passed away in 2010:

Robert Barker	Alan Greenhalgh	Ronald Northcott
Hannah Baulcombe	Joanna Greenhalgh	Kazuko Onishi
Samuel Belmore	James Griffin	Elizabeth Palmer
John Bevan	Robert Hamilton	Patricia Passmore
Gwen Blankstein	Gordon Henderson	Brian Patrick
Mary Boecker	Marvel Hajas	Fred Pawluk
Edward Brazier	Margaret Horgan	Martha Pearce
Terrence Bunce	Sandra Hutcheon	Katherine Piekarczyk
Marjorie Button	Nicola Ialenti	Janetta Pivatt
Michael Caton	Marie Ivins	David Ramey
Lavon Collier	George Kavuk	Gloria Redley
Elton Cooke	Glen Knox	Ronald Reid
Joyce Cooper	Judith Koptie	Ernest Reeve
Hazel Cope	Aurelia Lasocki	Joseph Ricottone
Frederick Cornwell	Raymond Leaist	Anne Ross
Bernard Court	Regent Levesque	Mary Saunders
Robert Cunningham	Eileen Lindsay	Gladys Shaw
John Davidson	Helen Liota	Rosamond Shellard
Patrick Davis	Larry Longboat	Ben Shoug
Frederick Dinner	Gary Mackie	Georgia Southwood
R. Jack Dorr	Bronte Malek	Frances Staples
Eyvonne Dorr	Charles Martin	Joseph Stark
Isabel Dougher	John (Len) Martin	Kathleen Taylor
Mary Elliott	Lillian Moreau	Bruce Tuck
Lawrence Everett	Ronald Morris	William Vlasak
Carol Fazzari	Karl Muller	Winston Webb
Alexandra Ferretti	Paul Mullin	Kenneth Werner
Dominic Forrester	John Murphy	Carol White
Donald Girt	Eva Nordoff	Thomas Whyte

Our deepest sympathies and condolences to the families and friends of our members who passed away in 2010.

# ANNUAL REPORT 2010



## SEVENTY-SIXTH ANNUAL GENERAL MEETING

### April 13th, 2011 - Agenda

- Call to Order and Registration Report
  - Adoption of the Agenda
  - Minutes of the Seventy-Fifth Annual Meeting
  - Business Arising from the Minutes
  - Report to the Members
  - 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 balloting if necessary, will commence immediately following the Report to the Members and will continue in between reports.

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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 .....	2013
Director .....	Ken Cole .....	2011
Director .....	Kevin Beattie .....	2012
Director .....	James Cardwell.....	2013
Director .....	Vince Paglia.....	2011
Director .....	Vacant .....	2013

## 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
Mark Stanners CFP.....	Financial Planner
Leslie Lawson CFP.....	Financial Planner
Patricia Painter .....	Accounting Analyst
Kim Williamson.....	Assistant Accounting Analyst
Deanna Basso.....	Marketing Coordinator
Jennifer Swing.....	Executive Assistant
Michelle Kranjc.....	Administrative Assistant

## BRANCH STAFF

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

Barbara Armes	Bonnie Hamel	Michelle Morey	Shereen Shawihat
Deborah Bolt	Jodi Kielb	Valli Nadeau	Kelly Smith
Daniela Conz	Yola Kubiak	Gisele Pinard	Nasim Somani
Nancy Cooper	James Lounsbury	Joanne Reaume-Engleby	Tonia Tirabassi
Brook Ducharme	Diana McDermid	Janice Rempel	Patricia Villeneuve
Rita Fredson	Sylvia McKinnon	Cathy Riley	Annette Wilmot
Brandi Garr	Angela McNamara	Lara Ruplen	Michael Wilson
Nora Gefucia	Maryann Miskic	Ruth Salmeron	Sandy Yardley

# ANNUAL REPORT 2010



## 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”



**Board of Directors** (L to R)

Back Row: Kevin Beattie, James Cardwell, Sonia Browne, Vince Paglia, Ken Cole  
Bottom Row: Frank Venturelli, Michael Kay, Ross Holland



**Senior Management Team** (L to R)

Top Row: Colleen Wyhoda, Douglas Mann  
Bottom Row: Charlie Collura, Margaret Bayr

## 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.



## REPORT TO THE MEMBERS

As Chair of the Board of Directors of Healthcare and Municipal Employees' Credit Union, I am pleased to report to the members on a successful year of operations in 2010.

We're proud to be one of the institutions which make up a strong credit union industry in this country. After the financial crisis that has affected countries all over the world, Canada's financial system has become the envy of the world. Our credit union came through the global financial crisis of the past three years with flying colours. By following strict underwriting standards, we have kept our delinquency low. And we enjoy strong capital and liquidity levels at a time when many of the world's financial institutions are struggling to restore the confidence of their investors and depositors.

HMECU achieved a 6% improvement in interest margin in 2010 – a vital measure of the financial health of our basic banking business. This translated to a 6.5% increase in Net Income before taxes, allowing us to add a further \$600,000 to Reserves at the year end. Your credit union also grew its assets in the past year to more than \$150 million, an impressive threshold. Coincidentally these excellent results came during a milestone year for us, the year we celebrated our 75th AGM. If you were fortunate enough to be among the 300 members and special guests who joined us for dinner and entertainment at Michelangelo's, you witnessed a proud celebration of this special anniversary.

The financial success of the credit union has a direct benefit for you, our members. By growing our net income, it allows us to invest in more services for you. For example the new satellite branch at Hamilton City Hall was approved by city council in February and will be open early next month. In addition we have selected a wonderful new location for our Brantford branch – on West Street in the heart of the city. In a few months' time, you'll find the same attentive staff in attractive new premises with an ATM, more parking and much better visibility.

There is another important development coming down the road in 2011 that will affect many of our members. HMECU will begin the process of transitioning to CHIP card technology. New MemberCard debit cards should

begin distribution later this year and will contain an embedded microchip to provide an additional layer of security against skimming and card counterfeiting. It significantly reduces the chances of you becoming a victim of debit card fraud at the point of sale or ATMs. Beginning with our lobby ATM at Limeridge and the kiosk at City Hall, which are now state-of-the-art machines, all our ATMs will eventually be upgraded for CHIP cards.

These branch network improvements are all part of the Board's strategic plan for charting the future course of the credit union. Approved last year, the plan features four key areas of effort to support our growth well into the future; they are assets, profit, membership and corporate capacity. The last item on this list is evidenced in the upgraded branch facilities I described earlier, as well as new banking system technology, planned for next year.

We are fortunate in that the members we serve enjoy a stable employment environment. Healthcare is now the No. 1 employer in Hamilton. Accordingly, HMECU is well-positioned in the durable sectors of government and healthcare. Nevertheless, we have several initiatives underway to build our membership further. For example, our Member Referral Campaign – where both the referring member and the new arrival earn \$50 credits – was a grand success in the two pilot locations at Main West and General Hospital. I'm pleased to announce we will be rolling it out corporate-wide in the coming months.

HMECU can remain a thriving, responsive credit union because of the valuable feedback we receive from our members. Through the "Tell Charlie" function on our website, members have been able to raise their concerns and make many good suggestions, and we are definitely listening. I'm also delighted to see you have enthusiastically embraced the "Tell Us Your WOW" Campaign. Many of you have singled out individual staff members for commendation with descriptions such as "personable," "helpful," "insightful," "knowledgeable," "professional," "compassionate," and "caring." Perhaps this next statement from a member I'll call "M.C." sums up the HMECU difference best: "There is such a great comforting feeling when I come to your credit union. Banks are so cold and impersonal – but your place feels like home."



## REPORT TO THE MEMBERS

The Board of Directors and Committee members take great pride in our commitment to sound governance and effective risk management. We have a comprehensive governance structure to guide us in the execution of our fiduciary responsibilities, and we always strive to do things above and beyond the basic demands of any board. For example, we introduced director self-evaluations long before they became a regulatory requirement. Today, as financial regulations constantly evolve, we make sure – with continuous director education – that HMECU is always at the forefront of good governance. Our regulators and bonding insurance providers seem to agree, since we perpetually receive good grades on our inspections.

We're just as committed to the development of our employees. As a credit union, we invest in them through ongoing training, and our asset and membership growth creates new opportunities for them to develop as people and evolve their careers. You could say we are as focused on the happiness and success of our employees as we are on our members' satisfaction. That's because we think having the former is the best way to guarantee having the latter.

In closing, on behalf of the Board, I would like to extend our heartfelt appreciation for the outstanding work by our CEO, his management team, and every member of the credit union's staff. It is through their hard work and dedication that we have achieved so much success. I also want to thank you, our members, for choosing HMECU for your banking. We will work diligently to earn your continued loyalty every single day.

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

Handwritten signature of Michael P. Kay.

**Michael P. Kay, Board Chair**

Handwritten signature of Charlie Collura.

**Charlie Collura, Chief Executive Officer**



## REPORT OF THE LOANS OFFICER

As at December 31, 2010	2010	2009
<b>Outstandings:</b>		
Residential Mortgages	\$ 58,052,741	\$ 55,024,379
MeritLines	46,772,060	46,421,004
Personal Loans	13,164,956	15,838,248
Lines of Credit	3,149,898	3,206,428
Commercial Syndication Loans	1,626,122	1,241,608
<b>Authorized Limits Approved:</b>		
MeritLines	\$ 9,585,717	10,015,360
Lines of Credit	820,960	567,100
<b>Mortgages:</b>		
Applications	84	125
Declined	0	0
Disbursements	\$ 9,928,031	\$ 6,930,725
Mortgages Securitized	0	0
<b>Personal Loans:</b>		
Applications	801	882
Declined	59	66
Disbursements	\$ 6,706,299	\$ 8,274,223
<b>Specific Allowance for Impaired Loans</b>		
Mortgages/Loans/Lines of Credit in excess of 90 Days	\$ 219,338	\$ 273,822

Over the past year, our Credit Union experienced an increase of over three million dollars in its mortgage portfolio. MeritLines and LOC remained constant throughout the year while personal loans declined. This decline can be attributed to our members being cautious at a time where overall household debt levels have become a concern for many.

As of December 31, 2010 the Credit Union's allowance for doubtful loans was \$219,338. This amount represents less than one quarter of 1% of our total outstanding loan and mortgage portfolio and continues to be well below industry standards.

Your Credit Union will remain committed to helping our members reach their financial objectives by offering a wide range of competitively priced credit products, while providing exceptional member service "beyond expectations".

Respectfully submitted,

Margaret Bayr, Manager, Credit



## REPORT OF THE AUDIT COMMITTEE

The Audit Committee has received the Audited Financial Statements for the year ended December 31, 2010 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;
- Internal controls continue to be monitored and reviewed quarterly through the independent internal control specialist;
- The Committee developed and completed its first annual Audit Committee Performance Evaluation. The Performance Evaluation was reviewed and approved by the full Board of Directors.
- The Committee, through the guidance of the Chief Financial Officer, has reviewed the IFRS transition plan and impact analysis. The committee intends to be fully educated on the accounting policy changes and ongoing reporting requirements under IFRS 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,**

Handwritten signature of Sonia Browne

**Sonia Browne, Chair**

**Vince Paglia, Vice - Chair**

**Frank Venturelli, Member**

**Jim Cardwell, Member**



## 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 or at any of our branches.

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.



**Charlie Collura, Chief Executive Officer**



**Douglas Mann C.A., Chief Financial Officer**



## INDEPENDENT AUDITORS' REPORT

### **To the members of Hamilton Municipal Employees' Credit Union Limited (operating as Healthcare and Municipal Employees' Credit Union)**

The accompanying summary financial statements, which comprise the summary balance sheet as at December 31, 2010, the summary statement of income, summary statements of undivided earnings, accumulated other comprehensive income and reserves, and summary statement of comprehensive income for the year then ended, are derived from the audited financial statements to the members of Hamilton Municipal Employees' Credit Union Limited (operating as Healthcare and Municipal Employees' Credit Union) for the year ended December 31, 2010. We expressed an unmodified audit opinion on those financial statements in our report dated February 17, 2011. Those financial statements, and the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on those financial statements.

The summary financial statements do not contain all the disclosures required by Canadian generally accepted accounting principles. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of Hamilton Municipal Employees' 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 in accordance with its criteria to highlight the major areas of credit union activity, investments, member loans, member deposits and members' equity.

### **Auditors' Responsibility**

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

### **Opinion**

In our opinion, the summary financial statements derived from the audited financial statements of Hamilton Municipal Employees' Credit Union Limited for the year ended December 31, 2010 are a fair summary of those financial statements, in accordance with management's criteria..

Handwritten signature of Millard, Rouse &amp; Rosebrugh LLP

Millard, Rouse & Rosebrugh LLP  
CHARTERED ACCOUNTANTS  
Licensed Public Accountants  
March 28, 2011



## SUMMARY BALANCE SHEET

As at December 31	2010	2009
<b>ASSETS</b>		
Current Assets	\$ 11,287,121	\$ 9,075,151
Loans to Members	122,689,210	121,607,937
Property, Plant and Equipment	2,253,599	2,273,898
Long Term Investments	13,772,495	13,176,351
	150,002,425	146,133,337
<b>LIABILITIES</b>		
Current Liabilities	1,207,822	1,093,964
Members' Deposits and Share Capital	139,476,294	135,982,005
Future Income Taxes	83,120	138,968
	140,767,236	137,214,937
<b>MEMBERS' EQUITY</b>		
Undivided Earnings	282,427	275,167
Accumulated Other Comprehensive Income	352,762	643,233
Reserves	8,600,000	8,000,000
	9,235,189	8,918,400
	150,002,425	146,133,337

## SUMMARY STATEMENT OF INCOME

For the year ended December 31	2010	2009
Interest Revenue	\$ 6,689,334	\$ 6,747,710
Interest Expense	2,110,094	2,430,500
Interest Margin	4,579,240	4,317,210
Other Income	1,641,951	1,459,119
Income Before Operating Expenses	6,221,191	5,776,329
Operating Expenses		
Employee Salaries and Benefits	2,874,831	2,663,300
Other Operating Expenses	2,574,962	2,388,829
	5,449,793	5,052,129
Operating Income	771,398	724,200
Current and Future Income Taxes	164,138	120,658
Net Income	\$ 607,260	\$ 603,542

Michael P. Kay, Board Chair

Ross Holland, Secretary



## SUMMARY STATEMENTS OF UNDIVIDED EARNINGS, RESERVES AND ACCUMULATED OTHER COMPREHENSIVE INCOME

For the year ended December 31	2010	2009
<b>UNDIVIDED EARNINGS</b>		
Balance - Beginning of Year	\$ 275,167	\$ 271,625
Net Income	607,260	603,542
Allocation to Reserves	(600,000)	(600,000)
Balance - End of Year	282,427	275,167
<b>RESERVES</b>		
Balance - Beginning of Year	8,000,000	7,400,000
Allocation from Undivided Earnings	600,000	600,000
Balance - End of Year	\$ 8,600,000	\$ 8,000,000
<b>ACCUMULATED OTHER COMPREHENSIVE INCOME</b>		
Balance - Beginning of year	643,233	904,364
Other comprehensive income (loss) for the year	(290,471)	(261,131)
Balance - End of Year	352,762	643,233

## SUMMARY STATEMENT OF COMPREHENSIVE INCOME

For the year ended December 31	2010	2009
Net Income	\$ 607,260	\$ 603,542
Other comprehensive income (loss) for the year	(290,471)	(261,131)
Comprehensive Income for the year	\$ 316,789	\$ 342,411



## HMECU FIVE YEAR FINANCIAL HISTORY

	2010	2009	2008	2007	2006
<b>Income Statement (at December 31)</b>					
Interest Revenue	\$ 6,689,334	\$ 6,747,710	\$ 6,675,322	\$ 7,153,202	\$ 6,880,484
Interest and Dividend Expense	2,110,094	2,430,500	3,240,510	3,423,702	3,169,742
Net Interest Margin	4,579,240	4,317,210	3,434,812	3,729,500	3,710,742
Other Income	1,641,951	1,459,119	1,482,539	1,276,198	1,222,243
Total Income	6,221,191	5,776,329	4,917,351	5,005,698	4,932,985
Operating Expenses	5,449,793	5,052,129	4,789,111	4,680,081	4,199,061
Income before Taxes	771,398	724,200	128,240	325,617	733,924
Income Taxes	164,138	120,658	19,450	59,257	136,000
<b>Net Income</b>	<b>\$ 607,260</b>	<b>\$ 603,542</b>	<b>\$ 108,790</b>	<b>\$ 266,360</b>	<b>\$ 597,924</b>

### Balance Sheet (at December 31)

Personal Loans and Lines of Credit	\$ 16,095,516	\$ 18,770,854	\$ 20,991,963	\$ 22,078,266	\$ 22,692,320
Mortgages and MERITlines	104,824,801	101,445,383	101,249,659	92,094,259	90,338,840
Commercial and Syndication	1,626,122	1,241,608	1,265,937	988,641	
Accrued Interest Receivable	142,771	150,093	152,586	187,078	165,730
Loans and Mortgages to Members	122,689,210	121,607,938	123,660,145	115,348,244	113,196,890
Cash and Investments	22,557,351	19,812,388	16,746,617	14,176,646	15,059,583
Other Assets	4,755,864	4,713,011	4,283,442	3,670,244	2,767,259
<b>Total Assets</b>	<b>\$ 150,002,425</b>	<b>\$ 146,133,337</b>	<b>\$ 144,690,204</b>	<b>\$ 133,195,134</b>	<b>\$ 131,023,732</b>
Members Chequing and Savings	56,698,686	56,868,538	53,176,025	50,549,030	49,598,555
Term Deposits	21,414,072	21,159,724	21,775,216	20,338,956	18,480,814
Tax Free Savings Accounts	3,942,305	1,967,437			
Registered Deposits	54,286,795	53,106,735	51,342,059	47,982,907	47,866,061
Membership Shares	1,107,351	1,135,395	1,171,416	1,196,155	1,174,021
Accrued Interest & Dividend Payable	2,027,085	1,744,176	1,604,857	1,968,383	1,391,064
Total Members Deposits & Shares	139,476,294	135,982,005	129,069,573	122,035,431	118,510,515
Term Loans	0	0	6,000,000	2,500,000	4,000,000
Other Liabilities	1,290,942	1,232,930	1,044,640	1,190,576	1,216,740
Members' Equity	9,235,189	8,918,402	8,575,991	7,469,127	7,296,477
<b>Total Liabilities and Equity</b>	<b>\$ 150,002,425</b>	<b>\$ 146,133,337</b>	<b>\$ 144,690,204</b>	<b>\$ 133,195,134</b>	<b>\$ 131,023,732</b>

Annual Balance Sheet Asset Growth	2.65%	1.00%	8.63%	1.66%	6.60%
Other Items under Administration	\$ 42,708,831	\$ 40,059,693	\$ 35,341,631	\$ 44,947,541	\$ 34,212,850

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## COMMUNITY SUPPORT IN 2010

During 2010 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 2010.

- 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
- Brantford Power
- Burlington Fire Department
- Canadian Paraplegic Association
- 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 Public Works Department – Jingle Mingle
- City of Hamilton Staff Volleyball League
- Civic Employees Hockey League
- Credit Union Charitable Foundation of Ontario
- CUPE Local 5167
- CUPE Local 7800
- D.A.R.E Brantford Inc.
- Hamilton Cops for Kids
- Hamilton Emergency Services (EMS)
- Hamilton Professional Firefighters Association Charities
- Hamilton Food Share
- Hamilton Health Sciences Foundation
- Hamilton Health Sciences Nurse to Nurse Conference
- Hamilton Health Sciences Staff Golf Tournament
- Hamilton Health Sciences Volunteer Association
- 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
- Juvenile Diabetes - Tour of Triumph
- Neighbour-to-Neighbour Food Bank
- St. Joseph's Healthcare Holiday Gala
- St. Joseph's Healthcare Foundation
- St. Joseph's Healthcare Hamilton
- St. Joseph's Lifecare
- St. Peter's Hospital Foundation



Around The Bay Road Race 2010



Heart and Stroke  
Big Bike Team



Motorcycle Ride For Dad 2010



**Hamilton Mountain Branch**

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

**Burlington Satellite Office**

Burlington City Hall  
426 Brant Street  
Burlington, ON L7R 3Z6  
905-335-7650

**Hamilton West Branch**

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

**St. Joseph's Satellite Office**

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

**Brantford Branch**

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

**Hamilton General Hospital  
Satellite Office**

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

**OPENING SOON...**

Brantford Branch, 330 West Street, Brantford  
Hamilton City Hall Satellite Office, 71 Main Street East, Hamilton