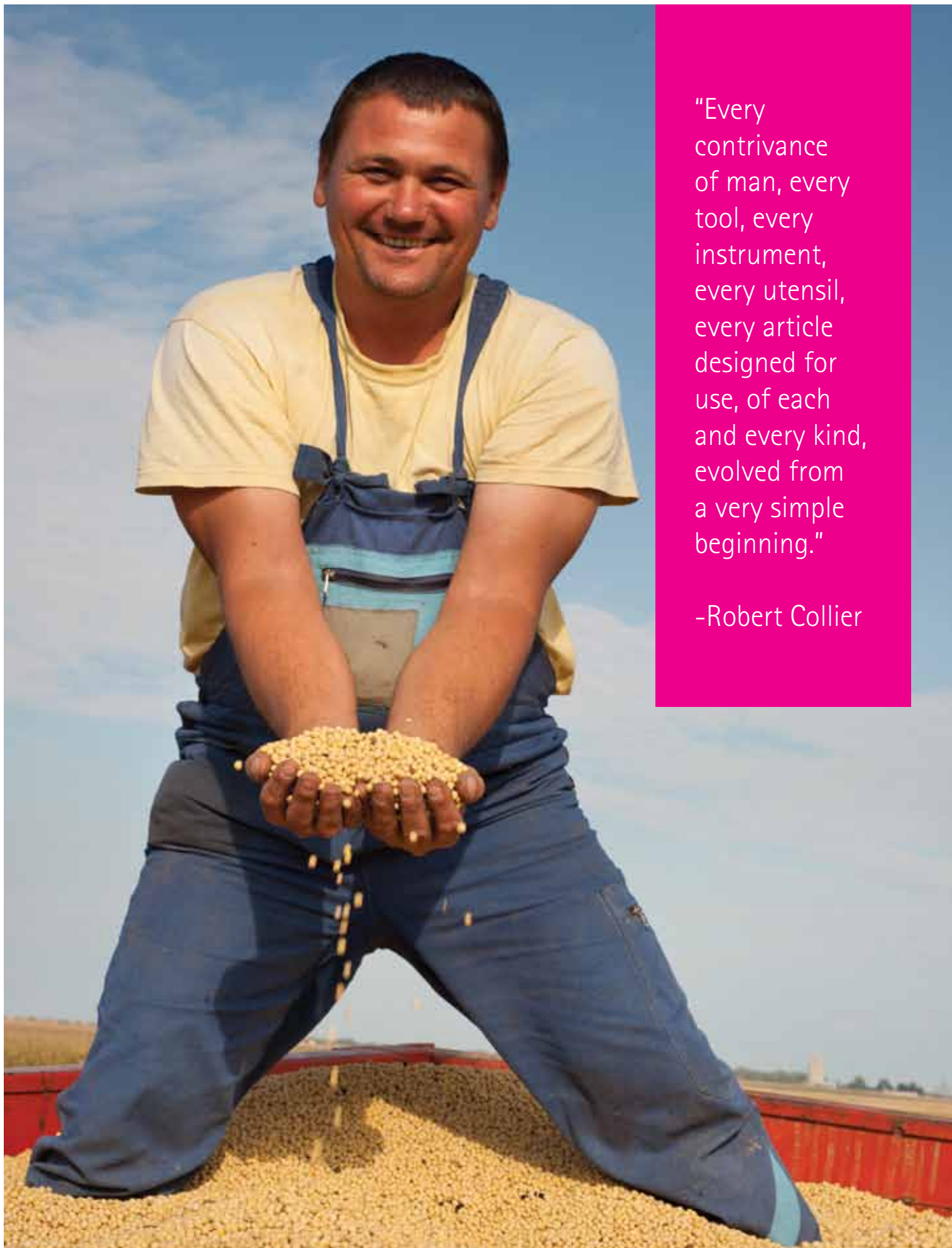


[evolve]

2010 ANNUAL REVIEW



United[®]
Communities Credit Union



"Every contrivance of man, every tool, every instrument, every utensil, every article designed for use, of each and every kind, evolved from a very simple beginning."

-Robert Collier

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CO-OPERATIVE PRINCIPLES

1st Principle: Voluntary and Open Membership

2nd Principle: Democratic Member Control

3rd Principle: Member Economic Participation

4th Principle: Autonomy and Independence

5th Principle: Education, Training and Information

6th Principle: Co-operation among Co-operatives

7th Principle: Concern for Community



"We are the
facilitators
of our own
creative
evolution."

-Bill Hicks



"You have to evolve your centre to satisfy needs of community."

- Michael Fisher

MISSION & VISION STATEMENTS

Our Mission

We enrich Member/Owner lives through the achievement of their financial success and the betterment of communities.

Our Vision

We strive to deliver remarkable service and share financial success.

LETTER FROM THE CHAIR & CEO

2010 was a year of recovery in the economy and at your Credit Union. While the economy was slower in the first 6 months of the year than some optimistic predictions, the last 6 months of the year reflected a growing confidence in the economic recovery. Historically low interest rates continued, keeping borrowing costs low for Member/Owners while others reliant on investment income found low rates challenging. We seek to find a balance between the needs of our borrowing and investing Member/Owners when we set rates, while ensuring sufficient profit is retained to run our operations effectively, build capital to support future growth, pay dividends to our investment shareholders, and invest in our staff and in our communities. At your Credit Union, profitability for 2010 ended well ahead of budget and significantly higher than last year. Loan and deposit growth rebounded, particularly in the last half of the year. Loan delinquency and losses started to return to more historical levels supporting the improving profitability. Our 2011 budget projects a similar level of profitability after we continue to invest in infrastructure priorities as we continue to evolve.

Our Member/Owners give us top marks for service with a rating for

"Overall Satisfaction with United Communities" at 92% (Rating "Very Good" or "Excellent"). In our surveys and in conversations with Member/Owners, a common theme is apparent. Our employees make the difference and are the reason our Member/Owners rate our service so highly. With almost 200 employees working directly with our Member/Owners, or providing support services behind the scenes, we take great pride in their commitment and in their achievements. We continue to invest heavily in training and development to meet the evolving needs of Member/Owners today and in the future.

Looking ahead: We continue to refine our strategy as our business environment evolves. We believe we must strive to become "Smarter, Bigger and Faster".

Supporting our goal of being "Smarter" and ensuring we understand Member/Owners needs to effectively invest our resources, we undertook extensive market research in each of our communities last year, including extensive surveying of our Member/Owners, and non-Member/Owners. This data is providing focus for our path forward. The research shows the pace of change in our



communities is accelerating and there have been key revelations coming out of the research which will support our strategy.

Becoming "Bigger" is a key to our future success with higher growth rates from existing operations and developing new opportunities. Improved financial efficiency has been identified as a key objective as we move forward, balancing more rapid revenue growth with effective expense growth management. Our biggest opportunity is to expand current relationships while aggressively growing new membership in selected markets.

Effective, targeted marketing is needed to raise brand awareness. We need to effectively tell our story to target segments in our communities so they fully understand the extensive range of our capability to meet the more complex financial needs of our Member/Owners. In many communities, our Member/Owners just don't think of us as an option to meet all their personal needs or the needs of their small business or farm business. While our branches remain key to our service delivery, Member/Owners

increasingly access their accounts through the use of technology. Building and maintaining multiple access channels for Member/Owners is expensive and we need to seek unique ways to keep pace with Member/Owners demands for services.

The introduction of full service Mobile Banking demonstrates how Member/Owner needs play a large part in how we evolve. This industry leading technology allows Member/Owners to not only access balances, but to also transfer, pay bills, or perform other "real time" transactions from their smart phone, all in a very secure environment.

Our Member/Owners come from many communities and span a wide range of ages and needs. We have to be "Faster" in the ways we create value and meet those unique needs. Our market research is helping us simplify our products in order to serve Member/Owners in key target segments versus taking a generic "one size fits all" approach. Expansion of services to our small business and agricultural Member/Owners (including improved non-

credit services, wealth management, and succession planning needs) has been identified as a key priority as well as deepening relationships with young families. We tend to have a great many relationships in each of our communities however we need to earn a bigger share of their overall financial business.

In general, credit union Member/Owners across Canada are older than the general population. While we have a better representation than average among younger individuals in our communities, it is critical that we understand the needs of young people and actively find ways to meet those unique needs. To support this market, specifically 17 – 25 year olds, we've partnered with Libro Financial Group to bring "Young and Free" to life in Ontario. After an exciting "Spokester" contest, Keith Reinhart, our Young and Free "Spokester" is attending events, helping educate young people about planning for their financial future, and creating excitement in our communities and in our branches. Check out the program at youngfreeontario.com

We are also proud to be part of something bigger: "People Helping People" is the core foundation of the credit union movement, and that tradition is alive and well at United Communities. From our direct investments in our communities to acting as a catalyst for positive change through the involvement of our Directors and staff, we are making a difference every day. Our employees are a shining example of why the credit union movement has continued to grow and prosper through the generations. Our

employees invested over 7,000 hours of their own personal time in 2010 to make a difference in their home community or their professional communities.

"Co-operation among Co-operatives" is one of the 7 Co-operative Principles. In addition to being one of the core foundations of our Credit Union, it is also good business. As an active supporter of the co-operative movement in Ontario, Canada and internationally, your Directors have participated in a number of conferences, and our management team is active in supporting and influencing the credit union movement. Several initiatives have also been launched to share services with other credit unions and to aggregate volumes with suppliers to support our financial goals.

Our business environment continues to evolve rapidly as our communities change. Indeed the very definition of "community" is changing as we become more interconnected, and as people become more mobile. We need to respect our heritage while looking to the future. Thank you for your loyalty. We look forward to meeting all your financial needs and ask that you recommend us to your family, friends, and local farm and business owners. By working together we can build strong vibrant communities and achieve financial success.

Sheila MacKinnon Chair of the Board
Jim Lynn President and CEO

COMMUNITY INVOLVEMENT

In 2010 there was renewed growth and optimism in our local communities. We witnessed non-profits evolving to meet the unique needs of our residents and we are pleased to have contributed to creating strong and vibrant neighborhoods. We commit significant funds each year to health care, economic development and youth initiatives and are continually looking for partnership opportunities that make sense for our business and are important to our Member/Owners. Giving back to the community is simply part of who we are and how we do business.

● My United Student Award

The My United Student Award was presented to 32 local students for achieving academic success balanced with a commitment to the social and environmental well-being of their schools and communities. Students each received \$1,000 and a personal financial coaching session. Check out myunited.ca/community for 2011 application deadlines.

● Farms to Food Banks

Our Farms to Food Banks Program provided \$25,000 in needed foodstuffs to 30 local food banks -

this equates to over 42,000 pounds of local meat, potatoes, apples and milk! To date 415,000 pounds of fresh food has been purchased, with a four-year contribution totaling \$226,000. Says Windsor Goodfellows General Manager Colleen Renaud: "You've come through during very rough times for many families; we're excited to provide them with the extra items."

● Haiti Relief

At the beginning of 2010 we asked our Member/Owners to extend a hand of support to earthquake-devastated Haiti. You, our Member/Owners, came through with great generosity - over \$10,000 was contributed, which in turn received a matching grant from the Federal Government. Including our corporate donation of \$5,000, a total contribution of more than \$25,000 was forwarded to the Canadian Red Cross Haiti Relief Project on behalf of United Communities and our membership.

● W.E. Care For Kids Foundation

Since its inception in 1997, W.E. Care for Kids has received support and contributions from our Member/Owners and our staff. In 2010, our annual Charity Golf Tournament,

branch fundraisers and corporate contribution totaled \$30,000. This brings our overall total to \$332,000 - all helping to care for our sick kids in Windsor and Essex County!

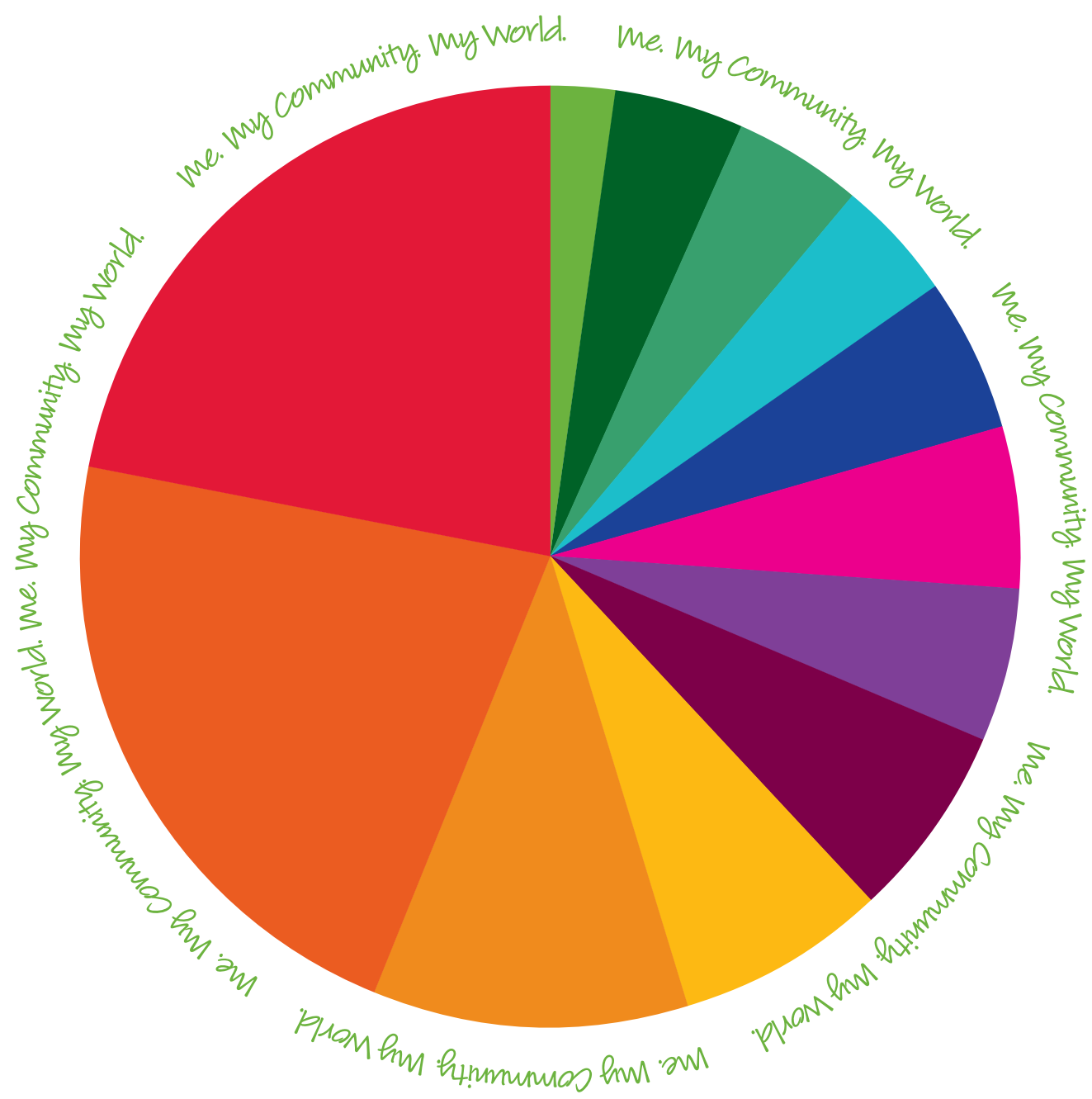
● Central Huron Community Complex

United Communities Credit Union kicked off the fundraising efforts for this state-of-the-art facility in Clinton with a \$100,000 commitment and the naming rights to the 400 person community room. Slated to open in the spring of 2011, the Complex will offer an NHL-size ice pad, walking track, fitness gym and more, enhancing the health and well-being of thousands of people in the area!

● United Communities Complex

This year we were privileged to work with the Town of Amherstburg to bring to life the United Communities Credit Union Complex. Our \$500,000 strategic marketing investment in this premier facility has created a lasting legacy that will increase sports tourism and offer a place for all athletes, including those with special needs, to compete. This initiative will shine the spotlight on our communities for the next 40 years.





GIVING BACK TO OUR COMMUNITIES

● Waived Community 1 Account Fees	\$102,000
● Central Huron Community Complex	\$100,000
● Projects under \$10,000*	\$50,000
● My United Student Award	\$34,000
● We Care For Kids Foundation - corporate plus fundraising	\$30,000
● My United Community Kitchen	\$25,000
● Farms to Food Banks	\$25,000
● The Doctor's Inn	\$24,000
● Hotel-Dieu Hospital Foundation ('10 portion of 100,000)	\$20,000
● University of Windsor Schulich School of Medicine ('10 portion of 100,000)	\$20,000
● Essex Arena & Sports Complex ('10 portion of 250,000)	\$20,000
● Huron Manufacturing Association	\$10,000
\$460,000	

*Includes but not limited to: sports teams, charitable events, sponsorships, silent auction/door prize items.

COMMUNITY IMPACT AWARD

The Community Impact Award was created to recognize and encourage volunteerism amongst our staff. The amount of hours our staff contribute and the impact that it has in the community is incredible and something that the Management and Board felt deserved recognition. This annual award is based on peer nomination and then blind voting by non-staff. The annual recipient is rewarded with a \$1,000 donation on their behalf to the registered charity of their choice.

This year's winner was Elaine Peltier of Belle River branch. Elaine has volunteered since her children were small, with literally dozens of organizations, including Meals on Wheels, Girl Guides of Canada, local figure skating clubs, Big Brothers Big Sisters, her local junior bowling league, and her church. She can be counted on to attend credit union volunteer events, biking the Big Bike for Heart and Stroke, helping in the team tent at Dragon Boats for the Cure, bowling for Big Brothers and Big Sisters, and walking or driving in parades. In 2010, Elaine took up the challenge of organizing the Belle River Relay for Life team – from creating the theme song and costumes, to spearheading the fundraising. Elaine's infectious enthusiasm makes her a bright star at our events, and her personality draws more staff to volunteer alongside her. Elaine, you are an asset to United Communities, and we're very proud of your efforts!

We would also like to congratulate our other nominees – Carol Randall, Cheryl Hesselwood, Chrissy Klassen, Connie Vollans, Martha Heywood, Mike Shepski, Renee Pomerleau, Skye Fairlie, Sue Gautreau, Terri Louch, Tracy Policella – You are all a credit to your communities and to us.



OUR COMMITMENT TO GIVING BACK

Community 1 Account Fee Savings

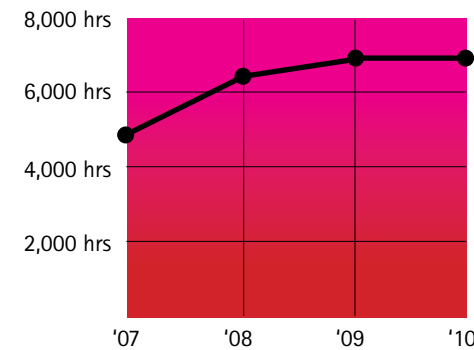
Our Community 1 Account is service charge free for all non-profit organizations and saved local community groups \$102,000 in 2010! These groups were then able to keep the funds working out in the community.

Community Rooms

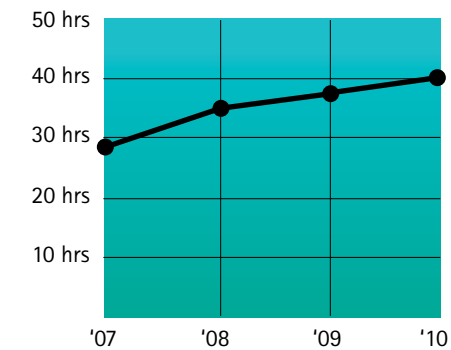
Book one of our community rooms for your next meeting. Complimentary use of rooms is available at our Amherstburg, Belle River, Clinton, Essex, Kingsville and Leamington branches.

Employee Community Hours

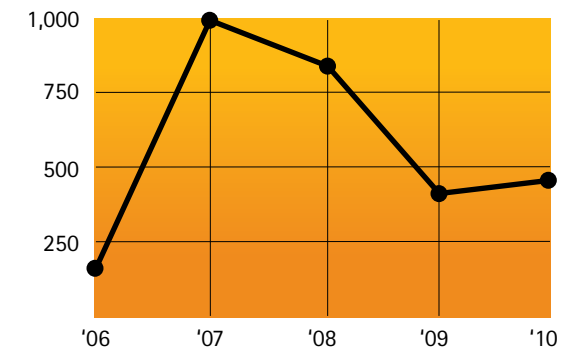
Our employees epitomize volunteerism and it is simply part of our corporate DNA. In 2010 175 members of our staff volunteered approximately 7,000 hours of their time to local community groups. We also continued our Staff Gift Matching program, whereby a portion of staff donations of time and money are matched by credit union funds. This translated into an additional \$10,000 being donated to local organizations.



Employee Volunteer Hours



Average Volunteer Hours Per Employee

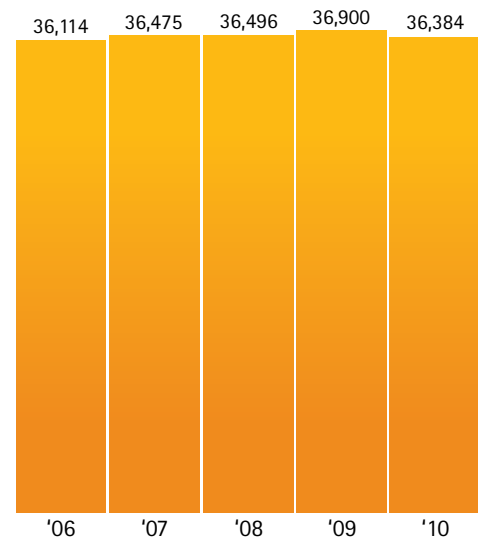


Community Investment (000's \$)

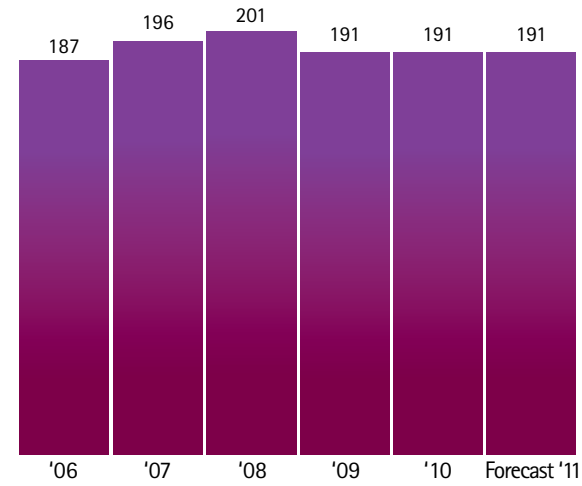
HISTORICAL HIGHLIGHTS & FORECASTS

The following charts demonstrate an overall trend of year-over-year progress. Some indicate a steady climb while others show an encouraging rebound. While we continue to face some challenges, the results show promise and provide a basis for guarded optimism.

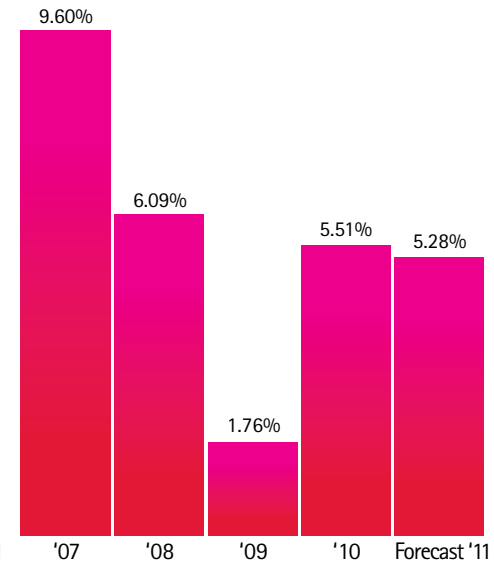
Member/Owners



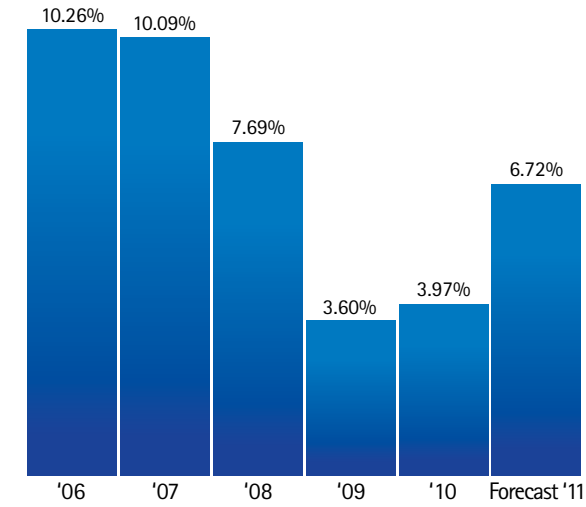
Employees



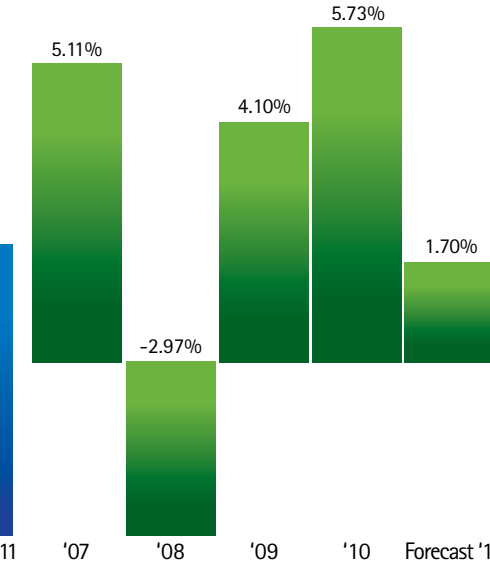
Portfolio Growth



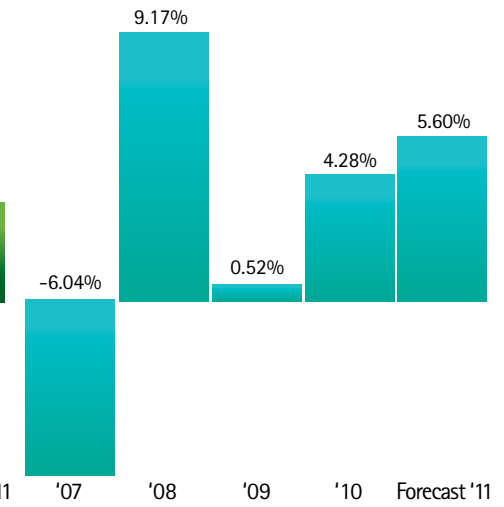
Asset Growth



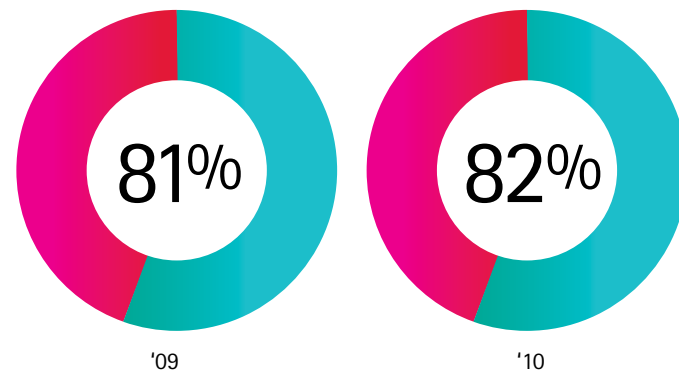
Revenue Growth



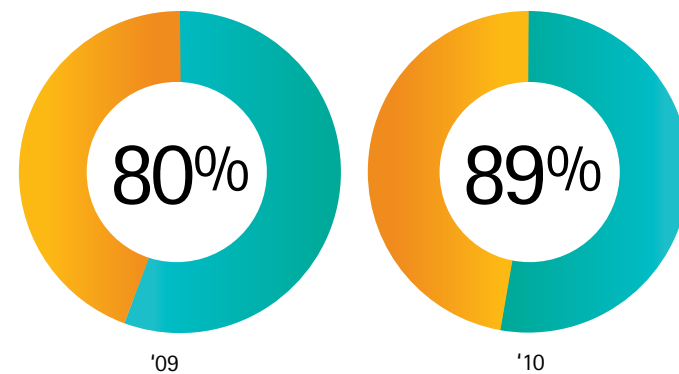
Operating Expenses Growth



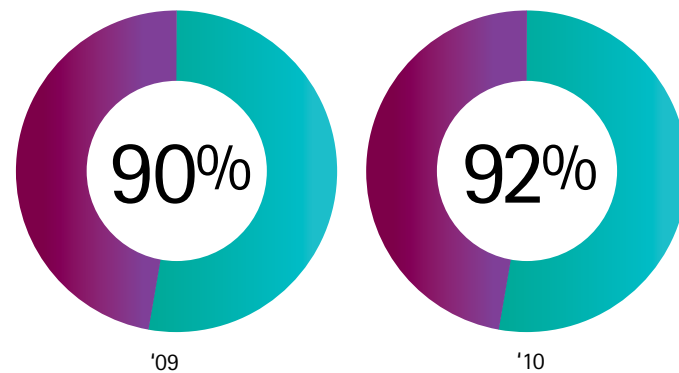
Offering quality advice appropriate for needs and goals



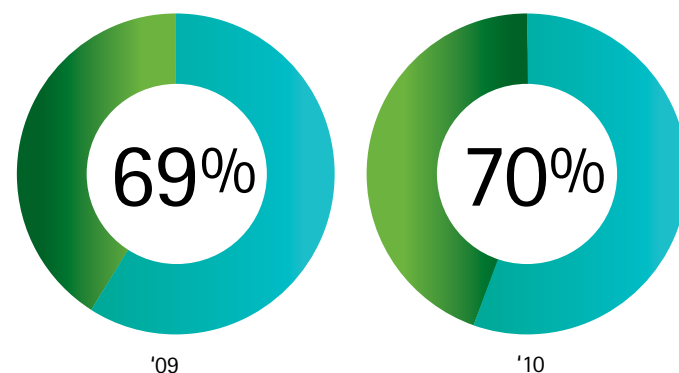
Acting as a trusted advisor



Overall satisfaction



Likelihood to recommend to friends or relatives



Member Survey Results

In 2010 we completed a comprehensive Member/Owner survey. The results indicate outstanding levels of overall satisfaction with our products and services and a marked willingness to recommend us to others.

We heartily thank those who took time to share their views and feelings with our survey team. We certainly appreciate your endorsement of our day-to-day efforts to bring you the highest levels of quality service.

	2006	2007	2008	2009	2010	Forecast 2011
Loans to Member/Owners (000's \$)	429,743	475,624	497,364	499,226	540,605	572,535
Member/Owner Deposits (000's \$)	465,008	505,035	543,059	549,877	577,518	603,553
Member/Owner Shares (000's \$)	9,035	9,137	7,961	8,066	8,177	7,948
Total Capital (000's \$)	36,988	39,432	40,104	40,187	42,388	42,137
Total Assets (000's \$)	503,793	547,155	583,752	601,645	622,104	658,308
Additional Funds Under Administration - mutual funds (000's \$)	N/A	47,959	42,632	53,650	62,779	72,196
Regulatory Capital (% of assets)	7.3	7.4	6.8	6.6	6.8	6.6
Regulatory Capital (% of risk weighted assets)	12.3	11.6	10.8	10.8	10.7	10.3
Net Interest Income (000's \$)	15,066	15,776	15,099	15,309	16,609	17,347
Non Interest Income (000's \$)	4,446	4,734	4,802	5,407	5,040	4,928
Total Revenue (000's \$)	19,512	20,510	19,901	20,716	21,649	22,275
Salaries & Employee Benefits (000's \$)	8,067	8,562	9,066	9,369	10,087	10,415
Other Operating Expenses (000's \$)	8,480	6,985	7,906	7,691	7,933	8,373
Provision for Credit Losses (000's \$)	505	573	669	2,674	1,382	800
Earnings Before Tax, Dividends, Community Investment (000's \$)	4,449	3,390	2,260	982	2,247	2,687
Statement of Earnings (% of average assets)						
Net Interest Income	3.14	3.00	2.67	2.58	2.74	2.71
Non Interest Revenue	0.93	0.90	0.85	0.91	0.84	0.77
Total Revenue	4.06	3.90	3.52	3.50	3.58	3.48
Employee Salary & Benefits	1.68	1.63	1.60	1.58	1.61	1.63
Other Operating Expenses	1.77	1.33	1.40	1.30	1.29	1.31
Provision for Credit losses	0.11	0.11	0.12	0.45	0.25	0.12
Earnings before tax, dividends, Community Investment	0.93	0.65	0.40	0.17	0.43	0.42

AUDIT AND OPERATIONAL RISK COMMITTEE REPORT

The Credit Union's Audit and Operational Risk Committee (formerly the 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 four Directors, has adopted a mandate that covers all of the duties that the Regulations to the Act specify be performed by the Committee. The 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 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.

During the past year, the Committee performed a detailed self-assessment to identify opportunities to improve its effectiveness, and worked closely with Management to refine and improve their reporting approaches to best satisfy governance requirements. In addition the Committee followed regulatory compliance matters closely, and in particular accounting changes associated with International Financial Reporting Standards (IFRS).

The Committee met six times in 2010, and enjoyed a 96% overall attendance by Committee Members.

The Committee received full co-operation and support from Management to enable it to play an effective role in improving the quality of financial reporting to the Member/Owners, and to enhance the overall control structure of the Credit Union. There are no significant recommendations made by the Committee that have not been either implemented or are in the process of being implemented by Management.

In addition, there are no further matters which are required to be disclosed pursuant to the Act or Regulations thereto.

On behalf of the Committee,



Jim DeBlock

Chair

Audit Committee:
Tom Fuerth, Paul Meanwell,
Carl Bolton

MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

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

A system of internal controls has been designed by 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 and Operational Risk Committee. The Audit and Operational Risk 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 auditor's report.

The Committee reports its findings to the Board for consideration when approving the financial statements for issuance to the Member/Owners. The financial statements have been prepared by Management in accordance with generally accepted accounting principles and have been audited by BDO Canada LLP Chartered Accountants, Licensed Public Accountants.



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



Michael D. Lavoie
Executive Vice President and
Chief Financial Officer

INDEPENDENT AUDITOR'S REPORT ON SUMMARIZED FINANCIAL STATEMENTS

To the Members of United Communities Credit Union Limited

The accompanying summary financial statements, which comprise the summary balance sheet as at December 31, 2010, the summary statement of members' equity, summary statement of income and comprehensive income and summary statement of cash flows for the year then ended, are derived from the audited financial statements of United Communities Credit Union Limited for the year ended December 31, 2010. We expressed an unmodified audit opinion on those financial statements in our report dated February 18, 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

applied in the preparation of the audited financial statements of United Communities Credit Union Limited. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of United Communities 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. The summary presented is only the balance sheet, statement of members' equity, statement of income and comprehensive income and statement of cash flows. It does not include any other schedules or the summary of significant accounting policies and other explanatory information. The balance sheet, statement of members' equity, and statement of income and comprehensive income are presented with less detail than the audited financial statements and the note referencing has been removed.

Auditor's Responsibility

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

Opinion

In our opinion, the summary financial statements derived from the audited financial statements of United Communities Credit Union Limited for the year ended December 31, 2010 are a fair summary of those financial statements, in accordance with management criteria as outlined in the Management's Responsibility for the Summary Financial Statements.

"BDO Canada LLP"


Chartered Accountants,
Licensed Public Accountants

Chatham, Ontario
February 18, 2011

BALANCE SHEET

December 31	2010	2009
		(in thousands)
Assets		
Cash	\$ 11,264	\$ 18,233
Investments	56,075	70,602
Loans to members	540,605	499,226
Derivative financial instruments	1,004	387
Future income tax asset	-	65
Capital assets	11,462	12,019
Other assets	1,694	1,113
	\$ 622,104	\$ 601,645
Liabilities and Members' Equity		
Liabilities		
Term loan	\$ -	\$ 10,000
Member deposits	577,518	549,877
Derivative financial instruments	507	307
Other liabilities	2,813	2,416
Future income tax liability	43	-
Member shares	8,177	8,066
	589,058	570,666
Members' Equity		
Undivided earnings	32,070	30,783
Accumulated other comprehensive income	976	196
	33,046	30,979
	\$ 622,104	\$ 601,645

On behalf of the Board:

Director: 

Director: 

STATEMENT OF MEMBERS' EQUITY

For the year ended December 31	2010	2009
		(in thousands)
Undivided earnings		
Balance, beginning of the year	\$ 30,783	\$ 30,484
Net income for the year	1,287	299
Balance, end of year	32,070	30,783
Accumulated other comprehensive income		
Balance, beginning of the year	196	410
Other comprehensive income (loss) for the year	780	(214)
Balance, end of year	976	196
Members' equity	\$ 33,046	\$ 30,979

STATEMENT OF INCOME AND COMPREHENSIVE INCOME

For the year ended December 31	2010	2009
		(in thousands)
Interest revenue	\$ 27,722	\$ 28,794
Interest expense	11,113	13,485
Financial margin	16,609	15,309
Other income	5,040	5,407
Provision for losses on loans	(1,382)	(2,674)
Operating expenses	20,267	18,042
Income before income taxes and distribution to members	1,787	582
Provision for income taxes	338	138
Income available for distribution to members	1,449	444
Distributions to members (net of income tax)	162	145
Net income for the year	1,287	299
Other comprehensive income (loss)		
Unrealized gain on available for sale securities	491	279
Unrealized gain (loss) on derivative instruments	468	(550)
Related income tax effect	(179)	57
Other comprehensive income (loss) for the year	780	(214)
Comprehensive income for the year	\$ 2,067	\$ 85

STATEMENT OF CASH FLOWS

For the year ended December 31	2010	2009
		(in thousands)
Cash flows from operating activities	\$ 3,617	\$ 5,399
Cash flows from member activities	(15,009)	2,387
Cash flows from investing activities	14,423	(11,655)
Cash flows from financing activities	(10,000)	10,000
Increase (decrease) in cash and short term deposits	(6,969)	6,131
Cash, beginning of year	18,233	12,102
Cash, end of year	\$ 11,264	\$ 18,233

LEADERSHIP TEAM

Senior Management

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

Brian Thorne
Vice President Member Solutions

Michael Lavoie
Executive Vice President
and Chief Financial Officer

Flo Hargraves
Senior Manager Personal
Credit Solutions

Sandy Ferguson
Vice President Operations

Patti Martin
Senior Manager Business Services

Cavell Fraser
Vice President Human Resources

Bob Saxby
Chief Risk Officer

Cathy Menard
Vice President Information
Systems and Technology

Sharon Scott
Senior Consultant,
Strategic Initiatives

Carol Normandeau
Vice President Credit

LEADERSHIP TEAM

The Board of Directors with the Executive Leadership Team set the strategic direction and oversee the Credit Union. Members/Owners elect the Board and are the first step in setting our governance.

Good governance is democracy at its best. Today, transparency, accountability, diversity and training are recognized as the foundations of good governance.

Our Board of Directors is committed to governing honestly and professionally. If you have any questions for the Board about the governance of United Communities Credit Union, you can contact the Board Chair by email at board.directors@myunited.ca

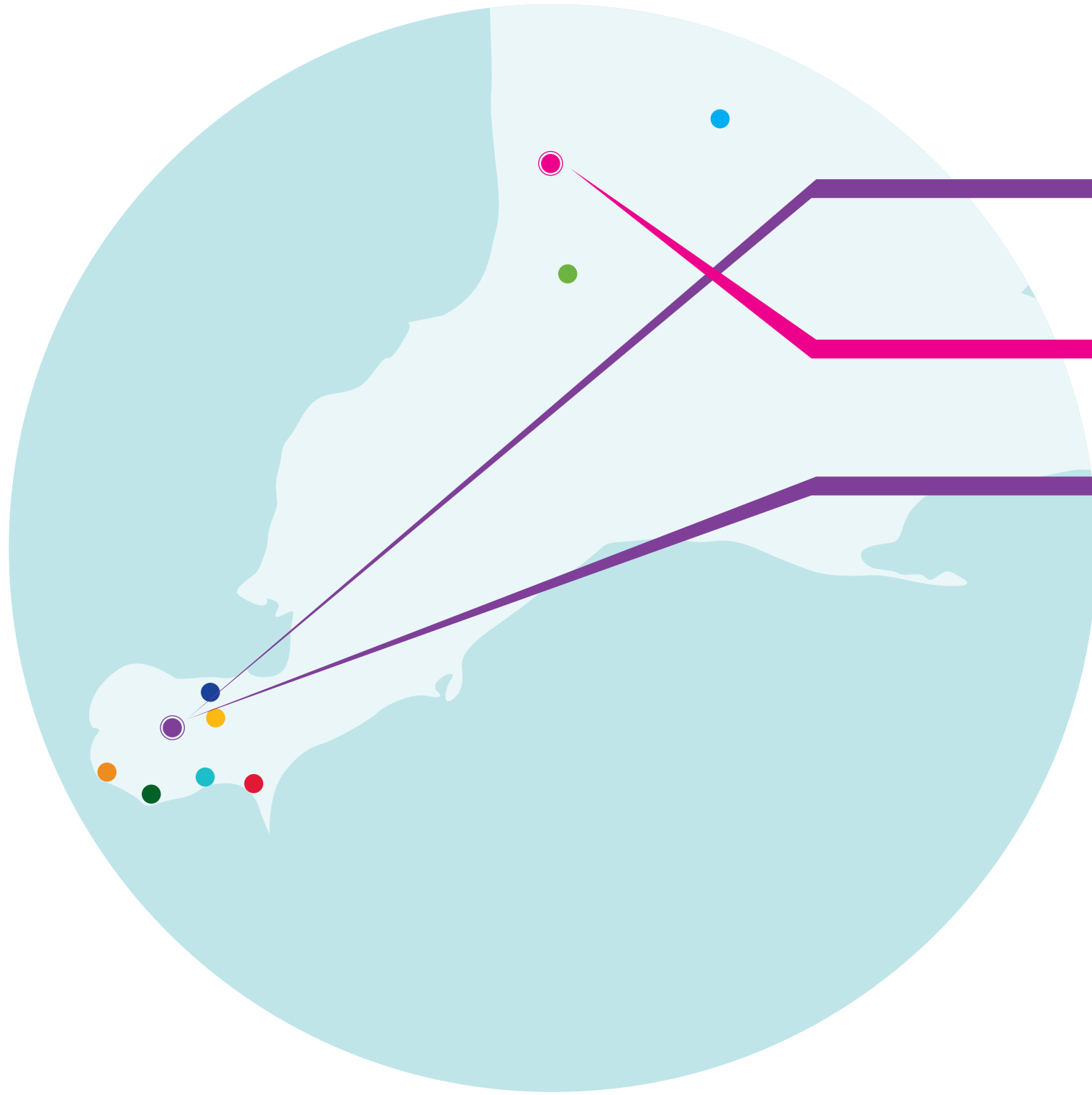
Board of Directors

Sheila MacKinnon, Chair
Jim DeBlock, Vice Chair
Dennis Hogan, Corporate Secretary
Richard Banwell
Carl Bolton
John Thomas (Tom) Fuerth
Paul Meanwell
Chris Mendes
Susan Rusk
Donna Taylor
Maureen Wickham

Board Committees

Audit & Operational Risk
Governance, Ethics & Human Resources
Market & Credit Risk
Member & Community Relations





Head Office
 148 Talbot St. N.
 Essex, ON N8M 2C7
 Ph: 519.776.7391, Fax: 519.776.7088

Corporate Offices
 48 Ontario St, P.O. Box 310
 Clinton, ON NOM 1L0
 Ph: 519.482.3466, 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 am-8 pm, Sat. 9 am-1 pm
 Manager: Terri Hennessy

MemberDirect® Online Banking
 myunited.ca

LOCATIONS

Amherstburg Branch
 24 hour drive-thru ATM
 463 Sandwich St. S., Amherstburg
 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 am-5 pm
 441 Notre Dame, Belle River
 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
 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 am-5 pm
 147 Talbot St. N., Essex
 Ph: 519.776.5231, Fax: 519.776.4675
 Branch Manager: Bruno Bietola

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

Harrow Branch
 24 hour drive-thru ATM
 174 King St. W., Harrow
 Ph: 519.738.2263, Fax: 519.738.9298
 Branch Manager: Terry Yanchus

Kingsville Branch
 24 hour drive-thru ATM
 Drive-up service window 8 am-5 pm
 328 Main St. E., Kingsville
 Ph: 519.733.6521, Fax: 519.733.8233
 Branch Manager: Heather Misener

Leamington Branch
 24 hour drive-thru ATM
 141 Erie St. S., Leamington
 Ph: 519.326.8641, Fax: 519.326.7715
 Branch Manager: Denise Milkins

Listowel Branch
 24 hour walk-up ATM
 161 Inkerman St. W., Listowel
 Phone: 519.291.6189, Fax: 519.291.6191
 Branch Manager: Mike Shepski

Woodslee Branch
 24 hour drive-thru ATM
 2536 County Rd. 27, Woodslee
 Ph: 519.975.2300, Fax: 519.975.2302
 Branch Manager: Tracey Walstedt



United[®]
Communities Credit Union

Note: Complete financial statements along with accompanying notes and all required disclosures are available upon request. Printed or electronic copies are also available by calling MemberLine at 519.776.4311 or 1.800.492.9492.