



**BLAZING**  
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# TRAIL

2019 ANNUAL REPORT



# OUR ROOTS

Since the first day we opened our doors in 1957, Northern Credit Union has been making a positive impact on the lives of our members, neighbours and communities.

And as we move into the next decade, and the world around us rapidly changes, we continue to forge new paths, and blaze new trails.



# OUR CORE PURPOSE & CORE VALUES

Yes, much has changed over the years, but what will never change is our commitment to helping one another, as clearly defined in our Core Purpose:

## MAKING A DIFFERENCE IN PEOPLE'S LIVES

Navigating through the winding paths of financial products and services can be overwhelming. That is why at Northern, we are committed to helping you navigate a path that leads to financial stability.

**Making a Difference in People's Lives** is the driving force to work harder, go further and do more for our members, neighbours, local businesses and the communities where we live and work.

At Northern, we are not afraid to face the future - to blaze a new trail, if it means helping you to find the path to financial security. We know that each of our members is unique and each path may be different. We are here to help you achieve your goals and to help our communities succeed and prosper.

At Northern, we are committed to making a difference right here at home!

### A TRUE NORTH PARTNER



- We work with you to understand your financial needs
- We provide you with a strong team of internal experts
- We work hard, have fun and celebrate your success
- We provide ongoing support and guidance as your financial needs change



### MEMBER FOCUSED



- We step up to support you
- We make a positive impact on your financial journey
- We provide you with a **WOW** experience

### WE GET STUFF DONE



- We honour our commitments to you
- We work with integrity and professionalism
- We understand your needs and are prepared to support you



### WE OWN OUR GROWTH



- We seize the opportunity to learn so we can support you better
- We strive to grow a little every day, so we can do amazing things for you



A message from

# RICHARD ADAM

## PRESIDENT & CEO

As the President and CEO of Northern Credit Union, I am pleased to provide you with our Annual Report for 2019.

After 23 years at Northern, I was extremely proud to assume the role of President and CEO in May. In addition to a change of CEO, our leadership team has also changed significantly in the past 12 months. Five of the six-member team either is new to Northern, or has moved into a more senior position within our organization. During the past year, we also saw changes within our Board of Directors. We have a new Board Chair, Vice Chair and several new Directors. I am confident that these two renewed groups will provide the leadership and guidance required to lead Northern into a new era.

## 2019 RESULTS

Northern continues to demonstrate a strong commitment to our members and our employees. Through surveys, our members have expressed their overall satisfaction with Northern. According to our members, Northern continues to be a leader in providing products and solutions that are designed to their unique and changing needs. None of this is accomplished without the hard work and dedication of our staff who are committed to providing a superior member experience. Our staff are a big part of what we do. I am pleased to report that through our annual staff survey, our employees have once again enabled us to be named a "Great Place to Work". We are very proud of these results, and we will be working diligently to bring them to an even higher level.

Northern's assets increased \$106 million or just under 7.3% in 2019. Growth came from members' loans up 6.36% and deposits up 7.29%. Loan growth came from mortgages up \$42 million or 5.6%, indirect lending which encompasses new auto sales up \$26.7 million or 13.4%, and commercial/agriculture lending up \$18.4 million or 8.7%. In total, these areas contributed to 86% of Northern's asset growth and these products remain critical in helping sustain and grow our communities. Strong deposit campaigns focused around investing helped grow deposits, with 88% of the deposit growth coming from longer-term deposits such as GICs and registered products.

While asset growth is at levels lower than previous years, the credit union sector itself experienced challenges in 2019 as consumer debt levels continued to increase, mortgage growth across Canada was slower and the economy ended on a soft note. Northern was not immune to this, and in particular, with debt loads increasing, consumer proposals and bankruptcies increased significantly in 2019. As a result, Northern experienced an increase in write-offs, which impacted profits. Notwithstanding, Northern continues to exceed regulatory requirements for capital, and as a result the Board approved a 3.77% dividend on Class B Investment Shares amounting to \$1,076,000.



# A MESSAGE FROM YOUR PRESIDENT & CEO

BOARD APPROVED  
DIVIDEND OF

**3.77%**

ON CLASS B INVESTMENT SHARES,  
AMOUNTING TO

**\$1,076,000**

ASSET GROWTH

**\$106  
MILLION**

LOAN GROWTH

**6.36%**

MORTGAGE GROWTH

**5.6%**

DEPOSIT GROWTH

**7.29%**

COMMERCIAL GROWTH

**8.7%**

## 2020 & BEYOND

During my time at Northern, we have seen tremendous growth and great successes; however, there will always be opportunity for continued improvement. In the past 12 months, we have carefully reviewed our strategy against our current capabilities, and we have made the conscious decision to take the time to review our existing operations before moving forward with new investments.

To focus our review, we reflected on our purpose and our strategic framework to help guide us. As part of an extensive process, the Executive, together with the guidance of the Board developed a new strategic framework, which will help us blaze a new trail. This framework is grounded in our new Purpose – **MAKING A DIFFERENCE IN PEOPLE'S LIVES**. Making a difference in people's lives is not new for Northern Credit Union; this is the foundation upon which we built the organization. However, this is a renewed commitment, to reconnect to our roots and focus our strategy on doing what is best for our members and staff. Coupled with this new purpose, we agreed to four strategic priorities: Commit to Lending, Engage Employees in Building Our Future, Cultivate Member Relationships and Building Strong Communities.

I would like to mention two particular aspects of our approach going forward. The first is creating a high performance organization by tapping into the wisdom of the Board, leadership team and staff at all levels to

collaboratively build a deeper understanding and commitment to our business. As well, building a practice of continuous planning, monitoring and meaningful involvement of all staff that will support our growth.

The second is a commitment to our communities, which we feel, is a key differentiator for our organization. Northern is represented with "bricks and mortar" services in more than 30 communities across Ontario. In some instances, we are the only financial institution. While large banks continue to put profit ahead of people, Northern is committed to ensuring that we provide opportunities for financial guidance and support across our footprint. Although we need to ensure that we are creating sustained profitable growth, it is important to us to balance that with our commitment to the places that our members call home. We need to continue to build our business and our relationship within all of the communities we serve.

To support this commitment, we are launching a new Ambassadorship program and applying dedicated resources to reconnect to our communities and to ensure the sustainability of our network and service to our members. As well, we have launched a new Loyalty Shares offering, where members can contribute to additional membership shares in support of our future sustainability. We are confident that members will continue to show their commitment to Northern through the purchase of these shares.

This year, 2020, will be a foundation-building year where we ensure that our business model and processes are fully reviewed and realigned with our purpose and strategic priorities. At the same time, we will continue to place effort on managing expenses while implementing strategies to grow our business in ways that benefit our members.

In closing, I could not be prouder to work with our Board, our executive team and all of our staff. I say with complete confidence that together we can bring Northern to an even greater place of growth, innovation and member satisfaction. I am excited to find out what the future holds for Northern as we move into the next decade and continue to be **True North Strong!**



Richard Adam, President & CEO



A message from

# JEANNIE KILGOUR

## BOARD CHAIR



As the Chair of the Board of Directors for Northern Credit Union, I am pleased to provide you with a message on behalf of the Board.

During 2019, your Board of Directors attended meetings on a quarterly basis to ensure prudent oversight of Northern Credit Union. Through our committees, we, as a Board, have diligently followed our 'work plan' to ensure that we have fulfilled our due diligence requirements in monitoring all areas related to Northern's business. This is demonstrated through ongoing education at Board meetings and through attendance at various courses, workshops and conferences. We continue to fine-tune our Board assessment protocol to ensure that we have effective procedures in place to meet regulatory requirements, and being well versed in emerging issues and guidelines as issued by the Financial Services Regulatory Authority of Ontario (FSRA) as we look to the future.

Outside of the normal changes that we continued to experience in the financial industry in 2019, Northern has gone through significant internal changes. After 25 years with Northern and 40 years in the credit union system, our CEO, Al Suraci, announced his retirement. The Board went through an extensive search process in early 2019, and were pleased to select Richard Adam as our new CEO effective May 15th.



# A MESSAGE FROM YOUR BOARD CHAIR

As well, Tim Foster, who has been involved with Northern for many years and was the Board Chair for the last five years, stepped down from the Chair position. I am pleased to have been selected as the new Chair to follow his example of doing what is best for Northern and our members. I would like to thank both Al and Tim for their dedication and tireless work on our behalf.

During our Board elections in 2019, we had a record number of candidates running for Board seats. The election resulted in three new Board members joining us at the table. Over the next few years, as the 12-year term limits start to mature, we will continue to see changes in our Board membership. This term system allows for a 'refresh' of the Board of Directors, which provides us the opportunity to fill the gaps of expertise deemed necessary to provide strong governance for Northern Credit Union.

I am especially pleased to report that at our 2019 AGM our Delegates (a governing body representing our membership) voted in support of an important change at Northern Credit Union. This change effectively moved us from a "Delegate only" voting system to a "one member-one vote" system. Our membership has overwhelmingly embraced this change and for the first time since the mid 80's, ALL members have the opportunity to vote on important matters, such as bylaw amendments and new Board members.

Coupled with this change in governance, we also introduced a new member advocacy program to ensure that the important work that

our Delegates performed in our communities was sustained. Members now have the opportunity to become Ambassadors at their branches, who, on behalf of Northern, and in partnership with our employees, will focus on areas such as advocacy, volunteerism and community giving. The goal of this program is to ensure that Northern continues to build awareness and affinity with our members and our communities.

In closing, I would like to thank the Board of Directors for their dedicated governance, focused on taking care of our members' investment in Northern; our employees for their hard work, and for making decisions in the best interest of our members' needs; and our members for entrusting us with the opportunity to provide a positive impact in their financial future, thereby "Making a Difference in People's Lives".

In doing all of this we make Northern Credit Union 'True North Strong' as we move into the future.

A handwritten signature in black ink that reads "Jeannie Kilgour". The signature is written in a cursive style with a large, looped initial 'J'.

Jeannie Kilgour, Board Chair



# ONE MEMBER ONE VOTE

In 2019, Northern ventured on a new path that paved the way for all member/owners to have a voice in the future of Northern Credit Union. At Northern, you are not just a customer you are also an owner!

Unlike the banks, our members collectively own Northern Credit Union. We believe it is important that all members have an equal voice related to how our credit union operates. We believe that our member/owners are the driving force of our business and the communities we live in!

As such, we are committed to keeping your money local – investing in the same local businesses, programs and people that matter to you. Your role, as owner, helps to keep decisions local and grounded in local realities. Member involvement is critical in maintaining Northern's success. Voting is your right as a member. Your voice is important in the future direction and success of Northern Credit Union.

**1 IT ALL STARTS WITH OUR MEMBERS**

**2 YOU HAVE A SAY**

**3 YOU VOTE FOR OUR BOARD OF DIRECTORS**

**4 WHO HELP SHAPE THE PATH OF OUR FUTURE**

**5 WHO STRATEGICALLY GUIDE OUR SENIOR LEADERSHIP TEAM**

**6 WHO COACH AND DEVELOP OUR GREAT EMPLOYEES**

**7 WHO BUILD PROSPEROUS MEMBERS, COMMUNITIES AND CREDIT UNION**



# LOYALTY SHARES OFFER

When you join Northern Credit Union, your one-time \$25 membership share made you an owner, which means you have a stake in our business. Not only does your ownership give you access to the wealth of products, services and tools we offer, it also means you get a say on the direction of your credit union.

That is what being **TRUE NORTH STRONG** is all about.

We are especially pleased to offer members an increased stake in their ownership. Members can now contribute up to an additional \$1000.00 in our True North Loyalty Shares. Your increased member share helps to support the growth of your credit union.

What does being an "Owner" mean? It means you can:

- ✔ Vote for the Northern Board of Directors
- ✔ Apply to be a Director on Northern's Board of Directors
- ✔ Become a True North Ambassador

Everyone wins when you purchase Northern Loyalty Shares — you, and your Northern Credit Union. It provides you with yet another opportunity to demonstrate your support of your credit union. Your increased investment in Northern Credit Union allows us to accelerate growth and ensure an even greater impact in our communities. When Northern grows so do our members – superior financial advice, community support and ongoing programs and services. This is just another way we do business at Northern Credit Union differently.

## MEMBERSHIP HAS BENEFITS!



**3000+ Ding-Free  
ATM's in Canada**



**Anywhere–Anytime  
Banking**



**You Can  
Have Your Say**



**Local Community  
Investment**



**A Truly Supportive  
Financial Institution**



**A Partner That  
Understands  
Your Needs**

# AUDIT COMMITTEE REPORT 2019-2020

Northern Credit Union Limited's Audit Committee is a committee of the Board of Directors pursuant to Section 125 of the Credit Unions and Caisses Populaires Act, 1994 and Section 27 of Ontario Regulation 237/09. The committee, consisting of five directors, has adopted a mandate that comprises all of the duties specified to be performed by Audit Committees in the Regulations to the Act.

The Audit Committee is pleased to report to the members of Northern Credit Union that it is functioning pursuant to the requirements of the Act, and that it has fulfilled its annual mandate. The Audit Committee held five meetings during the year and completed the following significant activities:

- Served as the principal communication link between the External Auditor and the Board of Directors.
- Served as the Board's liaison with the Internal Auditor and reviewed the scope of internal audit and all reports.
- Reviewed the terms of engagement and scope of the external audit and reviewed the Credit Union's annual financial statements prior to Board approval for issuance to the members.
- Obtained a reasonable understanding of the important elements of internal audit controls that are important to safeguarding the assets of the Credit Union, that ensure the accuracy of financial reports, and that ensure compliance with policies and procedures.
- Reviewed the activity reports for the Enterprise Risk Management (ERM) Policy and Framework.
- Reviewed and approved the internal audit mandate and work plan.
- Reviewed the policies, procedures and controls which relate to legislative compliance with a particular focus on requirements for liquidity, capital adequacy and interest rate risk management

Based on its findings, the Audit Committee issues reports and makes recommendations to the Board of Directors or Senior Management, as appropriate, with respect to the matters outlined above, and follows up to ensure that the recommendations are considered and implemented.

The Committee received full co-operation and support from the CEO and Management to enable it to play an effective role in improving the quality of financial reporting to the members and enhancing the overall control structure of Northern Credit Union. The Audit Committee demonstrated a respectful and professional relationship with all parties.

There are no significant recommendations made by the Audit Committee that have not been either implemented or are in the process of being implemented. In addition, there are no matters the Audit Committee believes should be reported to the members, nor are there any further matters that are required to be disclosed pursuant to the Act or the Regulations.

Respectfully submitted,



**Chair of the Audit Committee:** Folgo DellaVedova

**Audit Committee:** John Mangone, Sue Klatt, Max Liedke, Cameron Ross

## BOARD OF DIRECTORS 2019-2020 ATTENDANCE

DIRECTOR	TERM EXPIRY	BRANCH	MEETINGS HELD	MEETINGS ATTENDED
Louise Ahrens	2020	Elmwood	21	21
Peter Beaucage	2022	Timmins	22	20
Brian Cairns	2022	Espanola	22	21
Folgo DellaVedova	2020	Sault Ste. Marie	18	18
Kevin Eccles	2022	Durham	19	19
Tim Foster	2021	North Bay	19	19
Jeannie Kilgour	2020	Capreol	21	21
Sue Klatt	2020	Barry' Bay	22	19
Max Liedke	2021	Sault Ste. Marie	19	14
Grant Love	2021	North Bay	18	18
John Mangone	2022	Sault Ste. Marie	19	19
Cameron Ross	2020	Thessalon	15	15

\*Reflected to February 29, 2020

# FINANCIAL REPORT FOR 2019

## MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL INFORMATION

Management is responsible for the preparation, presentation and consistency of the summarized financial statements and the complete consolidated financial statements of Northern Credit Union Limited and all the information in this Annual Report. The summarized financial statements are derived by management from the complete consolidated financial statements. The complete consolidated financial statements have been prepared by Management in accordance with International Financial Reporting Standards. Management has prepared the financial information contained elsewhere in the Annual Report and has ensured that it is consistent with the complete consolidated financial statements. 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, in carrying out their responsibility, have reviewed and approved the complete consolidated financial statements. KPMG LLP, the independent external auditors appointed by the members of the Credit Union, have examined the complete consolidated financial statements in accordance with International Financial Reporting Standards.



Richard Adam, President & CEO



Tammy Buchanan, Vice President & CFO

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

YEAR ENDED DECEMBER 31, 2019, WITH COMPARATIVE INFORMATION FOR 2018

(in thousands of Canadian dollars)	2019	2018
<b>Assets</b>		
Cash and cash equivalents	\$ 41,681	\$ 30,033
Investments	101,730	95,307
Other assets	5,444	3,780
Loans to members	1,393,267	1,310,617
Deferred income taxes	1,910	1,433
Right-of-use assets	3,040	-
Property and equipment	16,645	17,536
Intangible assets	2,496	1,484
<b>Total assets</b>	<b>\$ 1,566,213</b>	<b>\$ 1,460,190</b>
<b>Liabilities and Members' Equity</b>		
Members' deposits	\$ 1,248,637	\$ 1,160,433
Accounts payable and accrued liabilities	9,118	7,106
Lease liabilities	3,089	-
Securitized liabilities	217,863	204,192
Liabilities qualifying as regulatory capital:	-	-
Share capital	31,440	32,272
<b>Total liabilities</b>	<b>1,510,147</b>	<b>1,404,003</b>
Members' equity:		
Contributed surplus	19,134	19,134
Retained earnings	35,672	35,245
Accumulated other comprehensive income	1,260	1,808
<b>Total members' equity</b>	<b>56,066</b>	<b>56,187</b>
Commitments and contingencies		
<b>Total liabilities and members' equity</b>	<b>\$ 1,566,213</b>	<b>\$ 1,460,190</b>

# FINANCIAL REPORT FOR 2019

## STATEMENT OF INCOME

YEAR ENDED DECEMBER 31, 2019, WITH COMPARATIVE INFORMATION FOR 2018

(in thousands of Canadian dollars)	2019	2018
Revenue:		
Interest		
– Residential mortgage loans	\$ 26,417	\$ 23,632
– Personal loans	21,187	18,254
– Commercial loans	10,034	9,850
Investment income	2,373	1,816
	60,011	53,552
Cost of financing:		
Interest		
– Demand deposits	2,847	2,538
– Term deposits	8,511	6,586
– Registered savings plans	7,597	5,888
Distribution to members	1,076	1,052
Interest on external borrowings	5,000	4,176
	25,031	20,240
Net interest income	34,980	33,312
Impairment loss on loans	5,584	2,942
Net interest income after impairment loss on loans	29,396	30,370
Non-interest revenue	12,069	12,462
	41,465	42,832
Operating expenses:		
Salaries, wages and benefits	19,958	20,628
Board, delegate and committee	391	553
Data processing and clearing	1,059	1,171
General and administration	12,467	13,388
Insurance	1,310	1,146
Occupancy	2,829	2,677
Depreciation and amortization	2,824	2,722
	40,838	42,285
Operating income	627	547
Unrealized loss on interest rate swaps and forward exchange contracts	(78)	(86)
Income before income taxes	549	461
Income taxes (recovery):		
Current	397	1,012
Deferred recovery	(275)	(1,255)
	122	(243)
<b>Net income</b>	<b>\$ 427</b>	<b>\$ 704</b>

## STATEMENT OF COMPREHENSIVE INCOME

YEAR ENDED DECEMBER 31, 2019, WITH COMPARATIVE INFORMATION FOR 2018

(in thousands of Canadian dollars)	2019	2018
Net Income	\$ 427	\$ 704
Other comprehensive income, net of income taxes:		
Items that are or may be reclassified subsequently to profit or loss:		
Net (loss) gain on cash flow hedges, net of income tax of (\$29) (2018 - \$19)	(67)	54
Items that will never be reclassified to profit or loss:		
Defined benefit plan actuarial (losses) gains, net of income tax of (\$173) (2018 - \$231)	(481)	641
<b>Comprehensive Income</b>	<b>\$ (121)</b>	<b>\$ 1,399</b>

## STATEMENT OF CHANGES IN MEMBERS' EQUITY

YEAR ENDED DECEMBER 31, 2019, WITH COMPARATIVE INFORMATION FOR 2018

(in thousands of Canadian dollars)	2019	2018
Contributed surplus:		
As at January 1 and December 31	\$ 19,134	\$ 19,134
Retained earnings:		
As at January 1	35,245	34,541
Net income	427	704
As at December 31	35,672	35,245
Accumulated other comprehensive income:		
Representing the fair value reserve:		
As at January 1	1,808	1,113
Net gain (loss) on cash flow hedges, net of income tax	(67)	54
Defined benefit plan actuarial (losses) gains, net of income tax	(481)	641
Balance, end of year	1,260	1,808
<b>Member's equity, end of year</b>	<b>\$ 56,066</b>	<b>\$ 56,187</b>



# OUR GREAT EMPLOYEES

Our employees are the driving force of our Credit Union. We are proud of our employees' commitment to challenge the traditional ideals of banking, and their courage to navigate a new path to help our fellow "Northerners" think differently about their finances. They truly are a representation of how we are living the True North Strong brand every day. We believe that our employees are the most committed, relevant, status quo-defying, community-focused, member-centric, banking partners out there.

To deliver truly exceptional member experiences, in-branch, online and beyond, we have to be at the top of our game. We know that if our employees are successful, it positively affects our member's success. That is why we are committed to providing our employees with the tools and resources they need to provide the best service possible to members.



**289** GREAT EMPLOYEES

Great Place To Work®

**4** YEARS IN A ROW FROM 2016-2019



**83%** SAID NORTHERN IS A GREAT PLACE TO WORK



**6,712** TRAINING HOURS



# OUR AMBASSADORS



Our Ambassadors are empowered to go above and beyond to make a difference!

In 2019, Northern introduced the Northern Credit Union Ambassador Program. This program allows our Ambassadors, along with our employees, to offer investments of time and relevant resources to local projects and initiatives, which are aligned with our True North Strong Community priorities.

The Northern Credit Union Ambassadors are the drivers, which support our vision of building strong “Northern” communities. The Ambassadors work to create local partnerships that will further Northern’s vision of making a difference in people’s lives.

Northern Credit Union Ambassadors are local trailblazers who are committed to making a difference and creating real change in their communities.

Northern Credit Union Ambassadors are passionate people who:

- Work to strengthen community relationships, build better places and connect through a common purpose to lead positive change.
- Lead the way, helping Northern launch new ideas or contributing to new creative initiatives that help build stronger communities.
- Champion local initiatives, helping fellow “Northerners” and working hard to raise awareness for those in need. They are connected to our communities and provide advice and guidance to our branch teams on important causes and initiatives that affect our communities.

Our Ambassadors are an integral part of helping Northern “Make a Difference” in our communities. Providing support to our local communities, and helping them to grow, is one of the most rewarding aspects of belonging to Northern Credit Union. Through our Northern Credit Union Ambassador program, we are connected to our “Northern” communities in unique and meaningful ways – whether it is doing our part to improve community life, or just being a Northern neighbour in time of need.

# CSR STRATEGY

Northern's Corporate Social Responsibility (CSR) platform is grounded by four guiding principles:

<b>BUILDING STRONG COMMUNITIES</b>	<b>DEVELOPING FUTURE LEADERS</b>
<b>HELPING MEMBERS &amp; COMMUNITIES ACHIEVE FINANCIAL SUCCESS</b>	<b>GIVING BACK IN ANY WAY POSSIBLE</b>

## BE A PART OF SOMETHING BIGGER!



\*Estimated combined Staff & Ambassador volunteer hours.



# COMMUNITY PHOTOS







## BRANCH LOCATIONS

ARNPRIOR.....	211 Madawaska Blvd. (613) 623-3103
BARRY'S BAY.....	19630 Opeongo Line W. (613) 756-3097
CAPREOL.....	10 Vaughan St. (705) 858-1711
CHAPLEAU.....	34 Birch St. (705) 864-1841
CHESLEY.....	115 1st Ave. S. (519) 363-6188
CONISTON.....	110 Second Ave. (705) 694-4741
DEEP RIVER.....	87 Deep River Rd. (613) 584-3355
DURHAM.....	118 Queen St. S. (519) 369-2931
EGANVILLE.....	237 John St. (613) 628-2244
ELLIOT LAKE.....	Suite 100, 1 Horne Walk (705) 848-7129
ELMWOOD.....	6 Main St. S. (519) 363-2305
ENGLEHART.....	50 Fourth Ave. (705) 544-2248
ESPANOLA.....	91 Centre St. (705) 869-3001
GARSON.....	3555 Falconbridge Hwy. (705) 693-3411
HORNEPAYNE.....	84 Front St. (807) 868-2471
IRON BRIDGE.....	22172 Hwy. 17 (705) 843-1169
KIRKLAND LAKE.....	103-145 Government Rd. W. (705) 567-3254
LITTLE CURRENT.....	3 Manitowaning Rd. (705) 368-3222
NORTH BAY.....	525 Main St. E. (705) 476-3500
PEMBROKE.....	432 Boundary Rd. E. (613) 732-9967
PETAWAWA.....	Unit 19, 3025 Petawawa Blvd. (613) 687-0955
RED ROCK.....	65 Salls St. (807) 886-2247
RICHARDS LANDING.....	1193 Richard St. (705) 246-3081
SAULT STE. MARIE.....	280 McNabb St. (705) 949-2644
SAULT STE. MARIE.....	612 Second Line W. (705) 942-2333
SUDBURY.....	2380 Long Lake Rd. (705) 522-2111
THESSALON.....	186 Main St. (705) 842-3916
THUNDER BAY.....	560 Arthur St. W. (807) 475-5817
THUNDER BAY.....	Suite 101, 581 Red River Rd. (807) 767-1300
TIMMINS.....	70 Mountjoy St. N. (705) 267-6846
WAWA.....	208 B Mission Rd. (705) 856-2322

### Corporate Office

280 McNabb Street, P.O. Box 2200  
Sault Ste. Marie, ON P6A 5N9

**1-866-413-7071**  
**[northernCU.com](http://northernCU.com)**

