



Auto Workers Community  
**Credit Union**

Annual Report 2009



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# Annual General Meeting 2010

## AGENDA

1. Call to Order
2. Chairperson's Welcome
3. Registration Report
4. Minutes of the 72nd Annual Meeting
5. Joint Report of the Board of Directors and C.E.O.
6. Report of the Audit Committee
7. Report of the External Auditor
8. Unfinished Business
9. New Business
  - By-Law Amendments
  - Resolutions
  - Election Results
  - C.Y.O.
  - Distinguished Service Award
  - Oath of Office
  - Social Responsibility Report
10. Adjournment

## Vision

Our vision is to be Durham Region's financial institution of choice by the year 2015.

We will accomplish our vision by:

- Providing superior and innovative products and services that add real value to our members.
- Offering attractive rates and rewarding members for their patronage.
- Attracting and retaining highly skilled, engaged and dedicated employees committed to putting forth their best endeavours.
- Creating a workplace culture that values and respects the diverse perspectives and talents of individuals through empowerment.
- Actively reaching out to the broader community.
- Fostering a sales and service culture characterized by excellence.

We recognize that fulfilling our vision requires working together and living the co-operative values of the credit union system.

## Mission

To be the primary source of financial products and services for our Members. To provide equitable returns to all segments of our membership through a democratic system characterized by:

- Service excellence
- Security of deposits
- Community involvement
- Commitment to the Co-operative Principles

## Values

**MEMBERS** Members always come first. We strive to anticipate their needs and exceed their expectations each and everytime.

**PEOPLE** Our employees put forth their best endeavours and look for ways to be innovative and creative in all that they do. We value their individual skills, talents, perspectives and contributions. We value positive attitudes, approaching tasks with energy and enthusiasm. We celebrate our successes.

**COMMUNITY** We contribute to our community through policies and programs that support social, economic and environmental well being. We encourage our employees to be actively involved in the communities in which they live and work.

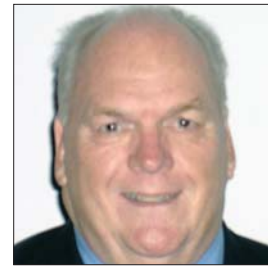
# 2009 Board of Directors



Don Nicholls  
President



Dave Sitaram  
Vice President



Dave Broadbent



Myrna Caverly



Ron Gay



Katie Gooder  
Youth Director



Bob Gorman



Bill Taverner



John Wade



Mike Whibley

# Message from the President and the Chief Executive Officer

**On behalf of the Board of Directors and the Management of Auto Workers Community Credit Union, we are pleased to report on the activities and outcomes of your Credit Union in 2009.**

The primary responsibility of your Board of Directors is to uphold its fiduciary and corporate governance responsibilities that are of critical importance to AWCCU. We wish to share the key initiatives that the Board has undertaken consistent with good corporate governance practices.

- The Board of Directors exercises sound governance by annually assessing the risks facing the Credit Union and responds by adjusting or reaffirming its commitment to the mission, vision, values and goals through the strategic planning process. The Strategic Business Plan reflects an understanding of identified risk, both internal and external that the Credit Union may be faced with in the short and long-term future. It also provides a strategic response to these risks that must be addressed in order that the Credit Union can fulfill its responsibilities to the Membership. Governance is the process and structure used to direct the business and affairs of the Credit Union with the objective of achieving the Corporate Mission. Setting long-term strategic direction is one of the most important responsibilities of our Board. The process begins at the Annual Planning Session where general principles and guidelines are formulated. The Chief Executive Officer and the Management Team prepares the strategic plans and budgets. The Board holds the CEO accountable for directing all resources towards our long-term goals and operational success. For the first time, we included our entire staff, management team and Board of Directors in strategic analysis meetings prior to the Annual Planning Session. This allowed us to have a very meaningful planning session as the key focus items were uncovered during the pre-meetings. A deeply rooted commitment to Member service and product excellence is the foundation of the Credit Union's business strategy and success.
- Setting policies is critical to ensuring effective decision making. Our Board conducts an annual review of all the policies required by DICO as well as a review of a significant number of Internal and Operational Policies.

In addition, our Internal Auditor performs an annual review of policies and provides recommendations to the Board.

- The Board completes an annual evaluation of CEO performance and monitors Key Result Areas and Targets on a monthly basis. The CEO sets annual performance plans with Managers and conducts quarterly performance reviews to ensure plans and activities are on track. By establishing goals and expectations at the staff level aligned with corporate goals, the annual performance planning process is complete. Regular performance feedback, at all levels of the organization is a critical component of the process.
- The Board is committed to performing Annual Board Assessments and providing ongoing support to Directors in their development through CUDA Modules, Professional Development workshops, and internal training provided by our Chief Financial Officer.

## OVERVIEW

Throughout 2009 we continued to feel the impact of the economic downturn and the affects of a number of serious external challenges driven by events outside of our control. As a financial cooperative, our mandate is to earn a reasonable profit in order to enhance services to members and ensure stable growth, while being able to prosper in a competitive market. Although our structure is very different than a bank, we are a financial institution and our members expect us to compete with local financial institutions. We struggled with this expectation during 2009 as the prime lending rate plummeted, squeezing our already thin profit margin. We responded by flooring our prime rate at 3% when the industry dropped to 2.25%. We asked our members to bear with us during these unprecedented times and most of them supported our decision. We thank our Members for their loyalty.

**A SNAPSHOT OF YOUR CREDIT UNION'S KEY ACCOMPLISHMENTS IN 2009**

MEMBERS	
<ul style="list-style-type: none"> <li>Enhanced banking products and services to respond to Member's needs</li> </ul>	<ul style="list-style-type: none"> <li>Fixed Rate Mortgage Campaign</li> <li>Car loan rate held for the full year at the lowest rate in the market to encourage purchase of both new and used vehicles</li> <li>U.S. Chequing and Savings Accounts with transfer features to buy/sell U.S. currency.</li> <li>On-line bills payments at ATMs</li> <li>Developed Mini-statement capability for rollout in 2010</li> <li>ATM 'Hot Card Hotline'</li> <li>Tax Free Savings Account introduced</li> <li>Online RRSP and TFSA contributions</li> </ul>
<ul style="list-style-type: none"> <li>Add value to the member's experience</li> </ul>	<ul style="list-style-type: none"> <li>Returned \$340,890 to our members in the form of Investment and Patronage Share dividends</li> </ul>
<ul style="list-style-type: none"> <li>Understand our members</li> </ul>	<ul style="list-style-type: none"> <li>Refer A Member Campaign</li> </ul>
<ul style="list-style-type: none"> <li>Increased Membership</li> </ul>	<ul style="list-style-type: none"> <li>397 New Members</li> </ul>

COMMUNITY	
<ul style="list-style-type: none"> <li>Give back to the community</li> </ul>	<ul style="list-style-type: none"> <li>Angel Tree Program. Approximately 1000 toys donated by Members were collected at our Oshawa &amp; Bowmanville Branches.</li> <li>Approximately \$3000 worth of food was donated by Members at our Oshawa and Bowmanville Branches and distributed to local Food Banks.</li> <li>Members donated \$2000 towards the Sunrise BBQ.</li> <li>Ontario Credit Union Charitable Foundation donated \$2500 in recognition of our efforts to support the local community.</li> <li>Heart &amp; Stroke Big Bike Ride collected \$3755 in donations. Winner of the "Spirit Award" for second year in a row.</li> <li>Haiti Relief Fund raised \$3575 for the Canadian Red Cross. Amount matched dollar for dollar by the Federal government.</li> </ul>
<ul style="list-style-type: none"> <li>Support for community events</li> </ul>	<ul style="list-style-type: none"> <li>Title Sponsor for Mosport Speedway in Bowmanville</li> <li>Main Sponsor for Oshawa Canada Day at Lakeview Park</li> <li>MVP Night for Oshawa Generals at GM Centre</li> <li>Community Youth Leadership Camp - sent six youth members this past year</li> </ul>

FINANCIAL	
<ul style="list-style-type: none"> <li>Recognize new growth opportunities</li> </ul>	<ul style="list-style-type: none"> <li>Direct mail campaigns to area business owners to tell them about small business banking at their local credit union.</li> <li>Provided incentives to our existing members to bring us more of their business and to tell their friends about AWCCU.</li> <li>Several management and staff have joined local service clubs and organizations. This has a double impact; more community involvement and more people hearing about AWCCU.</li> </ul>
<ul style="list-style-type: none"> <li>Controlling expenses</li> </ul>	<ul style="list-style-type: none"> <li>Elimination of discretionary spending and capital expenditures</li> <li>Review of all areas to streamline operations and reduce inefficiencies</li> </ul>
<ul style="list-style-type: none"> <li>Enhanced security measures</li> </ul>	<ul style="list-style-type: none"> <li>Introduced 24/7 Lost/Stolen Member Card Hotline</li> </ul>

GOVERNANCE	
<ul style="list-style-type: none"> <li>Enhanced performance evaluation methods for the Board of Directors</li> </ul>	<ul style="list-style-type: none"> <li>The Board implemented a peer evaluation system in which each Director is evaluated by every other Director. This will provide the opportunity for improvements at the Board level.</li> </ul>
<ul style="list-style-type: none"> <li>Evaluate best corporate governance practices</li> </ul>	<ul style="list-style-type: none"> <li>The Corporate Governance Committee has the practice of reviewing other Credit Union practices in the system. We have one of the most comprehensive Corporate Governance Policies in Ontario.</li> </ul>

**PRODUCT GROWTH**

Although it was a difficult year for many of our Members and for our Credit Union, our assets grew by 4.3% or \$12.1MIL. In addition:

- Member deposits increased by 4% or \$12.6MIL
- Member loans increased by 6% or \$1.5MIL
- Commercial loans increased by 24% or \$7MIL
- Residential mortgages, including MeritLines decreased by \$5.9MIL primarily due to loss of MeritLines where the competition offered rates as much as 2% lower than the rate we were in a position to offer.

**OPERATING INCOME**

Despite extremely challenging economic conditions, we are very pleased to advise that we made a net operating profit each and every month during 2009, something that has not occurred in several years. Total operating income for 2009 was \$775,000. We have taken a prudent approach and have set the bulk of this income aside into a 'general allowance for doubtful loans' in order to cover any impairment in the existing loan portfolio due to the downturn in the local economy.

**AWARDS**

We were honoured to receive two very prestigious awards in 2009:

**Festival & Events Ontario (FEO) Award for the "Most Innovative Partnership"** with the City of Oshawa in recognition of the Oshawa Canada Day Celebrations at Lakeview Park.

**Greater Oshawa Chamber of Commerce Business Excellence Awards for Civic Pride.** The excitement was palpable on that lovely evening in September when 25 Staff, Managers and Directors attended the Greater Oshawa Chamber of Commerce Business Excellence Awards held at the Holiday Inn in Oshawa. We were recognized for our long and rich history of giving back to our community through our support of local charities, non-profit organizations, community initiatives and volunteerism from our staff. We were also recognized for enhancing the Oshawa landscape with our new building and lovely landscaping.

**SUMMARY**

The Credit Union has a long history of acting prudently and conservatively in order to protect our institution and Members. Our commitment to our Members is that we will continue to do so. The strategic plans that we have forged for 2010 will ensure that we will be able to withstand and prosper during the difficult economic road that lies ahead. Over a 72 year history, we have experienced many crises and our share of adversity. Each and every time we emerged from the events stronger than before. Today, Member loyalty is more important than it has ever been. Your Board is confident that with Members, Board, Management and Staff pulling together, we will be able to ride out this economic storm and return to levels of success that we have enjoyed in the past.

In closing, we wish to thank all of our employees for their efforts in making 2009 a productive year for AWCCU. Their focus on the needs of Members, coupled with their commitment to our community has contributed significantly to our success.

Respectfully submitted,



Don Nicholls,  
Board President



Pat Rivard,  
C.E.O.



Don Nicholls  
Board President



Pat Rivard  
Chief Executive Officer

# Audit Committee Report



The Audit Committee of Auto Workers Community Credit Union is a committee of the Board of Directors and operates under Section 125 of the Credit Unions and Caisses Populaires Act of 2009. The Committee is elected annually by the Board of Directors and consists of: John Wade, Chairperson; Dave Broadbent, Myrna Caverly, Bill Taverner, and Vice-President Dave Sitaram as an alternate. In attendance at our monthly meeting are our President, Chief Executive Officer and Chief Financial Officer.

The Committee's Terms of Reference are defined by the duties of the Audit Committee specified in the Regulations to the Credit Unions Act. These duties were reviewed and approved by the Committee as part of their Terms of Reference. Based upon those duties the Committee is pleased to report the following activities for 2009:

The Committee held eleven regular and three special committee meetings during the year; we

- Reviewed the monthly internal financial statements of the Credit Union and the associated notes and schedules monitoring the results for compliance with the Generally Accepted Accounting Principles (GAAP), capital reserve requirements, liquidity and interest rate risk requirements as outlined by the Act, Regulations and our Government Regulators.
- Monitored our Credit Union's performance relative to budgeted targets and our Annual Business Plan.
- Reviewed all of our Policies and Procedures and controls of the Credit Union which relate to legislative compliance with a particular focus on Credit Management, Investments, Interest Rate Risk Management, Liquidity Management, Corporate Governance, Conflict-of-Interest and Capital Management as these Policies are specified in the Act or by the Deposit Insurance Corporation of Ontario.
- Maintained a reasonable understanding of internal controls so as to help ensure the safeguarding of the Credit Union's assets. We worked closely in this area with the Internal Auditor in ensuring that a high level of internal control is in place at the Credit Union.
- Served as the Board's liaison with the Internal Auditor and reviewed all of the Internal Auditor's Quarterly Reports, Work Plan and overall mandate. We held regular meetings with the Internal Auditor to discuss audit findings and recommendations as well as reviewing all material internal control issues. We reviewed Management's responses to all internal audit recommendations. The Committee held four in-camera meetings with the Internal Auditor during the course of the year.

- We served as the principle communications link between the External Auditor and the Board of Directors and in particular reviewed the terms of engagement, the scope of the annual audit, the Auditor's Management Letter and the Credit Union's Financial Statements prior to the receipt of Board approval. We also hosted a committee-of-the-whole meeting with our External Auditor at which the Board of Directors were present to review the year-end Financial Statements. At the same meeting an in-camera session with the Board of Directors and External Auditor.
- The Audit Committee reviewed our Disaster Recovery Plan in conjunction with the Internal Auditor in order to ensure reasonable back-up measures are in place.
- Based on its findings the Audit Committee reports to, and makes recommendations to the Board of Directors with respect to the matters outlined above regarding policy, internal controls, compliance with the Credit Unions Act and Regulations and DICO's By-Law No. 5. The committee follows up on all issues to ensure that all of our recommendations are implemented.

The Audit Committee is once again pleased to report to the Membership that all aspects of its annual mandate have been achieved, and that all significant recommendations of the Committee have either been implemented or are in the process of being implemented. In addition we report that there are no matters that the Audit Committee believes should be reported to the Membership and there are no issues that are required to be disclosed pursuant to the Credit Unions Act or the Regulations. The Committee is also pleased to report that it received full co-operation from Management and both the External and Internal Auditors in completing all of the required activities during fiscal year 2009.

Respectfully submitted,

John Wade, *Chairperson*  
Dave Broadbent  
Myrna Caverly  
Bill Taverner  
Dave Sitaram

# Auditor's Report on Summarized Financial Statements



To the Members of:

**AUTO WORKERS COMMUNITY CREDIT UNION LIMITED**

The accompanying summarized statement of financial position and statement of income and comprehensive income are derived from the complete financial statements of Auto Workers Community Credit Union Limited as at December 31, 2009 and for the year then ended on which we expressed an opinion without reservation in our report dated January 25, 2010. The fair summarization of the complete financial statements is the responsibility of management. Our responsibility, in accordance with the applicable Assurance Guideline of the Canadian Institute of Chartered Accountants, is to report on the summarized financial statements.

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

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

***Tinkham & Associates LLP***  
CHARTERED ACCOUNTANTS  
Licensed Public Accountants

TORONTO, Ontario

January 25, 2010

**\* Copies of the full 2009 Financial Statements will be available at the Annual General Meeting or by request.**

**AUTO WORKERS COMMUNITY CREDIT UNION LIMITED**

Condensed Balance Sheet

As at December 31, 2009	2009	2008
<b>Assets</b>		
Cash	\$ 12,064,376	\$ 3,651,035
Investments	28,738,351	25,988,091
Accrued interest	432,470	609,904
Receivables and prepaid	503,131	1,291,013
Member loans receivable	237,290,567	234,815,265
Deferred pension costs	3,081,575	2,643,400
Future income tax asset	835,881	340,954
Derivative financial instruments	867,500	1,997,625
Capital assets	6,118,316	6,507,895
	<b>\$ 289,932,167</b>	<b>\$ 277,845,182</b>
<b>Liabilities, Member Entitlements, and Members' Equity</b>		
Accounts payable and accrued liabilities	\$ 142,175	\$ 784,225
Obligation for post-retirement benefits other than pensions	4,419,310	4,246,700
Derivative financial instruments	24,722	81,977
Member entitlements	277,641,159	265,508,117
Retained earnings	6,054,439	6,016,376
Accumulated other comprehensive income (loss)	650,362	1,207,787
	<b>\$ 288,932,167</b>	<b>\$ 277,845,182</b>

**AUTO WORKERS COMMUNITY CREDIT UNION LIMITED**

Statement of Comprehensive Income

Year Ended December 31, 2009	2009	2008
<b>Interest income</b>		
Interest on residential mortgage loans	\$ 8,655,429	\$ 9,480,204
Interest on personal loans	1,677,588	2,013,992
Interest on commercial loans	1,990,689	1,330,763
Investment income	398,808	1,027,465
	<b>12,722,514</b>	<b>13,852,424</b>
<b>Interest expense</b>		
	<b>4,902,921</b>	<b>6,376,646</b>
<b>Financial margin</b>		
	<b>7,819,593</b>	<b>7,475,778</b>
<b>Other revenue</b>		
	<b>3,186,724</b>	<b>2,892,048</b>
	<b>11,006,317</b>	<b>10,367,826</b>
<b>Expenses</b>		
Amortization	519,495	528,979
Cash costs and clearing charges	398,580	363,980
Data processing	584,114	654,271
Insurance	537,045	489,906
Marketing and development	286,994	220,908
Members services	710,187	787,574
Occupancy	694,665	624,648
Office	158,543	169,251
Provision for losses on loans	2,058,377	1,868,924
Salaries and benefits	4,737,272	5,300,259
	<b>10,685,272</b>	<b>11,008,700</b>
<b>Income before dividends and provision for taxes</b>		
	<b>321,045</b>	<b>(640,874)</b>
<b>Write-down of ABCP Limited Partnership</b>		
	<b>-</b>	<b>450,306</b>
<b>Dividends and patronage return</b>		
	<b>340,890</b>	<b>334,127</b>
<b>Provision for taxes</b>		
	<b>(57,908)</b>	<b>(153,516)</b>
<b>Net income (loss) for the year</b>		
	<b>38,063</b>	<b>(1,271,791)</b>
<b>Other comprehensive income</b>		
Unrealized gain (loss) on cash flow hedge	(557,425)	1,375,509
<b>Comprehensive income (loss) for the year</b>		
	<b>\$ (519,362)</b>	<b>\$ 103,718</b>

# AWCCU in the Community

At Auto Workers Community Credit Union, we are committed to a focused mission of making a difference in our community by being involved in local community events and by helping non-profits that focus on youth, education or health-related issues. We're not just good corporate citizens. Helping the community is a huge part of who we are. That's why we donate time, money and resources to worthwhile causes.

## PROUD PRESENTING SPONSOR OF OSHAWA CANADA DAY AT LAKEVIEW PARK

Oshawa Canada Day is a community celebration that has been growing for the last 28 years. Families and people from all over Durham Region come down and enjoy the festivities, music, and activities throughout the day and a spectacular fireworks presentation in the evening. AWCCU has been the presenting sponsor for the past five years because this is a great way to help make this event a success in the community and continue to grow for decades to come.

## PROUD TITLE SPONSOR OF THE MOSPORT SPEEDWAY

The Mosport Speedway has been part of the Bowmanville community for 47 years and has hosted just about every class of road racing on its famed 4 km circuit, including F1, Indy cars, sport cars, stock car endurance racing, motorcycles, motorcross, showroom stock, historic vintage racer, "Big Rig" trucks and karts. AWCCU hosts two member appreciation nights where we give away 1,500 tickets to our members to come out and enjoy a night of racing to thank members for their business.

## HEART & STROKE "BIG BIKE RIDE"

This is AWCCU second year supporting the Heart and Stroke Foundation through the Bowmanville Big Bike ride. In the past two years we have raised \$11,250 and it is a fun event for all our staff. This is a cause both the staff and AWCCU believe strongly in supporting for years to come.

## CO-OPERATIVE YOUNG LEADERS CAMP

AWCCU believes that our youth are our future and supporting programs that build and enhance youth leadership skills are important in the community. We were proud once again to send six youth between the ages of 14 and 18 to attend the Co-operative Young Leaders Camp. It provides opportunities for the youth to strengthen their self-confidence, solve problems, define personal goals and become an active member of the co-operative and credit union sector, all while having fun!

Canada Day



Mosport Speedway VIP Night



Heart & Stroke Big Bike Ride



Co-operative Young Leaders Camp



AWCCU has supported the following organizations:

- Children's Aid Society
- Denise House
- Salvation Army
- Sunrise Youth Group
- United Way
- Canadian Cancer Society
- Whitby Iroquois Soccer Club
- Kids Safety Fire Program
- Heart & Stroke Foundation
- Simcoe House
- Kiwanis Music Festival
- Pickering AAA Raiders Hockey
- Oshawa Minor Peewee Hockey
- Durham College Soccer Team
- Pierre Elliot Trudeau H.S.
- World Vision
- Bethesda House
- Junior Achievement
- Royal Canadian Legion
- Eastview Boys & Girls Club
- Whitby Rangers
- Durham Organic Growers
- Friends of the Second Marsh
- Credit Counseling Service of Durham Region
- Canadian Institute for the Blind
- Big Brothers and Sisters
- Ontario Credit Union Charitable Foundation
- Durham Crime Stoppers
- Oshawa Oldtimers Hockey
- Kawartha Pine Ridge School Fun Fair
- St. Stephens High School Football Team
- Humane Society
- Healing Hands
- South Oshawa Community Day
- Clarington Mayor Golf Tournament
- Child Find
- Angel Tree Program
- Lakeridge Health Harvest Ball
- MADD (Mothers Against Drunk Driving)
- Durham College
- Red Cross
- Dance Fever Competition Crew
- Jordan McCullough Lacrosse Tournament
- Thalassemia Foundation fundraiser (April)

We will constantly look for ways to strengthen community ties throughout Durham Region and continue to support those in need. We promise to make sure that we focus our resources on areas that can make the greatest impact for both people and organizations throughout Durham Region.

# Election Report 2010

The nomination period for three (3) Director positions commenced on Monday, October 5, 2009 and closed on Friday, November 13, 2009.

## BOARD OF DIRECTORS

The Board of Directors consists of ten (10) elected members. The following candidates were elected by acclamation for a three-year term:

Myrna Caverly, *incumbent*  
Ron Gay, *incumbent*  
Robert Gorman, *incumbent*

It is recommended that:

The Report of the Election Committee for 2010 be received.

Respectfully submitted,



Janet Letros  
*Chairperson, Elections Committee*



# Elected Officials 2010

## BOARD OF DIRECTORS

	TERM EXPIRES
Myrna Caverly	2013
Ron Gay	2013
Robert Gorman	2013
Dave Broadbent	2012
Katie Gooder ( <i>Youth Director</i> )	2012
Don Nicholls	2012
John Wade	2012
Dave Sitaram	2011
Bill Taverner	2011
Michael Whibley	2011



# Branch Locations

## OSHAWA

### MAIN BRANCH

322 King Street West L1J 2J9

Tel: 905.728.5187 or Toll-free: 1.800.268.8771

Fax: 905.728.9725

### HOURS OF OPERATION

Mon, Tues, Wed: 9:00 a.m. to 5:00 p.m.

Thurs & Friday: 9:00 a.m. to 6:00 p.m.

## BOWMANVILLE

221 King Street East L1C 1P7

Tel: 905.728.5187 or Toll-free: 1.800.268.8771

Fax: 905.623.4821

### HOURS OF OPERATION

Mon, Tues, Wed: 9:00 a.m. to 5:00 p.m.

Thurs & Fri: 9:00 a.m. to 6:00 p.m.

Saturday: 10:00 a.m. to 1:00 p.m.

[www.awccu.com](http://www.awccu.com)

# ATM Locations

## OSHAWA

**MAIN BRANCH** • 322 King Street West

*(two drive-by units and one machine in the West lobby)*

**799 PARK ROAD SOUTH** • Near the General Motors South Plant

**MILLWORK HOME CENTRE** • 1279 Simcoe Street North

## BOWMANVILLE

221 King Street East

## COURTICE

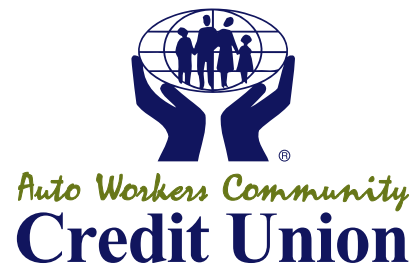
Prestonvale Road and Highway 2

## GENERAL MOTORS

*General Motors Plant ATMs are cash dispensing machines only – no deposits.*

Car Plant *(Body Plant)*

Car Plant *(Chassis Plant Main Cafeteria)*



Tel: 905.728.5187

Toll Free: 1.800.268.8771

Email: [information@awccu.com](mailto:information@awccu.com)

[www.awccu.com](http://www.awccu.com)

322 King Street West, Oshawa L1H 7L1  
221 King Street East, Bowmanville L1C 1P7



FSC

Mixed Sources  
Product group from well-managed  
forests, controlled sources and  
recycled wood or fibre

Cert no. SW-COC-003774  
[www.fsc.org](http://www.fsc.org)  
© 1996 Forest Stewardship Council