



YOU
FUTURE
TOGETHER
SAVVY
INVEST
PLAN
ENJOY
ALWAYS

SMART

PROFESSIONAL
REWARDING GROWTH

EXCITEMENT **FUN**

COMMUNITY DEVELOPMENT

EAGER PLAN

RESPONSIBLE COMFORT FORWARD
SAFE FUTURE RELAX

RELATIONSHIPST
KNOWLEDGEABLE **SUPPORT** ENJOY
INTELLIGENT

SIMPLICITY COMMUNITY PROFESSIONAL

RELIABLE FUTURE EAGER
HAPPINESS **YOU** MEMBER **SAVVY**

INTELLIGENT

KNOWLEDGEABLE
INVEST DEVELOPMENT
SAVVY ANNUAL
REPORT

RELAX
GROWTH

SMILE 20

SMART SERVICE
FAN **09**

SAVE ENERGY



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BOARD OF DIRECTORS EXECUTIVE 2009



Jeff Piper, Chair



David Pettalia, Vice Chair



Jim Bowman, CA Secretary



Wayne Lee, Executive Member

**BOARD OF
DIRECTORS
2009**



Vic Bertolo



Domenic Ferrone



David MacDonald



Norm Nankervis



Patrick Praysner



Louise Provenzano



Paolo Merenda



David Walker



Barbara Welin



Ron Lamon



Pat Roden

GUIDING PRINCIPLES

OUR OWNERS/MEMBERS

Member Focus

Healthy, strong and lasting relationships with our members is our main priority.

Financial Soundness

Balance between members' needs and corporate financial accountability.

Respect, Integrity & Trust

Our members elect the leaders responsible for overseeing our operations.

Choice of Access

Understanding that members have differing needs and expectations for service delivery.

OUR EMPLOYEES

Human Resources Development

Investing in the development and advancement of our most important asset - our employees.

OUR COMMUNITY

Community Ties

We care for and support the people and the community we serve.

CORPORATE VALUES

Doing the right thing.

Creating positive, lasting memories in all of our relationships.

Making it better than it is today.

Succeeding as a team while excelling as individuals.

Owning it and passionately acting on it.

Sustaining the CFCU economy.



In 2009, we added a new and exciting event to RotaryFest, a Photo Contest that awarded a prize of a \$1,000 GIC to Tyson Bastos, whose photo received the most votes on our YouMatter website.

REPORT TO THE MEMBERS

2009 was another successful year for Community First and its members. While the global economy and financial markets were recovering, your credit union had strong asset growth and strong support by the members for the products and services available. As interest rates dropped to near zero levels, many in the financial industry adjusted their base interest rates upwards on loans to improve the financial performance of the organization. Community First did not take this approach. We felt it was wrong and not in line with being member focused to unilaterally increase rates during mid-term of a loan. While low interest rates and our pricing strategy had an impact on the financial performance of the credit union, we felt it was the wrong time to be putting an added financial burden on members. We are confident this was the right decision to build member loyalty and showcase the difference of doing business with a credit union.

During the year, we experienced an increase in the number of members requiring advice and help because of being over leveraged. We anticipated this and developed a debt management blueprint that was very flexible and could be tailored to meet a specific need. Our approach was to do everything we could to assist the individual and improve their overall financial situation. With early intervention, member cooperation, and a well executed plan, we worked with members to find a solution to their financial difficulties. We followed our guiding principles and corporate values and put the member first at all times.

The credit union experienced an increase in the number of bankruptcies and consumer proposals in the year. As a result, there was a significant increase in our loan write-offs. We reviewed our loan delinquency practices and developed an approach and heightened sense of identifying financial hardship so that we could work on solutions before a bankruptcy occurs.

While the communities we serve weathered the economic downturn quite well, there were cracks that emerged. News that the Xstrata Met Site would close was a shock to the Timmins community. As your credit union, we are committed to providing Xstrata Met Site employees with the direction and guidance necessary to help them build the financial security they need during this time of transition. We have a dedicated professional team in Timmins that will focus on this and we are committed to putting all our depth of resources to address this issue.

The Board, Management and staff representatives met for a strategic planning session to set the priorities and objectives for the next three years. Our focus is around five priorities:

- Build consumer awareness and community image;
- Build member satisfaction;
- Support learning and growing as people;
- Value and innovation in our products and services, and;
- Maintain profitable growth for future sustainability.

Based on the above priorities, we are moving forward on a number of initiatives to improve our awareness and improve your experiences at Community First. Management has recommended and the Board has approved the following:

- Replacing our ATMs with new units that offer expanded features and security;
- Adding a drive-thru ATM in Timmins;
- Redesigning and modernizing our branches to make accessibility to services easier and to tie in with our brand of Financial Comfort. We will start with our Bay Street branch in 2010;
- Restructuring the way we handle incoming calls and teller services to improve speed, identify opportunities to better service the member and to get it right the first time;
- Launch of a more secure MemberCard;
- Added functionality on MemberDirect.

These are a few of the initiatives we will be undertaking. While the past two years focused on making a significant investment in our banking system, we are now focusing on improving our delivery channels that the members use most. We are very excited about these developments and are confident you will enjoy the changes that are coming.

The conversion to our new banking system resulted in some post conversion issues that required us to correct and improve the integration of our system. We acknowledge that this caused inconvenience and frustration to the membership. We never took these challenges lightly and worked through the issues as quickly as possible. We would like to thank-you for your patience and commitment to the credit union. Going forward we are determined to deliver on our mission of **Financial Comfort**.

On October 1, 2009, amendments to the Credit Union and Caisses Populaires Act and related Regulations were proclaimed by the Provincial Government. Certain provisions contained within these amendments require revisions to Community First's By-law. In addition to responding to these requirements, the Board of Directors of Community First has conducted a comprehensive review of the By-law. The Board has unanimously approved all the changes that are being presented before the membership at the 2010 AGM.

Year in Review

Overview

Your credit union continued to grow in all areas of services to our members. Total loan and mortgage portfolios grew in excess of 7% or \$18.5 million year over year. The majority of this growth came from personal and business mortgages. As we saw a shift from fixed to variable rate mortgages leading into 2009, members believed that interest rates would rise. We worked with our members to ensure they considered looking at their options and



making an informed decision when deciding on whether to choose a variable or fixed rate. Our rates were competitive, but more importantly we focused on providing financial strategies and debt management plans to you. The growth in our business demonstrates our dedication and commitment to providing competitive, professional services and options to our members. Our personal mortgage portfolios do not contain any sub-prime mortgages and only includes first mortgages on residences located in Ontario.

In the personal segment, total member loans increased by 2.6%. As a result of short-term interest rates declining, members chose variable rate mortgages and loans to take advantage of the lower interest rates. Members continued to consolidate their debts during 2009 and chose to use their homes as security to get the best interest rate.

Volumes in our auto dealer-financing business segment slowed during the year. The credit union funded approximately \$3 million, down from previous years. While this business line has a higher yield, it is subject to higher loan losses. The credit union has developed lending criteria that ensures we are funding high quality loans. To date, we have not experienced a high level of delinquency in this area.

Member deposits increased \$10.8 million or 4.2% over the prior year. We launched our Tax Free Savings Accounts (TFSA) in January 2009 and this proved to be very popular with members. We ensured that we offered the benefits of the TFSA every chance we got and provided bonus rates throughout the year. In total, over 1,000 accounts were opened with \$4.2 million on deposit at year end.

The business services department was very busy during the year working with existing members and developing new relationships. Overall, the business services portfolio increased 11% or \$10.6 million over the previous year.

Our allowance and provision for impaired loans increased due to a rise in bankruptcies and consumer proposals. We monitored

and reviewed these trends throughout the year and put in place internal processes to manage this credit risk better.

Overall, our assets under administration increased by \$33 million or 9.5%. This growth is only achievable by a focused, highly committed team that puts the members' needs first.

Interest earned by members totaled \$6.1 million for the year. This decreased over the prior year due to the low interest rate environment and the members' choice to keep investments in short term or highly liquid investments.

Our experienced and professional wealth management advisors assisted members during the year in meeting their financial goals by offering a diversified suite of investment and insurance products. In 2009, a value proposition was created that speaks to our commitment to building relationships with our clients. Our value proposition is;

“A highly skilled advisory team that delivers financial solutions to match our clients’ life goals.”

To support this value proposition, our investment professionals were trained on new financial planning and customer relationship software. These improvements will support the advisor's ability to identify financial strategies that are tailored to the clients' varying needs and build positive and profitable client relationships through communication, trust and credibility.

With the financial markets returning to some stability during the year, we focused much of our time in meeting with members and assuring them that their investments continued to meet their long-term investment objectives. The assets under administration grew to approximately \$70 million by year end.

Operating expenditures increased by 4.7% year over year. This was in line with our business plans. Net earnings for the year were \$493,464. This decrease was due to a higher provision for loan

write-offs and a lower financial margin. Our liquidity levels at year-end were at a very efficient level and the credit union continues to be well capitalized, which allows for future growth and investment.

We continue to invest in our people and improve the culture at Community First. In 2009, management embraced a leadership style that is designed to encourage and empower employees at all levels of the organization to grow and learn. This situational leadership style will make accountabilities clearer and continue to provide an environment that is both rewarding and fulfilling. To assist in this, we launched a set of corporate values that guide how we deliver member service. These corporate values are:

- Doing the right thing;
- Creating positive, lasting memories in all of our relationships;
- Making it better than it is today;
- Succeeding as a team while excelling as individuals;
- Owning it and passionately acting on it, and
- Sustaining Community First's economy.

We are committed to these values and feel they clarify what we have been practicing at your credit union.

We would like to thank the employees and Board for all their dedication and passion over the past year and look forward to the challenges and opportunities that are ahead of us.

Respectfully submitted,



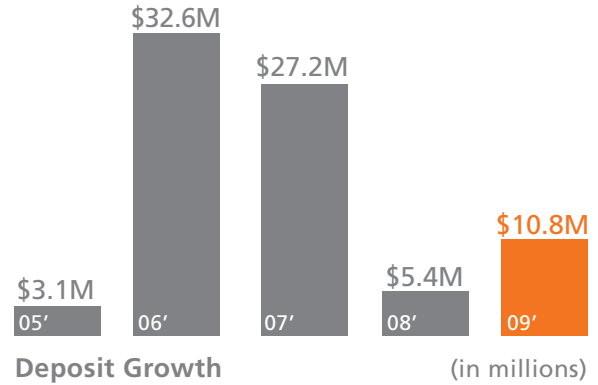
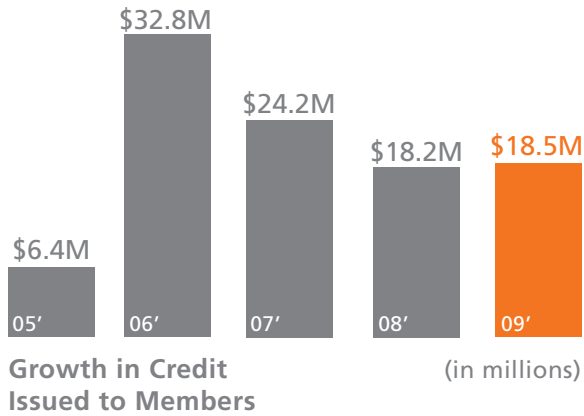
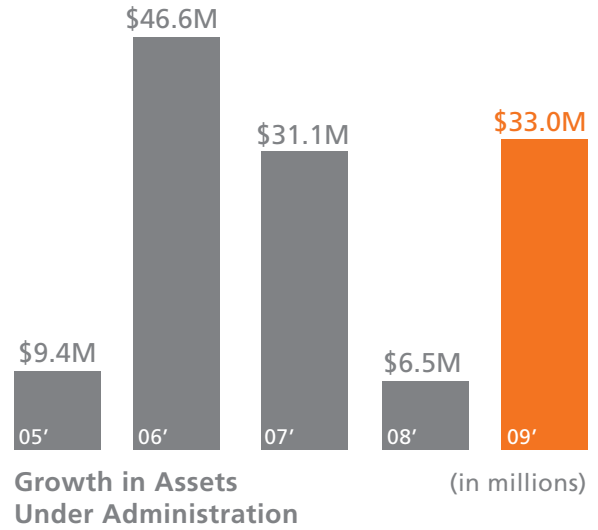
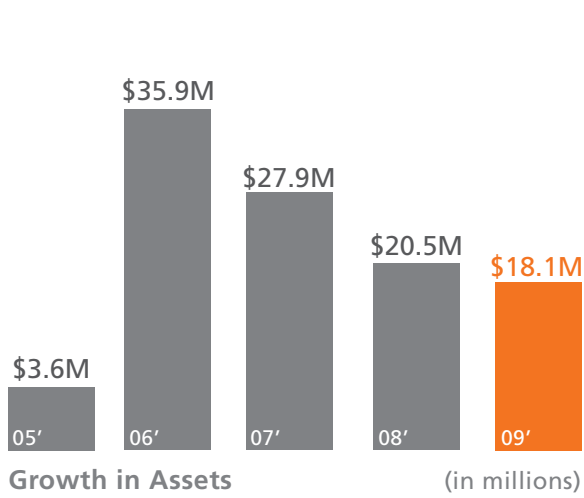
Gregory Peres, CA
Chief Executive Officer

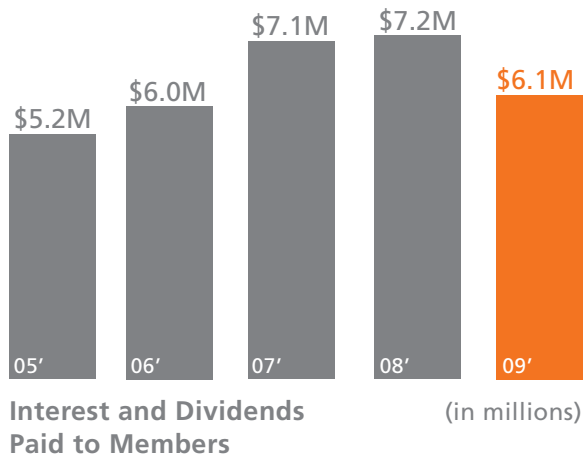
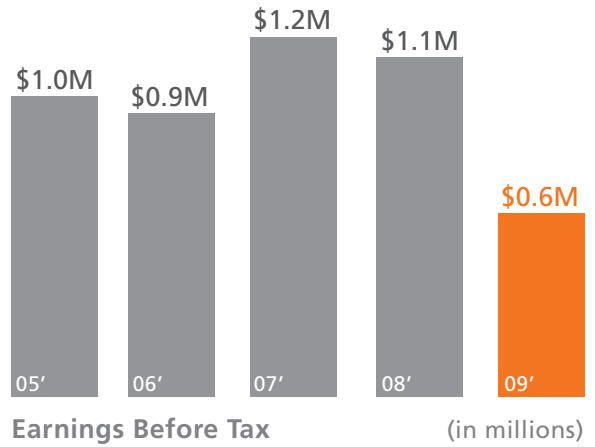
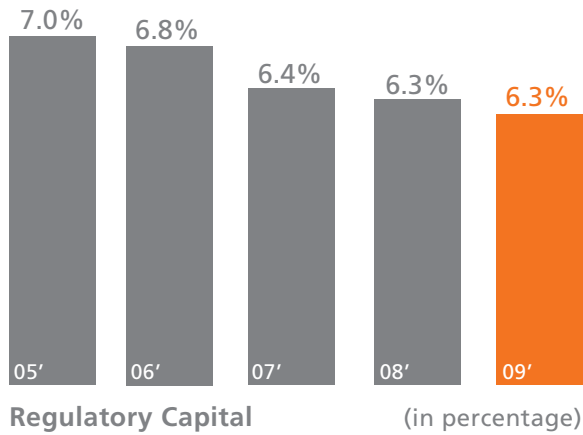


Jeff Piper
Chair, Board of Directors



FINANCIAL HIGHLIGHTS





Community support remains a priority with us, and in 2009 over \$50,000 was issued in various donations, scholarships, goods-in-kind and more.



MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL INFORMATION

Management is responsible for the preparation of the consolidated financial statements of the Credit Union in accordance with generally accepted accounting principles. The summarized financial statements presented in the annual report are derived from the complete consolidated financial statements of Community First Credit Union Limited as at December 31, 2009 and for the year then ended.

Management maintains a system of internal controls designed to provide reasonable assurance that relevant, reliable, and timely information is produced. This system provides reasonable assurance that transactions are authorized, assets are safeguarded and proper records and controls are maintained. These controls are reviewed by internal and external auditors and results are reported directly to the Audit Committee.

The Board of Directors and Audit Committee, in carrying out their responsibility, have reviewed and approved the consolidated financial statements. The auditors have full and free access to, and meet periodically with the Audit Committee.

Grant Thornton LLP, Chartered Accountants, the external auditors, have responsibility for auditing the consolidated financial statements and their report is included.



Eugene Orlando, CA
Chief Financial Officer



Gregory Peres, CA
Chief Executive Officer

AUDITORS' REPORT ON SUMMARIZED FINANCIAL STATEMENTS

To the Members of Community First Credit Union Limited,

The accompanying summarized consolidated balance sheet and consolidated statements of earnings and cash flows are derived from the complete financial statements of Community First 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 February 3, 2010. The summarization of the complete financial statements is the responsibility of management. Our responsibility, in accordance with the applicable Assurance Guideline of The Canadian Institute of Chartered Accountants, is to report on the summarized financial statements.

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

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



Grant Thornton LLP
Chartered Accountants
Licensed Public Accountants

Sault Ste. Marie
Canada
February 3, 2010



Community First's \$100,000 bursary to the Northern Ontario School of Medicine will annually provide \$5,000 to a qualifying student attending the Northern Ontario School of Medicine.



COMMUNITY'S CHOICE

Tyson was the Community's Choice through the online voting process. He received a \$1,000.00 GIC and was featured in an ad standing alongside one of our avatars. Tyson and his parents visited the branch and met with Greg to receive a gift that he was able to enjoy immediately!

The weather didn't totally cooperate but the visitors to our booth surely did. Over 200 pictures were taken of children, families and friends - all trying to be creative in their own way in order to win the \$1,000 GIC and a chance to appear in our ad campaign.

We would also like to give a special thank you to the volunteers (Jeff Piper, Stacey Dellaire, Stephanie Cormier, Nadia Peres, Tony Dunham, Eugene Orlando, Erin Bellerose, Carla Belanger, Debbie Sims, Rose Gioia, Pam Bigelow and Bill Bourtney) who stood outside throughout the cold, rainy and windy days to attract the spectators to our booth and help take their photos.

You did an awesome job as you can very well see from all the pictures that were taken!

Another special thank you to our CEO Greg Peres who was out there every day setting up and moving things around at Clergue Park to ensure we had a visible presence. He was a vital part of pulling this whole thing together. Thank you Greg!

And, last but certainly not least, our walkers, young and not so young. They did a terrific job of handing out the cards and candy to the spectators at the parade. Every where you looked, you saw someone holding a green card and reading it!

SUMMARIZED CONSOLIDATED BALANCE SHEET

As at December 31	2009	2008
Assets		
Cash and investments	\$ 28,534,832	\$ 28,717,597
Accrued interest receivable	641,132	1,087,380
Loans to members, net	260,797,067	252,300,612
Other assets	12,363,631	12,029,651
	<u>\$ 302,336,662</u>	<u>\$ 294,135,240</u>
Liabilities and Equity		
Member deposits	\$ 271,122,711	260,588,627
Term loans	11,000,000	14,000,000
Liabilities to non-members and other	1,251,484	1,010,774
	<u>283,374,195</u>	<u>275,599,401</u>
Liabilities qualifying as regulatory capital	3,907,117	3,987,985
Contributed surplus	1,315,305	1,315,305
Retained earnings	13,749,458	13,255,994
Accumulated other comprehensive loss	(9,413)	(23,445)
	<u>13,740,045</u>	<u>13,232,549</u>
	<u>\$ 302,336,662</u>	<u>294,135,240</u>

Note: Complete consolidated audited financial statements along with accompanying notes and all required disclosures are available for download at www.communityfirst-cu.com. Printed copies are also available at any Community First branch location.

SUMMARIZED CONSOLIDATED STATEMENT OF EARNINGS

Year Ended December 31	2009	2008
Revenue	\$ 13,836,885	\$ 15,017,873
Cost of Financing	6,202,185	7,398,089
Provision for impaired loans	(849,710)	(445,695)
Financial Margin	6,784,990	7,174,089
Other Revenue	3,114,190	3,336,570
Non-interest expenditures	9,899,180	10,510,659
Amortization	638,970	680,355
Automated networks	967,469	950,602
General and administration	1,329,000	1,481,543
Insurance	407,102	360,008
Loan costs	84,105	88,334
Occupancy	646,075	627,001
Salaries, wages and benefits	5,114,385	4,586,039
Earnings before the under-noted	9,187,106	8,773,882
Dividends	712,074	1,736,777
Write-down on value of Central 1 Shares	94,052	75,240
Share of loss of Limited Partnership	-	122,420
	-	404,941
	94,052	602,601
Earnings before income taxes	618,022	1,134,176
Income taxes	124,558	207,077
Net Earnings	\$ 493,464	\$ 927,099

SUMMARIZED CONSOLIDATED STATEMENT OF RETAINED EARNINGS, ACCUMULATED OTHER COMPREHENSIVE (LOSS), AND COMPREHENSIVE INCOME

Year Ended December 31	2009	2008
Retained Earnings		
Balance, beginning of year, as previously reported	\$ 13,255,994	12,328,895
Net Earnings for the year	493,464	927,099
Balance, end of year	\$ 13,749,458	13,255,994
Accumulated Other Comprehensive (Loss), net of income taxes		
Balance, beginning of year	\$ (23,445)	(83,340)
Transitional adjustment on adoption of new accounting policy	-	-
Reclassification to net income:		
Loss on cash flow hedge	14,032	50,972
Realized loss on available for sale investments	-	8,923
Balance, end of year	\$ (9,413)	(23,445)
Comprehensive Income		
Net earnings for the year	\$ 493,464	927,099
Other comprehensive (Loss), net of income taxes		
Change in cash flow hedge	14,032	50,972
Change in unrealized loss on available for sale investments	-	8,923
Other comprehensive income for the year	14,032	59,895
Comprehensive income for the year	\$ 507,496	986,994

SUMMARIZED CONSOLIDATED STATEMENT OF CASH FLOWS

Year Ended December 31	2009	2008
Operating activities		
Net Earnings	\$ 493,464	\$ 927,099
Non-cash items	715,779	90,993
	1,209,243	1,018,092
Financing activities		
Members' deposits	10,534,084	5,467,002
Member capital accounts, net	(80,868)	(78,813)
Increase in term loans	(3,000,000)	14,000,000
	7,453,216	19,388,189
Investing activities		
Loans to members	(8,639,133)	(18,201,860)
Purchase of property and equipment	(659,818)	(988,112)
Other	(1,091,666)	(1,011,529)
	(10,390,617)	(20,201,501)
(Decrease) in cash and cash equivalents	(1,728,158)	204,780
Cash and cash equivalents, beginning of year	7,661,880	7,457,100
Cash and cash equivalents, end of year	\$ 5,933,722	\$ 7,661,880

AUDIT COMMITTEE REPORT

Community First's Audit Committee was formed pursuant to Section 125 of the Credit Unions and Caisses Populaires Act, 1994 (Ontario). The committee, composed of Board of Director members, has oversight responsibility for the Credit Union's financial reporting processes and the quality of its financial reporting. A written mandate prescribes the committee's objectives and responsibilities and how it functions. The committee met throughout the year to receive reports from management, internal auditors, compliance auditors and Grant Thornton LLP, our external auditors.

The committee, which meets at minimum quarterly reviewed and approved the Internal Auditor's Reports, Internal Audit Plan, Fintrac Examination, Insurance Risk Management Review, Commercial Credit Audit and the credit union's risk management policies relating to operations, liquidity, capital, structural risk and anti-money laundering. These reviews were performed to ensure proper safeguarding of the Credit Union's assets and adherence to policies.

The committee also reviewed and approved representations as provided by Management, confirming that the operations of the Credit Union are being managed in accordance with the Deposit Insurance Corporation of Ontario (DICO) Standards of Sound Business and Financial Practices as outlined in DICO By-law No. 5. This also included reviewing and approving results related to a DICO 2009 On-Site Verification Report whereby Community First was rated effective overall in all areas.

A Risk Management On-Site Verification Audit was conducted by Level Five Strategic Partners whereby Community First received an overall rating of 92%.

Senior management presented to the committee the scope and impact of adopting International Financial Reporting Standards.

The committee supports the adoption of these standards within the prescribed time table.

The external auditors (Grant Thornton, LLP) presented the 2008 audited financial statements of Community First Credit Union Limited as well as the 2008 audited financial statements for the Retirement Pension Plan for the Union Employees of the Credit Union, along with their audit findings and disclosures.

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

The Audit Committee is pleased to report to the members that the Committee is functioning in accordance with the Act. Through the full co-operation and support of management, it continues to play an effective role in ensuring the quality of financial reporting and enhancing overall control over the operations of the Credit Union.

There are no significant recommendations made by the Audit Committee that have not been either implemented or in the process of being implemented. There are no issues the Committee believes should be reported and no matters that would require disclosure pursuant to the Act or the Regulations thereto.

Respectfully submitted on behalf of the Committee,
David Pettalia *Chair*, Jim Bowman *CA*, Norm Nankervis, Pat Roden and Dave Walker

CREDIT COMMITTEE REPORT

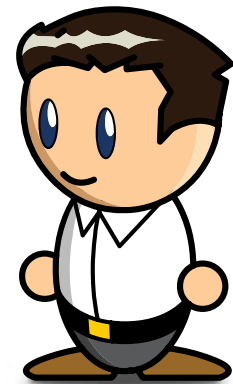
2009 Loan Applications	Number Granted	Amount Granted*	Number Denied	Total Number
Personal Loans	663	\$ 9.7	96	759
Mortgage Loans	295	\$ 23.0	26	321
Commercial Loans	150	\$ 21.8	10	160
Lines of Credit	603	\$ 14.1	20	623
Total	1,711	\$ 68.7	152	1,863

*In millions

	2009	2008
Delinquent Loans Over 90 Days	\$ 2,374,594	\$ 2,173,834
Delinquent Loans Over 90 Days (# of Accounts)	37	42

Respectfully submitted on behalf of the Committee, Vic Bertolo, *Chair*, Domenic Ferrone, Ron Lamon, Wayne Lee, Paolo Merenda, Patrick Praysner and Barb Welin

In Timmins, our donation to the First Riders Program helped to promote school bus safety to first time and young school bus passengers.



COMMUNITY FIRST AND THE COMMUNITY

Community support remains a priority with Community First and in 2009 over \$50,000 was issued in various donations, scholarships, goods-in-kind and more.

In 2009, the final installment was made to Community First's \$100,000 bursary to the Northern Ontario School of Medicine. This bursary will annually provide \$5,000 to a qualifying student, attending the Northern Ontario School of Medicine commencing in the fall of 2010. In addition, the \$1,000 Community First Credit Union Mildred Krmpotich Memorial Scholarship was awarded to a first year student attending Sault College's Business program.

We are pleased to be able to support education through these two bursaries.

Since 1999, our partnership with the Sault Ste. Marie Public Library continues with the sponsorship of Children's Storytime which allows children and toddlers to enjoy stories, songs and crafts with their parents or caregivers.

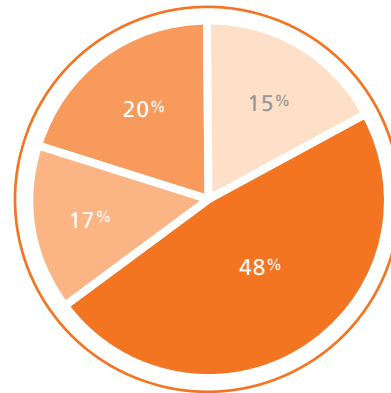
Community First played a significant role in external community campaigns. We received a Silver Award for employee participation in the 2009 United Way Campaign. As well, employees donated socks stuffed with basic essentials to the local Soup Kitchen and new toys to Christmas Cheer. In Timmins, a donation to the First Riders Program helped to promote school bus safety to first time and young school bus passengers through interactive presentations and practical involvement.

In 2009, Community First added a new and exciting event to RotaryFest. In addition to our regular sponsorship, CFCU ran a Photo Contest awarding a prize of a \$1,000 Guaranteed Investment Certificate (GIC). Tyson Bastos, who received the most

votes on our YouMatter website was the winner of the RotaryFest Photo Contest. The toddler was awarded the prize along with the opportunity to appear in one of our advertisements.

As a result of CFCU's commitment to the Community Investment Program, The Canadian Centre for Philanthropy's Imagine Program designated Community First as a Caring Company.

Thank you to Board, Management and Staff who volunteered their time at various community events throughout the year.



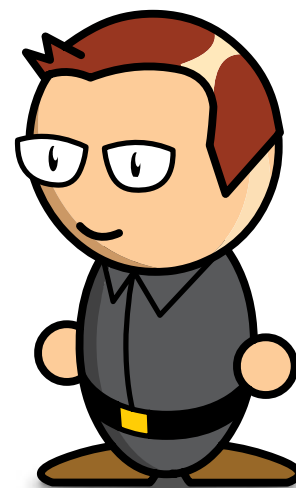
48% Healthcare 17% Education/Youth Programs
20% Culture 15% Other



CFCU was proud to assist the following community organizations during the 2009 fiscal year:

Algoma Fall Festival	Mine Rescue Gold Tourney
Algoma Residential Community Hospice	Northern Ontario School of Medicine
Algoma Family Services	Northern Storm Aquatic Club
Algoma University	North Shore Agriculture Society
Alzheimer's Society	Ontario Credit Union Charitable Foundation
Big Brothers/Big Sisters Association	Power of Pink
Bon Soo	RotaryFest
Bus Buddies	Royal Canadian Legion
Chamber of Commerce	Sault Area Hospital Foundation
CIBC Run for the Cure	Sault Major Hockey Association
Credit Counselling Service	Sault Speed Skating Club
Drug and Addiction Program	Sault Steelworkers Community Services
Group Health Centre Trust Fund	Sault Ste. Marie Public Library
Guy Vetrie Invitational Basketball	Sault Symphony Orchestra
Kid's Hope	The Chamber Singers
Ladies' Night at the Spruce	Timmins and District Shrine Club
Ladies Scramble Golf Tourney	United Steelworkers Golf Tourn.
Lung Association	United Way
Men's Night at the Holinger	Women in Crisis Centre

Thank you to Board, Management and Staff who volunteered their time at various community events throughout the year.



**Working towards financial comfort;
Simplicity, Convenience, and Increasing your Net Worth.**

At Community First, You Matter.

For more information visit us at:
www.communityfirst-cu.com

Or stop in at the nearest branch:

289 Bay Street	Tel:	(705) 942-1000
Sault Ste. Marie, Ontario	Toll Free:	(866) 942-2328
Canada P6A 1W7	Fax:	(705) 946-2363

535 Trunk Road	Tel:	(705) 942-1000
Sault Ste. Marie, Ontario	Toll Free:	(866) 942-2328
Canada P6A 3T1	Fax:	(705) 946-2364

146 Cedar Street South	Tel:	(705) 267-6481
Timmins, Ontario,	Toll Free:	(866) 942-2328
Canada P4N 2G8	Fax:	(705) 268-4648