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A VISION 💛 INSPIRED BY YOU

It's a vision towards community, towards trust, towards the future. Newfoundland and Labrador Credit Union treats your money with the care it deserves. You earned it and we earned your trust to make it grow and keep it safe. It's a relationship we don't take for granted – that's the NLCU difference. You're never just an account number, you're an NLCU member with dreams, commitments, and hopes for the future. We take our inspiration from you.

Our Mission

Our market will be all who share the ideals of integrity and excellence regardless of demographics or geography.

Our focus will be on gaining the complete trust and confidence of our members, including our employees, in everything we do.

We are committed to every member achieving personal financial success as they define it by:

- Listening
- · Providing complete and accurate information
- · Providing sound advice and personalized solutions
- Providing access to financial and related services as members' needs dictate, when members' needs dictate, where members' needs dictate

Our Vision

Newfoundland and Labrador Credit Union will be the superior provider of the ideal financial service experience.



Michael W. Boland PRESIDENT AND BOARD CHAIRMAN

As President of the Board of Directors, it is my distinct privilege to report to the membership on NLCU's governance, government relations, credit union system involvement, and social responsibility in 2016.

GOVERNANCE

On behalf of the membership, the elected Board of Directors establishes policy, approves plans, and provides strategic direction. In 2016, the Board achieved all of its statutory compliance requirements, completed annual policy reviews, and met regularly with internal and external auditors to ensure compliance with the *Credit Union Act, 2009* and Regulations. Board members also participated on several standing committees that support the governance of our credit union: Executive, Audit, Governance, Human Resources, and Scholarship.

As 2016 was the final year of our Five-Year Strategic Plan, we endeavoured to build a new plan. In July 2016, our Chief Executive Officer, Chief Operating Officer, and I conducted a Best Practices Tour, during which we visited Central 1 Credit Union and five credit unions located in Ontario and British Columbia. These visits provided valuable perspectives and insights on an array of issues pertaining to governance, innovation, member service, marketing, human resources, operations, and technology.

Armed with this knowledge, the Board of Directors, along with NLCU's senior management team, participated in a two-day planning session last autumn to build a strategic framework that would guide the direction of our credit union over the next five years. This new strategic plan builds on NLCU's core capabilities and will influence subsequent initiatives to enhance member services and support profitable growth in the coming years.

GOVERNMENT RELATIONS

NLCU's Board of Directors and management team continued to work in collaboration with Service NL, the provincial government department responsible for the oversight and development of credit unions in Newfoundland and Labrador. NLCU maintained a positive working relationship with its Regulator, the Credit Union Deposit Guarantee Corporation (CUDGC). As part of its ongoing mandate for credit union regulation and compliance, CUDGC performs biennial examinations of credit unions. In 2015, CUDGC performed examinations



at three NLCU branch locations. In June 2016, the Boards of both CUDGC and NLCU met to discuss the results of these examinations, as well as to share ideas about the credit union system in Newfoundland and Labrador. The NLCU Board was very pleased with the results of these examinations.

CREDIT UNION SYSTEM INVOLVEMENT

As a governing body, it is important that NLCU's Board of Directors maintain involvement in the credit union system at provincial, national, and international levels to foster strategic relationships and stay abreast of any significant developments in the system. During 2016, the Board attended conferences offered by Central 1 Credit Union and the Canadian Credit Union Association (CCUA).

As well, NLCU's Board of Directors, Chief Executive Officer, and executives attended the CCUA National Conference for Canada's Credit Unions, which took place last May in Saskatoon, Saskatchewan. This national conference – the first to be held since Credit Union Central of Canada became CCUA – was an exceptional event that fostered discussions on recent trends, challenges, and opportunities within the Canadian credit union system. As part of her duties as a Director on CCUA's Board of Directors, NLCU's Chief Executive Officer attended CCUA's Government Relations Forum and Hike the Hill on October 17 and 18. This event connected credit union directors, executives, and strategic partners, and presented the opportunity to brief officials from the newly-elected federal government on issues important to the credit union system. The Government Relations Forum and Hike the Hill, which coincided with Credit Union Advocacy Day, included several presentations and discussions about how best to advocate for the credit union system under the new administration.

SOCIAL RESPONSIBILITY

As a democratic institution built on co-operative values, NLCU embraces social responsibility both within our walls and beyond into the communities in which we operate. For the ninth consecutive year, NLCU was recognized as one of the Best Places to Work in Atlantic Canada by *Progress Magazine*. NLCU finished with a final ranking of seventh. With a 98% response rate the credit union once again received exemplary ratings from its annual Employee Engagement Survey. These successes demonstrate the strong level of commitment NLCU has to building a proactive, inclusive culture for employees.

In our communities, NLCU is no less committed. As in previous years, the Scholarship Committee adjudicated submissions to NLCU's three annual scholarships, valued at \$3,000 each. As well, the credit union provided significant in-kind, monetary, and volunteer support to the NLCU Charitable Foundation Corporation (NLCU CFC or "the Foundation"), an arms-length charity established by our credit union in 2002. The Foundation experienced another successful year in 2016, including its fundraising efforts for those adversely affected by the devastating fires in Alberta last summer where a total of \$5,000 was collected in donations – a figure that was matched dollar for dollar by the federal government. The Foundation donated over \$100,000 to 97 charities in 2016.

Outside of the volunteer hours donated to the Foundation, NLCU employees also actively volunteered their skills and time to many other community organizations. In 2016, NLCU employees volunteered a total of 4,040 hours, equating to approximately 27 hours per employee.

ACKNOWLEDGMENTS

Credit unions are autonomous financial institutions that are owned and directed by their members. As a democratic organization, every member in good standing has the equal right to vote for representatives on the Board of Directors, as well as to put forth your name as a nominee. Serving the membership in this capacity is a significant and important responsibility, so I would like to acknowledge and thank the current Board of Directors and committee members who generously volunteered their time and talents to promote the financial well-being of NLCU's members. At this time, I would like to extend my sincerest gratitude to our two newest Board Directors, Jonathan Duke and Elmer Ryzuk, for their hard work in completing the base of their Credit Union Director Achievement Program training, as this takes many hours of work and dedication.

I would also like to thank NLCU's entire professional team for having provided superior service to members, and to our credit union's many business partners who assisted in the provision of products and services.

Finally, I would like to acknowledge the invaluable contributions and continued support of our greatest asset – our loyal membership.

Respectfully submitted,

Mußoland

MICHAEL W. BOLAND President and Board Chairman

BOARD OF DIRECTORS



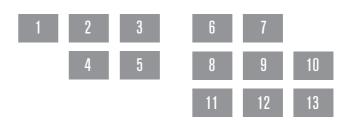














- 2. Raymond Piercey 1st Vice President
- 3. Maureen Singleton 2nd Vice President
- 4. Raymond Hawco Director
- 5. Patrick Collins Director
- 6. Jonathan Duke Director
- 7. Allan Skanes Director
- 8. Allison Chaytor-Loveys Chief Executive Officer and Treasurer
- 9. Elmer Ryzuk Director
- 10. **Glenn Bolger** Chief Operating Officer and Corporate Secretary
- 11. Daniel Lavalleé Director
- 12. Elizabeth Duff Chief Financial Officer
- 13. Tracy Wells Recording Secretary













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To the Members of Newfoundland and Labrador Credit Union Limited

The financial statements and other financial information in the Annual Report were prepared by the management team of Newfoundland and Labrador Credit Union Limited and were approved by the Board of Directors.

Management is responsible for the preparation of the financial statements and believes that they fairly present the credit union's financial condition in accordance with the requirements of the *Credit Union Act, 2009* and Regulations hereunder and conform in all material aspects with International Financial Reporting Standards. To discharge its responsibilities for financial reporting and safeguarding of assets, management believes that it has established an appropriate system of internal audit and control which provides reasonable assurance at appropriate cost; that the assets are maintained and accounted for in accordance with its policies and procedures; and that transactions are recorded on the credit union's books and records.

Deloitte LLP, Chartered Accountants, has been appointed by the membership as independent auditors to examine and report on the financial statements. They have had full and free access to the Board of Directors and provide an objective independent review of the fairness of reported operating results and financial position. Their report outlines the scope of their examination and their opinion. Full financial statements are available upon request.

January 27, 2017

achaytor -Loveys

ALLISON CHAYTOR-LOVEYS Chief Executive Officer and Treasurer

ELIZABETH DUFF Chief Financial Officer



Management Team

Back Row From Left to Right: Lisa Loveridge, Sheila Hynes-Brenton, Tony Young, Kent Farrell, David Smith, Cynthia Hawco, Michelle Dawe, Ciaran Grealis, Rod French

2nd Row From Left to Right: Michelle McGrath, Janice Kennedy-Humber, Shelley Butler, Bernard Howlett, Dana Thompson, Craig Penney, Cathy Mattsson, Jenny Alleway, Brenda Smith, Roxanne Downey, Joanne Ballard

Front From Left to Right: Sandra Healey, Shane Flight, Laurie Roberts, Glenn Bolger, Allison Chaytor-Loveys, Elizabeth Duff, Shannon Goodyear, Jim Mayo, Natasha Canning





Year ended December 31, 2016 (CDN dollars)	2016	2015
	\$	\$
FINANCIAL REVENUE	4	φ
Members' loans and mortgages	18,865,291	20,180,488
Investment income	889,737	586,523
	19,755,028	20,767,011
Cost of funds		<u>_</u>
	5 971 163	6 020 022
Interest on members' deposits	5,971,163 13,783,865	<u>6,230,933</u> 14,536,078
Net financial margin	13,703,003	14,550,076
Other income		
Service charges	3,144,025	2,977,137
Other	297,203	272,709
Insurance commissions	812,176	816,310
Rental	185,649	212,063
Financial margin and other income	18,222,918	18,814,297
OPERATING EXPENSES		
Personnel	9,556,166	9,620,836
General business	3,927,292	3,700,038
Occupancy	1,558,638	1,533,736
Members' security	1,342,249	1,232,471
Depreciation	933,738	987,837
Total operating expenses	17,318,083	17,074,918
Earnings before income taxes	904,835	1,739,379
Income taxes		
Current	205,142	466,613
Deferred expense (recovery)	23,670	(17,595)
	228,812	449,018
Net earnings	676,023	1,290,361
Retained earnings, beginning of year	21,305,185	20,138,824
Dividends	(127,000)	(124,000)
RETAINED EARNINGS, END OF YEAR	21,854,208	21,305,185



As at December 31, 2016	2016	2015
(CDN dollars)		
ASSETS	\$	\$
Cash and cash equivalents	8,307,954	11,330,266
Investments	65,866,033	59,589,978
Loans and mortgages receivable		
Mortgage loans	355,603,483	354,518,009
Personal loans	82,722,941	86,757,730
Commercial loans and mortgages	36,397,932	36,198,036
	474,724,356	477,473,775
Less allowance for impaired loans and mortgages	vance for impaired loans and mortgages (867,907)	(900,509)
	473,856,449	476,573,266
Capital assets	18,587,524	19,108,020
Derivative financial instruments	2,445,610	1,374,753
Other assets	2,511,525	2,493,373
	571,575,095	570,469,656
LIABILITIES		
Accounts payable and accrued liabilities	1,105,150	1,265,577
Severance provisions	1,776,181	1,762,970
Members' deposits	544,393,946	544,761,171
Derivative financial instruments	2,445,610	1,374,753
	549,720,887	549,164,471
MEMBERS' EQUITY		
Retained earnings	21,854,208	21,305,185
	571,575,095	570,469,656

APPROVED ON BEHALF OF THE BOARD:

Dan Labellie

Director

Jane Jallies Director

STATEMENT OF C A S H F L O W S



(CDN dollars)	2016	2015
	\$	\$
OPERATING ACTIVITIES		
Net earnings	676,023	1,290,361
Adjustments for:		
Provision for impaired loans and mortgages	254,210	195,502
Financial revenue	(19,755,028)	(20,767,011
Cost of funds — interest on members' deposits	5,971,163	6,230,933
Depreciation	933,738	987,837
Current income taxes	205,142	466,613
Deferred income tax expense (recovery)	23,670	(17,595
	(11,691,082)	(11,613,360
Changes in operating assets/liabilities:		
Change in loans and mortgages receivable	2,358,032	(11,624,651
Change in members' deposits	(262,517)	31,956,324
Change in other operating assets	219,656	247,337
Change in other operating liabilities	(191,695)	221,432
Cash used in operating activities before interest and taxes	(9,567,606)	9,187,082
Interest received	19,726,175	20,759,429
Interest paid	(5,954,762)	(6,260,268
Income taxes paid	(422,141)	(527,993
Cash generated in operating activities	3,781,666	23,158,250
INVESTING ACTIVITIES		
Increase in investments	(6,142,627)	(20,941,270)
Purchase of capital assets	(413,242)	(1,912,289)
Cash used in investing activities	(6,555,869)	(22,853,559
FINANCING ACTIVITIES		
Decrease in membership share capital	(124,109)	(64,764)
Dividends paid on membership shares	(124,000)	(123,000
Cash used in financing activities	(248,109)	(123,000
Net (decrease) increase in cash and cash equivalents	(3,022,312)	116,927
Cash and cash equivalents, beginning of year	(3,022,312) 11,330,266	11,213,339



Allison Chaytor-Loveys CHIEF EXECUTIVE OFFICER AND TREASURER

In 1902, credit unions were established in Canada in response to an economic climate that made it very difficult for everyday people to access financial services. Credit unions were democratic financial institutions designed by members, for members, and remain so today. Since 1957, NLCU has had the privilege of serving the financial needs of Newfoundlanders and Labradorians. I am pleased to report to you, the membership, on the financial position and activities of your credit union in 2016.

2016 FINANCIAL HIGHLIGHTS

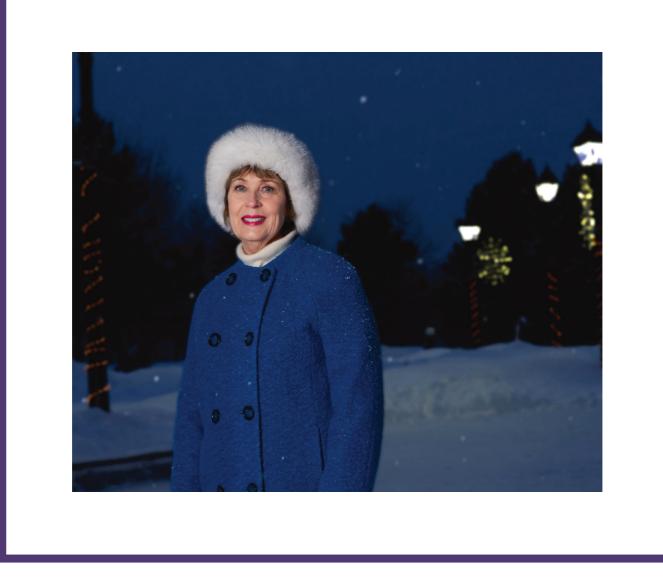
NLCU's assets were \$571,575,095, an increase of \$1,105,439 over 2015 figures. Loan portfolios totaled \$473,856,449 and deposit balances totaled \$544,393,946. Due to a low interest rate environment, members continue to invest in mutual fund portfolios. These member assets, under NLCU's administration, increased by approximately \$26 million or 27% in 2016 leaving year-end totals at approximately \$123 million.

A member dividend of 5% was paid on equity shares in 2016, as we have done for more than a decade. Net income after tax of \$676,023 was transferred to retained earnings, which resulted in a year-end total of \$21,854,208. As of December 31, 2016, a total of 20,524 Newfoundlanders and Labradorians were using NLCU for their financial service needs. The dollar value of these relationships increased to \$27,850 per member.

FINANCIAL ADVICE YOU CAN COUNT ON

The vision of NLCU is to be the superior provider of the ideal financial service experience. This vision is the catalyst for the strategies we use to enhance our advice-based approach to member service. One such strategy involves building on our training programs. To bring greater consistency to the in-branch experience, we introduced a comprehensive training program for newly hired Member Service Advisors. We also introduced a training technique that is meant to strengthen Member Service Advisors' ability to identify members' financial needs. These new training strategies align with existing service programs that focus on providing exceptional financial advice to members: The Big Embrace (understanding members' needs based on life cycles) and Embrace Your Members (broadening soft skills for superior service). We have also continued work on a commercial-focused version of The Big Embrace, which highlights commercial members' needs during the business life cycle.

Another strategy to enhance our advice-based approach to member service is our continual commitment to modify or create products and services that accommodate the diverse financial needs of members. In 2016, we developed two new, competitive account offerings: the Student Super Saver No-Fee Chequing Account and the LPN Care Package. The Student Super Saver No-Fee Chequing Account is the ultimate chequing account designed for convenience, flexibility, and savings for full-time students. The LPN Care Package offers a four-product bundle to members who are licensed practical nurses. This offering is currently in the pilot stage and may become a model for other similar segments of the membership.



As well, we expanded our cash back mortgage product so that it is available to all members who are homebuyers, whether you're in the market to buy your first home or your fifth. The FastTrack Cash Back mortgage provides members with 5% cash back, to be used however you see fit. We also continued efforts to streamline branch procedures to deliver services with more efficiency and in less time. We extended our call centre's hours of operation to 8:30 p.m. Monday to Friday and improved its telephone queue system. Additionally, we enhanced the delivery of wealth management and insurance services.

HERE FOR YOU, DAY AND NIGHT

Technology plays an increasingly fundamental role in our ability to advance member service delivery. NLCU utilizes new technologies to offer online service options that are convenient and secure. Through our mobile banking app, available for both Apple and Android devices, members may conduct daily transactions, including depositing cheques using the Deposit Anywhere feature. We redesigned our website to give it a look that was more modern and user friendly, and piloted *MemberDirect* Small Business, which provides online capabilities specifically designed for commercial members.

In the fall, we launched Interac Online Payments, which gives members the option to pay using their debit card when shopping online. Also, as members' debit cards expire, they are replaced with Interac's Flash-enabled debit cards (commonly referred to as "tap cards"). A convenient and secure way for members to complete day-to-day purchases quickly, these "tap" cards are fast becoming the industry standard.

For a number of years, NLCU has been part of the national credit union ding free program, a network of ATMs that is larger than that of most banks. Thanks to ding free, members pay no surcharges for withdrawals, deposits, or balance inquiries at credit union and other participating ATMs across Canada. We encourage all members to download the free ATM locator app, which is available for Apple, Android, Windows, and Blackberry devices. We are also part of a national credit union strategy to reduce overall costs and make more services available through our ATMs.

PROFESSIONALS YOU CAN TRUST

NLCU's most outstanding competitive advantage by far is our employees. Professional, knowledgeable, and dedicated, our employees are at the core of our advice-based approach to member service. We have built a reputation as a credit union who genuinely cares for your financial well-being because our team stands behind our vision and mission, and shares our values. Results from our Annual Member Engagement Survey show just how successful we are in delivering superior member service; in 2016, we achieved an overall score of 93%, a rating that would be the envy of any financial institution in this country.

Much of our success in delivering superior service can be attributed to our positive, proactive corporate culture. The seeds of our culture begin with our People First Strategy, and the pillars on which this strategy is built: ensuring the right people are in the right position, in the right place, at the right time; offering fair and equitable compensation and benefits; promoting a commitment to learning; rewarding and recognizing a job well done; providing a safe and healthy workplace; and respecting the diversity that each person brings to the credit union.

To be motivated and inspired, employees need to be kept informed and to understand the role they play in delivering superior member service. A key communication we commit to every year is the Fireside Chat. Last February, our Chief Operating Officer (COO) and I once again visited all 12 branches to review the successes of the previous year and outline plans for the upcoming year. These annual chats are indispensable opportunities for me and our COO to meet every single NLCU employee face-to-face and to hear, and respond to, their ideas and questions first hand. Other regular communications to employees include bulletins, a quarterly newsletter, messages from the CEO, and regularly scheduled team and management meetings. Professional development is another important facet of our People First Strategy, and NLCU remains committed to supporting employees who wish to further their education and skills. Last year, more than 430 professional development pursuits were completed by employees, including degrees, programs, designations, courses, and workshop sessions. We also recognized the exemplary work of our employees, as teams and as individuals, through our Annual Katherine Seymour Excellence Award, Annual Innovation Award, and monthly Achievers' Awards. At last year's Biennial Employee Service Awards, we celebrated 36 employees representing 455 years of cumulative service. These formal recognitions do not include the many smaller initiatives we undertook throughout 2016 to show our appreciation to employees.

SHARING YOUR SERVICE EXPERIENCE

NLCU's marketing and communications efforts in 2016 stayed true to our credit union's advice-based approach to member service. We started the year by promoting our free retirement planning seminars, which we hold annually in January and February. Through our "Don't Fear the Fixed Income" campaign, we encouraged members to seek retirement planning advice. In the summer, when the housing market was in peak season, we promoted our 5% FastTrack Cash Back Mortgage product through our "Home is Where..." campaign. This campaign focused on the advantages of how 5% cash back can help pay for furnishings, improvements, and other elements that would make a new property feel more like home. The clean, creative, and eye-catching designs of these campaigns served to distinguish NLCU from other financial service providers, winning us four Achievement in Marketing Awards at the Marketing Association of Credit Unions' Conference in Ottawa.

NLCU members continued to engage with us on social media via Facebook, Twitter, LinkedIn, YouTube, and our new Instagram page. Our posts on these media channels concentrated largely on providing financial advice and supporting marketing campaigns, including our annual calendar and Christmas card contests. In April 2016, NLCU also launched "Your Money," a weekly province-wide radio program on VOCM that offers financial advice to listeners. Word of mouth is still one of the best ways to attract new members. As a valued member of NLCU, we encourage you to share your positive service experiences with family and friends, and take part in our Member Referral Program. When you refer someone to open an account with NLCU, both of your names are entered into a draw to win a prize. Referral forms are available in any of our 12 branches or online at nlcu.com.

MOVING FORWARD WITH YOU, FOR YOU

In 2016, your Board of Directors and management team completed a strategic planning process, which culminated in a new Five-Year Strategic Plan. Our goals for 2017 evolve from this plan and are designed with you in mind. It will be a year when we can embrace the strengths of this new plan to assist you on your financial journey. Our team is well equipped to give the advice you need to achieve personal financial success, however you define it. Skilled professionals who believe in NLCU's vision, mission, and values, we are committed to providing you with the ideal financial service experience.

I offer my sincere thanks to our Board of Directors, our employees, and you, our valued members. Co-operatively and collaboratively we look forward to another successful year.

Respectfully submitted,

achoytor -Loveys

ALLISON CHAYTOR-LOVEYS Chief Executive Officer and Treasurer

A W A R D S





Brian F. McDonald Scholarship

Winner of the Brian F. McDonald Scholarship, Katie Brenton **(Left)** of Mount Pearl Senior High School, Mount Pearl, the daughter of Sheila Hynes-Brenton, Branch Manager, Member Service, Mount Pearl. Presenting the cheque is Allison Chaytor-Loveys, Chief Executive Officer.



Outstanding School and Community Involvement Scholarship

Winner of the Outstanding School and Community Involvement Scholarship, Brianna George **(Right)** of Stephenville High School, Stephenville. Presenting the cheque is Cynthia Hawco, Branch Manager, Member Service, Stephenville.



Owen Grimes Memorial Scholarship Recognizing Leadership in Athletics, Community and School Activities

Winner of the Outstanding School and Community Involvement Scholarship in memory of past Director, Mr. Owen Grimes, Michael Pinsent of Exploit's Valley High, Grand Falls-Windsor. Presenting the cheque is Lisa Loveridge, Branch Manager, Member Service, Grand Falls-Windsor.



Allison Chaytor-Loveys, Chief Executive Officer (**Far Right**) and Michael Boland, President (**2nd from Left**) of NLCU present the award to (**From Left to Right**): Laurie Roberts, Director, Human Resources, and Elizabeth Duff, Chief Financial Officer. The Innovation Award recognizes units, departments, and branches that have generated and implemented innovative ideas and strategies.



Katherine Seymour Excellence Award

Michael W. Boland, President **(2nd from Left)** and Glenn Bolger, Chief Operating Officer **(Right)**, present Craig Penney **(Left)**, Branch Manager, Member Service, Carbonear, and Debbie Dawe, Branch Manager, Member Service, Water Street, with the Katherine Seymour Award in recognition of service excellence.



MACU Awards

Newfoundland and Labrador Credit Union (NLCU) was honoured to win four Achievement in Marketing (AIM) Awards at the annual Marketing Association for Credit Unions (MACU) Gala on May 30, 2016, in Ottawa, ON. Awards were received in the 'Financial Education' category for the Retirement Planning Seminars, and the 'Image Enhancement' category for the new Products and Services Catalogue. Additionally, NLCU's 'Your Future Self Says...' campaign won in both the 'Point of Purchase' and 'Radio' categories. Accepting the award was Shannon Goodyear, Director, Marketing and Communications.





5 Years of Service

(From Left to Right): Marsheline Davis, Prashadi De Silva, Debbie Greeley, Kathrin Evans, Karen Rideout, Leanne Scott, Katherine Dennison, Cathy Brown, Tom Drover, Julie Devlin-Hiscock, Jessica Gorman, Brenda Smith, Heather Osmond, Sara Kennedy



10 Years of Service

(From Left to Right): Barb White, Georgina Coish, Greg Murray, Don Halleran, Nancy Cluett, Rose Moakler, Wendy Gillis, Rachel Hynes



15 Years of Service (From Left to Right): Terry Putt, Glenn Bolger



20 Years of Service (From Left to Right): Michelle McGrath, Cornelia Coady, Shane Flight, Rae Barnes, Bonnie Doyle, Elaine Hollett



30 Years of Service Elizabeth Duff



25 Years of Service (From Left to Right): Gale Joy, Sheila Hynes-Brenton, Judy Abbott, Dana Thompson, Roxanne Downey

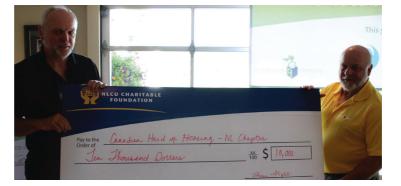
E V E N T S





NLCU Employees Raise Funds for NLCU CFC

Stephenville employees held their 10th Annual NLCU CFC Sidewalk Fundraiser and raised over \$1,000.



15th Annual Rod Benson Memorial Golf Tournament

The 15th Annual Rod Benson Memorial Golf Tournament was held August 31, 2016, and raised over \$40,000. Funds raised will support the great work of a variety of charities in this province, including the Canadian Hard of Hearing, NL Division, the tournament's Charity of Choice. Thanks to our major sponsors' continued support: NLCU, CDL Holdings, RONA, Co-operators Group and E.C. Boone.



13th Annual Walk-A-Thon

The NLCU Charitable Foundation held its 13th Annual Walk-A-Thon on September 11, 2016, raising over \$18,000 for provincial charities. This year's Charity of Choice was the Association for New Canadians, in support of their Emergency Housing Fund & Grant and their Outreach Tutor Program.



Focus on Youth Awards

NLCU has been a long-standing sponsor of Mount Pearl's Focus on Youth Awards for 26 years. Sheila Hynes-Brenton, Branch Manager, Mount Pearl **(3rd from the left)**, and Mount Pearl Mayor, Randy Simms **(3rd from the right)** are pictured here with 2015's Focus on Youth Award recipients.



RONA Regatta Day Sale

Metro employees held their annual fundraiser at the RONA Regatta Day Sale to raise funds for the NLCU Charitable Foundation. Karl Earns **(Centre)** was the winner of a \$500 RONA gift card.



NLCU Employees Volunteered at 33rd Annual Janeway Childrens Miracle Network Telethon

NLCU supports Janeway Childrens Miracle Network Telethon with employees participating at the Telethon. This year the event took place on June 4, 2016.

2016 D0 NEES



AIDS Committee of Newfoundland and Labrador Allied Youth Newfoundland and Labrador ALS Society of Newfoundland Alzheimer Society of Newfoundland and Labrador, Inc. Artistic Fraud of Newfoundland Association for New Canadians Autism Society of Newfoundland and Labrador Bay St. George Sick Children's Foundation Inc. Big Brothers Big Sisters of Eastern Newfoundland Bovs and Girls Clubs of Canada - Newfoundland and Labrador Region Breast Cancer Society of Canada Bridges to Hope Inc. Canadian Cancer Society - Newfoundland and Labrador Division Canadian Diabetes Association - Newfoundland and Labrador Division Canadian Hard of Hearing Association - Newfoundland and Labrador Canadian Liver Foundation Newfoundland and Labrador Canadian Mental Health Association - Newfoundland and Labrador Division Canadian Red Cross Newfoundland and Labrador Caribou Group of Rotary Chamberlains Park Committee Inc. Champney's West Heritage Group Inc. Children's Wish Foundation - Newfoundland and Labrador Chapter Choices for Youth CNIB Newfoundland and Labrador Cobbs Pond Rotary Park Foundation Community Food Sharing Association Computers for Schools Corduroy Brook Enhancement Association Crohn's and Colitis Canada - Eastern Avalon Chapter Cystic Fibrosis Canada, Newfoundland and Labrador Chapter Daybreak Parent Child Centre **Discovery Health Care Foundation** Dr. H. Bliss Murphy Cancer Care Foundation Dr. Jack Hand Legacy Foundation Easter Seals NL Eastern Edge Art Gallery Inc. Eating Disorder Foundation of Newfoundland and Labrador Epilepsy Newfoundland & Labrador **Exploits Search and Rescue** Faith Haven Animal Shelter Foundation of the Rotary Club of St. John's Gander & Area Food Bank Heavenly Creatures Inc. Iris Kirby House Foundation, Inc. Janeway Children's Hospital Foundation Juvenile Diabetes Research Foundation of Canada - Newfoundland and Labrador Chapter Kids Eat Smart Foundation Kids Help Phone, Atlantic Region

Kidsport Canada - NL Division Kiwanis Music Festival Association of St. John's Knights of Columbus Lunch Program Labrador West Food Bank Literary Arts Foundation of Newfoundland and Labrador Manuels River Heritage Society Mazol Shriners MS Society of Canada - St. John's Chapter Newfound Foundation Newfoundland and Labrador Association for Community Living Newfoundland and Labrador Brain Injury Association Newfoundland and Labrador Down Syndrome Society Newfoundland and Labrador Transplant Association Newfoundland Cerebral Palsy Association North Atlantic Aviation Museum Opera on the Avalon Rainbow Riders - St. John's Therapeutic Riding Association Ronald McDonald House - Newfoundland and Labrador Chapter Rotary Club of Gander School Lunch Association Seniors Resource Centre Single Parent Association of Newfoundland and Labrador SPCA - St. John's Spinal Cord Injury Foundation Newfoundland and Labrador Spinal Cord Injury Newfoundland and Labrador St. John's Women's Centre St. Kevin's Parish Food Bank Status of Women Central Stella Burry Community Services & Foundation Team Broken Earth - Team Newfoundland and Labrador The Arthritis Society Newfoundland and Labrador Division The Brother T.I. Murphy Learning Resource Centre The Candlelighters Association of Newfoundland and Labrador The Dream Fund The Duke of Edinburgh's Award - Newfoundland and Labrador Division The Gathering Place The Lantern, Christian Life Centre The Lung Association Newfoundland and Labrador The Salvation Army Christmas Hamper Appeal The Salvation Army Ginger Bread House Toy Drive The War Amps Toys for Joy Trinity-Conception-Placentia Health Foundation Violence Prevention South & Central Inc. Waypoints Western Regional Hospital Foundation Wooden Boat Museum of Newfoundland and Labrador YM/YWCA of Northeast Avalon Young Adult Cancer Canada







NLCU Charitable Foundation's Annual Luncheon

On November 26, 2016, the NLCU Charitable Foundation hosted its annual Charities Luncheon and distributed over \$100,000 to 97 charities throughout the province. Since its inception in 2002, the Foundation has donated over \$1 million to charities.



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*Executive Committee ⁺Appointed

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