Motor City
community credit union

2025 ANNUAL REPORT

Windsor Born & Bred

Our Values

TRUST

We will establish an environment that is responsible, innovative and financially sound

INTEGRITY

We will always provide our products and services with confidence, pride, dignity and a positive attitude focusing on the best interests of our member-owners and the community

HONESTY

We will provide our member-owners and community with open and direct communication

ACCOUNTABILITY

We will be responsible to our member-owners, employees, colleagues and communities for the results of our decisions and actions

SOCIAL RESPONSIBILITY

We will be responsible to our member-owners, employees, colleagues and communities for the results of our decisions and actions

LOYALTY

We will reward our member-owners for their loyalty

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Motor City Community Credit Union

Message from the CEO & Board Chair

Robert Griffith - CEO

Bill Marra - Board Chair

Windsor Born & Bred

The fiscal year ended just as it began in 2024 with significant disruptive economic news. The news at the start of the fiscal year was persistent with inflation and affordability issues for our Members. The news at the end of the year was the tariff regime.

What was the big news at the start of the Fiscal Year?

Runaway inflation and an affordability crisis in Canada. Home prices in Windsor-Essex had more than doubled in the past 10 years. The dream of homeownership for many young people had seemingly evaporated. Food inflation over the past few years had been approximately 30%.

What was Motor City Community Credit Union's response?

Continued investment in our communities. We believed in being local before it became a talking point. We are committed to being a high touch, deep relationship provider of financial solutions. It is in our DNA. Our model of offering highly personalized advice benefited our Members in navigating these financial hurdles. Knowing each Member's personal situation allowed us to customize solutions. And that is evidence of why we increased our footprint in our communities and increased our employment of local talent. By employing a local workforce, we continue to honour the faith and trust our Members have provided. That is also in our DNA. Additionally, we have significantly increased our scholarship bursaries to our student population to ease the burden of increased tuition amounts. Finally, the amount we donated to local charities has steadily increased and the budget for fiscal 2026 has the highest amount ever committed to worthy local charities. While other businesses are charging more Motor City Community is giving more.

What was the big news at the end of the Fiscal Year?

Tariffs. The announcement by the United States administration of sweeping tariffs rattled the world's economies. The schism between Canada and the United States was not even a faint possibility just a few short months ago. Analysts recognize that Windsor-Essex County is the most susceptible to the risks posed by the tariff/counter-tariff landscape.

Message from the CEO & Board Chair

What was Motor City Community Credit Union's response?

The foundation of our response is rooted in our values. Specifically staying true to our community values. Our integrated economy with our neighbours, the United States, is deeply intertwined. Our name, Motor City Community Credit Union, speaks to our historic connection to the automotive and manufacturing sectors since our inception 85 years ago. In fact, when Henry Ford first contemplated expanding internationally, he looked to Windsor as his company's first foray abroad. In 1904, the Ford Motor Company acquired Walkerville Wagon Works, which was located on Walker Road, a few blocks away from where our new office is located at the corner of Walker Road and Ottawa Street. The current relationship between our countries is being tested, and while our objection is squarely on the policy, our objection is not with the people of the United States. Our values based in community extend to fellow manufacturers in Detroit, Michigan, and beyond who have worked collaboratively with our Windsor-based businesses for the economic good of both countries for many years. Simply put, our local community includes our neighbours in Michigan.

What does a building tell you?

The response to our brand-new two-story building at the corner of Walker Road and Ottawa St. has been overwhelming. Where many are hesitant to increase their physical footprint, Motor City Community is not. It speaks to our commitment to providing a modern community-oriented meeting place. We were able to combine all of our service delivery channels into one facility. We are proud to stand as a financial institution that believes in "bricks and mortar" where meaningful face-to-face interactions can happen. A meeting place where a handshake still means something. Motor City Community also made significant investments in our technology. For example, our new ATM's carry additional currencies. We are also pleased to advise that the features of our digital mediums have been enhanced to make them easier and more convenient. At Motor City Community, technology is a complement to, and not a replacement of, our high touch personalized service model, and we will continue to invest in both.

What's in store for 2026 and beyond?

The financial world is jittery at times. The financial world is jittery right now. Motor City Community's values, on the other hand, are rock solid. We have weathered serious financial events in the past 85 years, including a World War, global recessions, hyperinflation to name a few. Our model was built differently from our inception. It was built to be human-centered and not reactive to short-term news. By standing shoulder to shoulder with our Members and the community of Windsor-Essex we will emerge stronger than ever through these current events. We believe in our Members. We believe in our staff. We believe in our community. With these core values, we eagerly look forward to 2026 and beyond. We are Windsor Born and Bred.

On behalf of our entire Board of Directors and all of our employees thank you for choosing Motor City Community as your financial partner.

Our Board of Directors

Bill Marra
Chair
Term Expires: 2027

Don Fraser
Vice Chair
Term Expires: 2025

Wendy Graat
Corporate Secretary
Term Expires: 2025

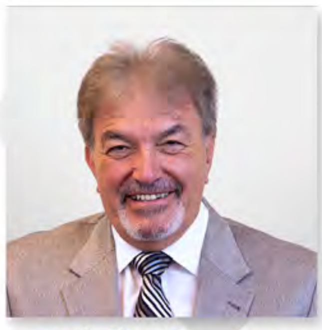
Amy Wolters
Audit Chair
Term Expires: 2025

Stephane Boucher
HR Chair
Term Expires: 2027

Randy Dupuis
Director
Term Expires: 2026

Mike Celuch
Director
Term Expires: 2026

Richard Vennettilli
Director
Term Expires: 2026



Egidio Sovran
Director
Term Expires: 2026

Cameron Crowder
Director
Term Expires: 2027

As a credit union, Motor City Community is governed by the Credit Unions and Caisses Populaires Act, 2020, as well as Ontario Regulations. As such, we are pleased to report on the gender diversity of our Board of Directors. Post our Annual General Meeting on June 26, 2024, aligned with our fully democratic election process, Motor City Community's Board gender composition is comprised of 8 males and 2 females.

Director Attendence

Board of Director's Mandate

The Board of Directors mandate is to protect and enhance Motor City Community's assets and is responsible for ensuring Motor City Community has a clear strategic direction.

The Board of Director's goal is to serve and protect the best interest of the Members and stakeholders. It is further responsible for overseeing Management to ensure that operations are managed according to sound business standards.

The Board of Directors has determined that "Attendance by Directors" is important to them in achieving their goal of proper oversight of the organization. As such, the Board continues to track attendance on a twelve-month basis. The attendance record and percentages of our respective Directors pertaining to the period May 1, 2024 to April 30, 2025 are noted below.

Director	Board of Directors		Committee		Total		%
	Attend	Held	Attend	Held	Attend	Held	
Amy Wolters	9	9	14	14	23	23	100
Bill Marra	9	9	4	8	13	17	76
Cam Crowder	6	6	5	5	11	11	100
Don Fraser	9	9	8	12	17	21	81
Egidio Sovran	8	9	7	7	15	16	94
Michael Celuch	8	9	7	7	15	16	94
Randy Dupuis	9	9	6	7	15	16	94
Richard Vennettilli	9	9	7	7	16	16	100
Stephane Boucher	9	9	6	6	15	15	100
Wendy Graat	9	9	7	7	16	16	100

Our Achievements

$41.7M
Asset Growth

$13.9M
Retail Growth

$22.3M
Commercial Growth

$20.5M
Deposit Growth

1,200+
New Members

100+
New Wealth Members

50+
Local Initiatives Supported

Motor City Community accepting the ACT Community Appreciation Award

Our Achievements

4/5 Rating

Live Chat Satisfaction

4/5 Rating

Google Business Reviews

4/5 Rating

Apple App Store

2nd Fastest

Growing Credit Union in our peer group

6 Scholarships

Given to local students

7

New Employees

Motor City Community accepting the Business Excellence Awards Pillars of the Community Award

1,300

Support Queries Answered

Our Business

Commercial

In the past year, our Commercial Banking Operations have demonstrated solid growth and performance. The key highlight of this period is an 11% growth in the Commercial loan portfolio, driven by strategic local decision-making and tailored service offerings. This growth reflects our ability to respond quickly to local market demands, while maintaining strong relationships with our member businesses. Key sectors driving this growth included commercial real estate, small to medium-sized enterprises and the onboarding of a new merchant services provider, CUPAY.

Steve & Sonia with our commercial partner, **Mike** of Walkerville Brewery

A central factor contributing to our success has been our local decision-making. This localized approach has allowed us to:

- **Better understand Member needs**
- **Provide a quick turnaround time for loan approvals**
- **Build strong relationships**
- **Provide tailored risk management solutions**

Looking forward, we are committed to continuing our focus on local empowerment while enhancing our digital capabilities to improve efficiencies. We also plan to further diversify our loan products while maintaining our commitment to prudent risk management and sustainable growth. In summary, our Commercial Banking Operations are setting a strong foundation for the future.

Sonia assisting **June** of the Unemployed Help Centre

Deposits

This past year, saw a pivot for Canadian interest rates from the escalating rate environment in the immediate previous years to a declining interest rate environment in fiscal 2025. The Bank of Canada cut interest rates 7 times in fiscal 2025 amounting to 2.25% rate reduction.

In such a climate, Motor City Community's model of combining competitive deposit rates with financial advice served our membership well this year as Members were appropriately positioned to traverse a declining rate environment. This also led to attracting new members and community partners resulting in our deposit base increasing by $20.5M.

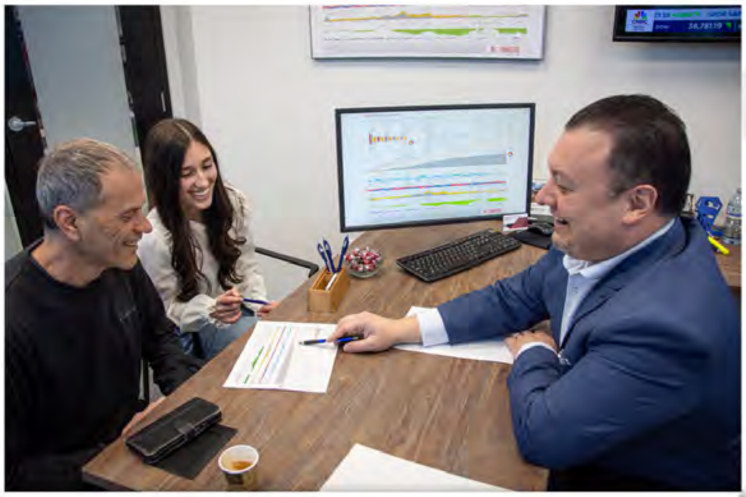
Our Business

Wealth Management

In fiscal 2025, our Wealth team achieved double-digit growth by continuing to focus their efforts on providing our members with holistic advice and customized solutions.

We expanded our Wealth Management team to support our members across our branch network by adding a Canadian Investment Regulatory Organization (CIRO) licensed advisor platform providing our members more diverse investment choices. We helped Members build financial plans, prepare for retirement, save for their children's education and structure their estates.

Our Membership has continued to react well to our core tenet of providing accessible advice and continued to look to our wealth advisors for guidance on how to successfully navigate the current environment. This has led to our advisors conducting over 750 Member engagements and attracting 160 new Members.



Joe assisting two generations of savvy investors

Retail

Over the past year, we have experienced ongoing changes as our retail membership has grown, with increased engagement both in-branch and through digital channels. This growth reaffirms our mission to provide accessible, responsible, and member-focused lending solutions.

Retail lending remains the cornerstone of our commitment to supporting our Members. We offer expert advice and a range of financial tools to help members achieve their goals – whether they are buying a home, consolidating debt, or financing a vehicle.

Looking ahead, we remain dedicated to delivering exceptional service, fostering innovation, and enhancing accessibility to better serve our expanding membership.

Chadia assisting long-time member **Ken**

Our Business

Digital Upgrades

The Lock'N'Block Debit Card Management feature added three new important proactive transaction blocks to give members even more control of their card security. Members can now block mobile wallet, tap/flash, and e-commerce/online transactions from being performed with their Debit Mastercard. These blocks can easily be turned on and off by the Member in online banking, our mobile apps, by contacting our Member Assistance team, or visiting a branch to help proactively fight against fraud or react if a member believes their card has been compromised or it has been lost.

Apple Pay in-app authentication was also added to the Apple app and allows members to quickly and securely authenticate their Debit Mastercard into their Apple Pay wallet. Once added to their wallet, Members can transact with just a tap of their iPhone or Apple Watch!

The new vertical flex debit card
with Lock n' Block card management

Member Experience

At Motor City Community, we pride ourselves on making every banking experience exceptional. For 85 years, we have firmly believed that the ability to walk into one of our locations and speak with a live representative is the foundation of our outstanding service.

Our team is dedicated to our Members and remains committed to upholding the values of integrity, service, and excellence that define our credit union. Thank you to our members who have recognized our team for their dedicated support.

Davide honouring Ursula, a centenarian and long time member

What members are saying

- I just wanted to send a this note of thanks for the great service you provided me. I am so glad that I was introduced to you and your fantastic organization. You and your staff have made me feel like I am truly an important customer. – **Gerry D.**
- Years ago, as a single mom you gave me my first very own mortgage and I have never ever forgotten. I always say that MCCCU is the modern-day Bedford Building and Loan. – **Becky P.**
- Love the way this credit union gives back to the community. MCCCU really understands community values. I'm so glad I made the switch to this credit union. – **Haley Station Wholesale**

Our Business

Our People

Motor City Community's
all-star soccer team

Throughout the fiscal year, we remained committed to nurturing talent and fostering professional growth within our workforce. We conducted numerous training sessions, ranging from technical training to stay ahead of new banking regulations to soft skill development aimed at enhancing communication. Our goal has been to ensure that our staff remains well-equipped to meet the evolving needs of our Members.

This year marked a significant step forward in strengthening our internal capabilities, as we welcomed a new Data Specialist to our team. This addition has allowed us to enhance our analytical and data-driven decision-making, contributing to improved member insights and operational efficiency.

We also celebrated both new beginnings and lasting commitments: we welcomed new employees with unique skill sets, bid farewell to three retiring team members, and recognized major milestones. Notably, Jolayne Janisse marked 30 years of service and Karen Hewitt reached 20 years of service.

Did you know that 20% of our staff have been with Motor City for over 20 years, and more than 57% have been part of our team for over five years? This longevity provides us with deep institutional knowledge, allowing us to better serve you, our valued members.

Supporting our community remains a cornerstone of who we are. We take great pride in hiring local talent and have a long-standing tradition of recruiting graduates from local institutions, including St. Clair College and the University of Windsor. Investing in homegrown talent helps strengthen our community ties and contributes to the local economy.

Professional development continues to be a key focus across all departments. Over the past year, our team participated in several prominent learning engagements, such as the National Financial Forum, the Commercial Knowledge Exchange, and the ACAMS Canadian Anti-Money Laundering Conference. These opportunities allowed our staff to deepen their industry knowledge, exchange ideas with peers, and stay up to date with emerging trends and regulatory changes in the financial sector.

Staff have also pursued individual learning opportunities, such as: the Registered Plan 2024 program; the CPA; CFP; while others are pursuing graduate and undergraduate education, demonstrating Motor City Community's strong culture of continuous learning.

As we reflect on the past year's achievements, we also look forward with optimism and determination. With a talented and dedicated team, enriched by ongoing learning and a strong community connection, we are confident in our ability to navigate the future while staying true to our core values — teamwork, strong Member relationships, and dedicated service to our community.

Audit Committee Report

The Audit committee supports the Board of Directors through oversight responsibilities relating to the financial information and reporting processes, including the risks and controls related to those processes, which Management and the Board have established.

As delegated by the Board, and as mandated by the Credit Union and Caisse Populaires Act, 2020 and associated Regulations, the committee has primary responsibility for oversight and reporting of the Credit Union's financial statements, internal controls, internal & external audit and compliance with all legislative & professional requirements. The committee must meet at least quarterly and arranges its agenda so that, on an annual basis, its required duties are performed, and appropriate actions are taken, as necessary.

I am pleased to report the Audit Committee, comprised of five members, has fulfilled its annual mandate over the course of its seven (7) meetings and completed the following significant activities:

- **Review of financial statements, accounting policies and reporting procedures;**
- **Monitored Motor City's financial performance relative to established metrics and ensured the integrity of financial reporting;**
- **Oversaw the external audit process including reviewing the terms of engagement, scope of the audit, the independence of external auditors, year-end findings report and completed a performance assessment of the auditors to improve the effectiveness of the audit;**
- **Oversaw the internal audit processes including approval of the audit plan, review of the results, associated actions taken as necessary and completed a performance assessment of the auditors to improve the effectiveness of the audit;**
- **Oversaw compliance with applicable statutory and regulatory requirements and ensured that all regulatory filings were submitted on time;**
- **Reviewed the policies, procedures and controls, with particular focus on requirements for liquidity, capital adequacy, market risk and interest rate risk management;**

Audit Committee Report

- Reviewed the internal controls and reviewed Management's quarterly reports, including the Disaster Recovery Plan, FINTRAC Report, Privacy Report and quarterly Enterprise Risk Management Reports, as well as the bi-annual Enterprise Risk Assessment;
- Ensured that policy guidelines and systems are in place to ensure that enterprise risks throughout are aligned with the Board-approved Risk Appetite and ensured a strong process for identifying, assessing, managing and monitoring critical and emerging risks;
- Assessed the effectiveness of its committee and Chair by having completed a self-assessment on the effectiveness of the committee and took the necessary steps to ensure future effectiveness; and,
- Participated in training and development, as necessary

Based on its findings, the Audit Committee issues reports and makes recommendations to the Board and/or Senior Management as appropriate with respect to the matters outlined above and follows up to ensure that the recommendations are considered and implemented. During the year, the committee received full co-operation and support from Management to enable it to play an effective role in maintaining the quality of financial reporting to the Members and enhancing the overall control structure of the Credit Union.

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

On Behalf of the Audit committee,

Amy Wolters
Chair, Audit Committee

Audit Committee:

- **Cam Crowder**
- **Randy Dupuis**
- **Egidio Sovran**

Financial Updates

Management's Responsibility

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

A system of internal controls has been designed by Motor City Community to provide reasonable assurance that its assets are safeguarded; that only valid and authorized transactions are executed; and that the books and records reflect the transactions of Motor City Community. The Credit Union's internal audit process monitors this system of internal controls, including ongoing compliance with its established policies and procedures.

Motor City Community's Board of Directors is responsible for ensuring Management fulfills its responsibilities for financial reporting, and is ultimately responsible for reviewing and approving the financial statements. The Board carries out this responsibility principally through its Audit Committee, appointed by the Board. The Committee meets periodically with Management and the External Auditors to discuss internal controls over the financial reporting process, auditing matters and financial reporting issues to satisfy that each party is properly adhering to its responsibilities.

The Committee reports its findings to the Board for consideration when approving the financial statements for issuance to the Members. The financial statements have been prepared by Management in accordance with International Financial Reporting Standards and have been audited by Baker Tilly Windsor LLP Chartered Professional Accountants, Licensed Public Accountants.

Robert Griffith
Chief Executive Officer

M. Drake Reid
Chief Financial & Risk Officer

Financial Updates

Summary Financial Statements Report of the Auditor

Opinion

The summary financial statements, which comprise the summary statement of financial position as at March 31, 2025, the summary statement of comprehensive income and summary statement of members' equity for the year then ended are derived from the audited financial statements of Motor City Community Credit Union for the year ended March 31, 2025.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements in accordance with Canadian Auditing Standard (CAS) 810, "Engagements to Report on Summary Financial Statements."

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the Auditors' Report thereon, therefore, is not a substitute for reading the audited financial statements and the Auditors' Report thereon.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated May 13, 2025.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of a summary of the audited financial statements on the basis described above.

Auditors' Responsibility

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

Baker Tilly Windsor LLP

Chartered Professional Accountants
Licensed Public Accountants
Windsor, Ontario
May 13, 2025

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Financial Updates

Motor City Community Credit Union Limited
Statement of Financial Position (Audited)

March 31, 2025

(In thousands of Canadian dollars)

Assets	2024	2025
Cash and Cash Equivalents	$ 8,610	**$ 7,665**
Liquidity Reserve and Term Deposits	$ 36,057	**$ 38,580**
Investments	$ 806	**$ 810**
Loans to Members	$ 526,945	**$ 563,015**
Property, Plant and Equipment	$ 2,109	**$ 2,229**
Right-of-Use Assets	$ 62	**$ 2,981**
Other Assets	$ 1,920	**$ 2,689**
Total Assets	$ 576,509	**$ 617,969**
Liabilities		
Members' Deposits	$ 454,763	**$ 497,134**
Mortgage Securitization Liabilities	$ 70,624	**$ 67,527**
Other Liabilities	$ 15,922	**$ 12,796**
Lease Liabilities	$ 73	**$ 3,000**
Share Capital	$ 3,151	**$ 3,248**
Total Liabilities	$ 544,533	**$ 583,705**
Members' Equity		
Contributed Surplus	$ 1,261	**$ 1,261**
Share Capital	$ 17,331	**$ 18,115**
Accumulated Other Comprehensive Income	$ (367)	**$ 656**
Members' Equity	$ 13,751	**$ 14,232**
Total Members' Equity	$ 31,976	**$ 34,264**
Total Liabilities & Members' Equity	$ 576,509	**$ 617,969**

Approved by the Board of Directors:

Bill Marra - Chair

Don Fraser - Vice Chair

Financial Updates

Motor City Community Credit Union Limited Statement of Comprehensive Income (Audited)

March 31, 2025

(In thousands of Canadian dollars)

	2024	2025
Interest income	$ 25,104	**$ 30,718**
Financial expenses	$ 15,963	**$ 20,292**
Net Interest Revenue	$ 9,141	**$ 10,426**
Provision (recovery) on impaired loans	$ (540)	**$ 260**
Margin	$ 9,681	**$ 10,166**
Other income	$ 1,394	**$ 1,760**
Total	$ 11,075	**$ 11,926**
Expenses		
Salaries and Employee Benefits	$ 5,066	**$ 5,370**
Administrative Expenses	$ 1,714	**$ 1,828**
Occupancy Costs	$ 461	**$ 704**
Amortization of Property, Plant and Equipment	$ 479	**$ 464**
Computer Services	$ 1,074	**$ 1,048**
Deposit Insurance	$ 373	**$ 444**
Depreciation of right-of-use assets	$ 181	**$ 215**
Loss on disposal of property, plant and equipment		**$ 79**
Total	$ 9,348	**$ 10,152**
Income before income taxes	$ 1,727	**$ 1,774**
Income taxes expense	$ 256	**$ 422**
Income after income taxes	$ 1,471	**$ 1,352**
Other comprehensive income (net of tax) Items that may be subsequently reclassified to profit or loss		
Change in unrealized gains on the effective portion of cash flow hedges		**$ 438**
Change in unrealized gains on available for sale investments	$ 256	**$ 585**
Other comprehensive income for the year	$ 256	**$ 1,023**
Total comprehensive income	$ 1,727	**$ 2,375**

Financial Updates

Motor City Community Credit Union Limited
Statement of Members' Equity (Audited)

March 31, 2025

(In thousands of Canadian dollars)

	Share Capital	Contributed surplus	Accumulated other comprehensive income	Members' Equity	Total Equity
Balance at April 1, 2023	$ 16,581	$ 1,261	$ (623)	$ 13,114	$ 30,333
Net Income	-	-	-	$ 1,471	$ 1,471
Distributions to Members	-	-	-	$ (834)	$ (834)
Net Change in Share Capital	$ 750	-	-	-	$ 750
Change in Unrealized Gains on Financial Instruments	-	-	$ 256	-	$ 256
Balance at March 31, 2024	$ 17,331	$ 1,261	$ (367)	$ 13,751	$ 31,976
Net Income	-	-	-	$ 1,352	$ 1,352
Distributions to Members	-	-	-	$ (871)	$ (871)
Net Change in Share Capital	$ 784	-	-	-	$ 784
Change in Unrealized Gains on Financial Instruments	-	-	$ 1,023	-	$ 1,023
Balance at March 31, 2025	$ 18,115	$ 1,261	$ 656	$ 14,232	$ 34,264

Our Community

Over the last fiscal year, Motor City Community continued its rich history of community partnerships and initiatives within Windsor-Essex County. With roots dating back 85 years, it has prioritized people over profits, creating relationships that strengthen our community.

We continue our long-standing relationship with **In Honour of the Ones We Love**, which has hosted various well-attended events throughout the year to support key initiatives vital to our region.

Motor City Community also expanded its support for youth sports, becoming a lead sponsor of **Tecumseh Recreational Soccer Club**, which engaged over 1,300 players during their season. Additionally, our credit union maintained strong ties with **Windsor Minor Hockey Association** and **Riverside Baseball**, helping foster athletic development among young athletes. We were also proud to support Windsor native **Hunter Lee** as he left his amateur ranks and began his career as a professional boxer.

The past year saw support for key community members such as **Hotel-Dieu Grace Healthcare, Connections Early Years Centre, Second Chance Ministry,** and **House of Sophrosyne.** These partners provide essential services as they address the community's critical healthcare and social service needs.

Support for the arts continued as we partnered with **MusicFest Windsor** and the **Windsor Jazz Concert Series.** In addition, our organization was a platinum sponsor of the **Windsor Night Market**. These events celebrated our community by promoting local talent and culture while bringing people together.

As we look ahead, we remain committed to strengthening community ties, engaging with local groups and organizations, and reinforcing our role as a trusted leader in Windsor-Essex County. With our great heritage of giving, our credit union will continue to build a brighter future for all residents.

Images (Top to Bottom): CEO, Rob Griffith and Director, Richard Venetilli with IHOWL's Anita Imperioli; Sonia and Rob with Boxer Hunter Lee; Board Chair, Bill Marra Speaking at Hôtel Dieu Grace Healthcare.

Year in Review

1) Shawn assisting Brent of BK Cornerstone 2) Our Staff Celebrating our friend Dave Cassidy
3)Rob, Board Secretary Wendy Graat and Councillor Morrison at The Walkerville branch grand opening
4) A visit from local athlete Julia 5) Our radio giveaway grand prize winner Gillian
6) Empowering Our Commmunity winner, Windsor Residence for Young Men 7) Giorje and Joe enjoying a golf day

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Year in Review

1) Presenting the IHOWL Hand & Hand award 2) Steve with Luciana & Stephanie from our member, BANA
3) Erin celebrating local businesswomen with Danielle and Liz of the Harrow Health Team
4) Mayor Drew Dilkens visiting our Walkerville Branch 5) Taking part in The Walkerville Night Market
6) 2024 Frank Moceri Scholarship Winner Adrienne

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Motor City
community credit union

CREDIT UNION

519–944–7333

mcccu.com