



**Motor City**  
community credit union

*Annual*

REPORT

2019

We See What You See



### **Mission Statement**

Motor City Community Credit Union's Mission is to enhance the quality of life of our community by delivering quality financial products and services effectively, efficiently and with excellence.

### **Vision Statement**

Motor City Community Credit Union strives to be an innovative provider of superior services for the benefit of our member-owners. We operate under the philosophy of "people helping people help themselves".

### **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 act to promote environmental sustainability and uphold the cooperative principles as responsible corporate citizens.

**Loyalty:** We will reward our member-owners for their loyalty.

# Board of Directors



**Don Fraser**  
Chair  
*Term Expires: 2019*



**Stephane Boucher**  
Vice Chair  
*Term Expires: 2021*



**Wendy Dupuis**  
Corporate Secretary  
*Term Expires: 2019*



**Jim Angus**  
Director  
*Term Expires: 2021*



**Randy Dupuis**  
Director  
*Term Expires: 2020*



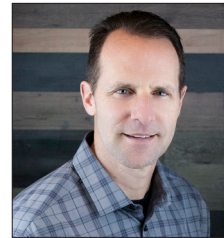
**Sandra Fischer**  
Director  
*Term Expires: 2020*



**Bill Marra**  
Director  
*Term Expires: 2021*



**Frank Mocerri**  
Director  
*Term Expires: 2021*



**Marc Moore**  
Director  
*Term Expires: 2021*



**Amy Wolters**  
Director  
*Term Expires: 2019*

## Director Attendance

The Board of Director's mandate is to protect and enhance Motor City's assets and is responsible for ensuring Motor City 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, 2018 to April 30, 2019 are noted below.

### Board of Directors Meeting Attendance

Director	Board of Directors		Committee		Total		%
	Attend	Held	Attend	Held	Attend	Held	
Jim Angus	9	9	11	11	20	20	100
Stephane Boucher	9	9	14	14	23	23	100
Randy Dupuis	8	9	16	16	24	25	96
Wendy Dupuis	8	9	13	13	21	22	95
Sandra Fischer	8	9	13	13	21	22	95
Don Fraser	9	9	18	18	27	27	100
Bill Marra	5	6	6	7	11	13	85
Frank Mocerri	8	9	13	13	21	22	95
Marc Moore	9	9	14	14	23	23	100
Amy Wolters	4	4	6	9	10	13	77

# Member-focused means making sure that you possess the financial solutions that best suit your needs

Credit Unions across the country were the first to offer debit cards, mobile cheque image deposits and full service ATM's. As a proud local credit union in the Windsor community for almost 80 years now, we have been a part of this. The one constant at Motor City was and is this - we always have our members best interest in mind when making decisions regarding products and services. Whether it be day-to-day banking, mortgages, investments, business banking and community outreach, the member is always our primary focus. Member-focused means making sure that you possess the financial solutions that best suit your needs. Not answering to shareholders (other than our members) allows us to remain true to our credit union's values by making decisions locally based on both the current and future needs of our members. The longevity of Motor City Community Credit Union is a direct result of many factors; but the main one is "local decision making." For almost 80 years now, we have grown, developed, adapted, introduced and provided everything from basic financial services to sophisticated and high tech banking options. In previous reports, we have highlighted how we are different from banks, and we hope you see just how beneficial those differences are for Motor City and you.

This year has had many challenges within Motor City, which have turned into new opportunities for our staff, members and community. Adapting to the change in technology (the introduction of our new core banking system) has had an impact on everyone. The benefit to you - our member - is that the enhanced security of the new system outweighs the challenges of the transition. Protecting your privacy, your information, and your finances is paramount to us and always will be.

Achieving the balance between technology, security and

personal interaction is, and always will be a priority for Motor City as well. We have invested the time and money into offering a full service banking app, helpful features and easy to use platforms to enhance our service delivery to you, our member. The goal for every decision made is to improve your banking experience with Motor City - but more importantly your security! In an ever changing world of artificial intelligence, social media, identity theft, phishing and e-mail scams, we are always working to keep you safe. Enhanced security measures implemented in our new banking system is protection for you, and will continue to be a major priority for Motor City moving forward. With security as a top priority, we still strive to allow you to bank how, where and when you want with no fees or minimum balance through a wide range of products, services and platforms.

With our YouthSave and Flex® family of accounts, we have positioned ourselves to be the "go-to" Credit Union for all ages now and going forward. Our ability to make decisions locally allowed us the privilege of rolling these Flex accounts out to you a couple years ago. We made it clear that no minimum balances were required for free banking, which has generated positive feedback regarding our transparency and low fees. This has in turn lead to a growth in membership, including younger generations. There are no tricks and fine print with Motor City as our motto proudly states, 'we see what you see.' Motor City serves the entire Windsor-Essex community. We continually evaluate our product offering and services to ensure we meet the needs of emerging leaders and seasoned members. As a member, you are our biggest asset and our biggest advocates. We continue to offer our member referral program to existing members who promote



and recruit new members. If you love Motor City as much as we do, please do not hesitate about spreading the word. (it pays to do so!)

Our employees are integral to who we are. Motor City has been well ahead of the curve on offering a living wage to our employees for almost 80 years. As a proud, unionized financial institution of Unifor Local 240, we have ensured our staff is, and continues to earn above the living wage and benefit standard in Canada's financial services industry. We value the trust our union groups and all businesses have in Motor City and we will continue to give back to our community by supporting charities and non-profits aligned with our values and vision.

Profits stay here and work for you in your community. Working together to make a positive collective impact in the lives of our members in Windsor and Essex County is, and will always be, our privilege.

Thank you.



**Robert Griffith**  
Interim Chief Executive Officer



**Don Fraser**  
Chairman of the Board



## We See What You See A Connected Community



BECOME A MEMBER ONLINE AT  
[MCCCU.COM](http://MCCCU.COM)



TECUMSEH ROAD  
BRANCH  
6701 Tecumseh Rd. E

MARKET SQUARE BRANCH  
1375 Walker Rd.

CITY CENTRE BRANCH  
189 City Hall Sq.

COMMERCIAL LENDING  
CENTRE  
420 Kildare, Unit 301

# Community Connection

## Rooted In Community, Living Our Mission, Growing Together For Our Members

You are a valued member of Motor City and we thank you for banking here and allowing us the privilege of providing the products and services to you during every stage in your financial life. Almost 80 years in this community has allowed us to stay true to our credit union values, yet continue to invest in and provide the technology and enhanced security for your banking needs going forward. Thank you to our 13,000 members for



*Motor City employees and family participate in the annual Big Bike for Heart & Stroke*

your trust and patience this year as we upgraded our core system. It is our goal to always connect and communicate to you these changes and benefits to you.

We are very proud of our local heritage and enjoy offering the technology and the personal service to enhance your financial life. Our contributions to the Windsor and Essex County community are possible because of you. Collaborating with community non-profit organizations to assist with health and welfare, youth sports and education, arts, culture and entertainment initiatives remain a constant for Motor City Community Credit Union. We put your deposits to work in the Windsor and Essex County community to help local businesses succeed.



*Motor City t-shirts worn by children in Ghana that were donated to Rotary Club of Essex Ontario for their trip in early 2019*



*Celebrating Credit Union Day by donating a Dodge Caravan to Unemployed Help Center Executive Director and Board of Directors*

International Credit Union Day in October celebrates the spirit of credit unions around the world and raises awareness of how credit unions are involved in local communities. We highlighted our community involvement by donating a Windsor built Chrysler minivan to the Unemployed Help Centre of Windsor. Unemployed Help Centre will use this for multiple agency purposes. June Muir, CEO of UHC accepted with gratitude and said it best. "We are so grateful for this amazing donation from Motor City. Having a minivan at our disposal will help to ensure we maintain our presence across the area - whether we are out picking up Coats for Kids, at job fairs or visiting our farmers and growers to further educate them about the Plentiful Harvest Food Rescue program."

In addition to what our members say, some things are best said by the employees who work here behind the branch to make the financial lives of our members better; whether it be updating websites, phones, making on line banking simpler, accounting, administration, making applications easier to manage. Everyone goes the extra distance to make sure all the pieces of the puzzle fit together to offer the best to you - our member.

Motor City continues to support the students and future leaders of our community by offering scholarships that total over \$10,000.00. In addition, our continued connection with businesses, union groups and organizations who made a conscious decision to support the living wage of our unionized staff continues to grow.



*Board Chair with the 2018 Ron Bate Scholarship recipients*



# Community Connection

## 2018 Community Partners



Motor City donates \$30,000 to In Honour of the Ones We Love at the Annual Charity Golf Tournament, July 23, 2018



Tim and Jen present the Windsor Firefighters Benefit Fund with a \$2,000 donation during the 2018 Chilifest at St. Clair Centre for the Arts



Becky presents the Essex Kent Junior Golf with a \$5,000 donation to help continue to make this a free golf tournament for local youth

## PROUD TO SUPPORT AND PARTNER

In Honour of the Ones We Love

Windsor Chamber of Commerce Pillars of Community Business Excellence Awards

Habitat for Humanity

Ron Bate, CIPBA, St. Clair College, Essex Kent Junior Golf Tournament Scholarships

Youth Sports Teams

Life After Fifty (LAF)

TWEPI

Rotary Club

Unifor Local 200, 444, 2458, 240, 2027, 195

IBEW, LIUNA

Make A Wish Foundation

Windsor Police

Windsor Firefighter's Benefit Fund

We Care for Kids

Unemployed Help Centre

Changing Lives Together Foundation HDGH

Kids Beating Cancer Honourable Little Ninja's Therapeutic Martial Arts Program

John McGivney Centre

Unemployed Help Centre Food

Bank & Coats for Kids

Windsor Light Opera

We Care For Kids

Arts Collective Theatre

Architectural Conservancy of Ontario  
– Doors Open Windsor-

Mama Expo

# Products & Services

## Built around the needs of our Members

Our members need to bank anywhere, anytime. Below is a short list of products that we offer. For a full list, please visit a branch of your choice or visit [mcccu.com](http://mcccu.com) at your convenience.

**HISA Saving Account**  
**Flex Chequing Account**  
**Tax-Free Savings Account**  
**YouthSave Account**

**Investments**  
**ScholarPower Student Line of Credit**  
**Mortgages**  
**Merit Line HELOC**

**Loans & Lines of Credit**  
**Commercial Flex Account**  
**Community Flex Account**



Use one of over 3,300 ATMs on the Exchange Network across Canada! Use your mobile app or visit [theexchangenetwork.ca](http://theexchangenetwork.ca) to find the closest ATM.

## Marketing

Our Member Referral program continues to grow our membership with each referring and new member receiving \$50. We are proud to offer the best day to day youth account, YouthSave, which encourages young people to develop positive savings habits by offering them a premium interest rate of 2% in a full service account.

## Technology Updates

By investing in technology we can continue to meet the needs of our members. In 2018, the majority of our time was spent launching our new banking system. Our official launch to the new system was in June 2018. This banking system project also included updating our Member Statements and launching our new Interac® Flash enabled Flex Card debit cards. You, the member, were a big part of getting this new system up and running smoothly. Like with any big technology upgrade, there were many bumps in the road. Now with having almost a year under the new system, the majority of the bumps have been smoothed out. We thank all of our members for their patience, support and assistance during this important change for Motor City. As we keep progressing on the new system we will be looking to improve our products, member service and everything in between with the new features and capabilities available to us. Keep an eye out for new updates throughout the year!



In April we launched two new Interac e-Transfer® features: Request Money and Autodeposit. These new features will help you get your money faster with the security you know and trust from Interac. For more information visit [mcccu.com/AboutUs/WaystoBank/](http://mcccu.com/AboutUs/WaystoBank/)

Lastly, we will be upgrading our phone system in May/June 2019 to better serve our members and the general public. When calling in you will notice a smoother experience to get you in contact with the right person.

## Digital Services

Don't forget to connect with us online, on Facebook, and Twitter. Feel free to like or follow us and join in the conversation!

## Electronic Banking

- Online Banking
- Deposit Anywhere™
- Personal Financial Management
- Motor City Mobile App
- Interac® E-transfers
- Interac Flash®
- Open Anywhere
- ClickSWITCH



MotorCityCCU



@MotorCityCCU



## Your deposits are protected with unlimited insurance coverage for registered savings plans\*

Motor City member deposits held in registered savings plans are separately insured from the deposits held in other accounts. All eligible deposits made to any registered savings plan such as RRSP, RRIF, LIRA, LIF, RESP and TFSA are fully insured with no maximum limit.



# Motor City at a Glance



*Jillian and Anila riding the Big Bike for the Heart and Stroke Foundation*



*Wayne braves the bitter cold while volunteering for Windsor Goodfellows*



*Becky presents Rotary Club of Essex Ontario with a donation for Ghana*



*Daniel, Pina and Matt wearing their "ugly" Christmas sweaters*



*Jen W, Becky, Sonia, Rob and Jen J volunteering for Windsor Goodfellows*



*Mamatha speaks at a Women's Enterprise Skills Training event*



*Bre, Matt, Sonia, Anna, Karen & Becky on International Credit Union Day*



*Lori and Shawn enjoy lunch served by Sue and Becky at Potato Fest*



*Rose, Bre, Sue, Jen and Trisha ready for Santa to visit the Accounting Dept*



*Vince, Jeff, Sonia and Sarah celebrate Sonia receiving the first Margaret Galad Award of Distinction*



*Shrijan, Mario, Yemi and Matt on International Credit Union Day*



*A candid of the Commercial Lending team with Fabio, Lori, Steve & Shawn*

# 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, 1994 and associated Regulations, the Committee has primary responsibility for review of the audited financial statements, internal controls, accounting policies and reporting procedures and it has primary contact with both the External and Internal Auditors.

The Committee must meet at least quarterly and arranges its agenda so that, on an annual basis, its required duties are performed and appropriate action is taken as necessary.

I am pleased to report the Audit Committee, comprised of six members, has fulfilled its annual mandate over the course of its 8 meetings and completed the following significant activities:

- Reviewed the financial statements and results of the year-end audit with the External Auditor prior to the approval by the Board for issuance to the Members, including serving as the principal communication link between the External Auditors and the Board of Directors and, in particular, reviewing the terms of engagement and scope of the audit;
- Performed an assessment, in conjunction with Management, of the performance of the External Auditors to improve the effectiveness of the audit;
- Ensured that all regulatory filings were submitted on time;
- Reviewed the policies, procedures and controls, which relate to legislative compliance, with particular focus on requirements for liquidity, capital adequacy, market risk and interest rate risk management;
- Served as the Board's liaison with the Internal Auditors and reviewed the internal audit mandate, work plan and reports;
- Performed an assessment, in conjunction with Management, of the performance of the Internal Auditors to improve the effectiveness of the internal audit;
- Reviewed the internal controls and reviewed Management's quarterly reports, including the Disaster Recovery Plan and Quarterly Enterprise Risk Management Report;
- 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 the Committee determined to be appropriate.

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 Committee,



**Randy Dupuis**  
Chair, Audit Committee

**Audit Committee:**

Randy Dupuis | Marc Moore | Jim Angus  
Bill Marra | Amy Wolters | Frank Mocerì



# Management's Responsibility for Financial Reporting

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 Credit Union 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 Credit Union. 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 Credit Union'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 Accountants, Licensed Public Accountants.



**Robert Griffith**  
Interim Chief Executive Officer



**Jacqueline Scott**  
Chief Financial Officer

SHOP LOCAL, PLAY LOCAL  
**BANK LOCAL**



KEEPING YOUR MONEY WHERE IT STAYS AND WORKS FOR YOU,  
IN WINDSOR AND ESSEX COUNTY.

VISIT US TODAY TO EXPERIENCE THE CREDIT UNION DIFFERENCE

  [MCCCU.COM](http://MCCCU.COM)

## CERTIFICATE OF APPRECIATION

*This certificate is presented to*

*Motor City Credit Union*

*In appreciation for  
your commitment to serving the community  
and the  
Windsor Professional Firefighters Benefit Fund*



<i>J. Romano</i>	November 15, 2018
<small>Jim Romano, President</small>	<small>Date</small>
<i>Anna Daulton</i>	November 15, 2018
<small>Jerem Soudiere, CHFI, Case Coordinator</small>	<small>Date</small>

## **Report of the Independent Auditor on the Summary Financial Statements**

To the Members of Motor City Community Credit Union Limited

### **Opinion**

The summary financial statements, which comprise the summary statement of financial position as at March 31, 2019, 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 Limited for the year ended March 31, 2019.

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**

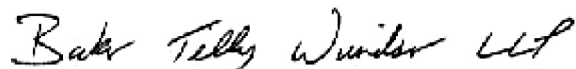
We expressed an unmodified audit opinion on the audited financial statements in our report dated May 29, 2019.

### **Management's Responsibility for the Summary Financial Statements**

Management is responsible for the preparation of a summary of the audited 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."



Chartered Professional Accountants

Licensed Public Accountants

Windsor, Ontario

May 29, 2019

# Financial Statements

## Summary Statement of Financial Position

(Audited)

March 31, 2019

(in thousands of Canadian dollars)

	2019	2018
<b>Assets</b>		
Cash and cash equivalents	\$ 6,033	\$ 5,247
Liquidity reserve and term deposits	21,633	20,820
Investments	1,952	1,964
Loans to members	330,253	315,610
Property, plant and equipment	2,507	2,272
Other assets	1,275	1,470
<b>Total assets</b>	<b>\$ 363,653</b>	<b>\$ 347,383</b>
<b>Liabilities</b>		
Members' deposits	\$ 271,284	\$ 248,564
Mortgage securitization liabilities	59,881	67,928
Other liabilities	7,023	6,250
Share capital	2,219	2,213
<b>Total liabilities</b>	<b>\$ 340,407</b>	<b>\$ 324,955</b>
<b>Members' equity</b>		
Contributed surplus	\$ 1,261	\$ 1,261
Share capital	15,174	15,066
Accumulated other comprehensive income	-	27
Members' equity	6,811	6,074
<b>Total members' equity</b>	<b>\$ 23,246</b>	<b>\$ 22,428</b>
<b>Total liabilities and members' equity</b>	<b>\$ 363,653</b>	<b>\$ 347,383</b>

Approved by the Board of Directors



Chair



Vice-Chair

# Financial Statements

## Summary Statement of Comprehensive Income

(Audited)

For the year ended March 31, 2019

(in thousands of Canadian dollars)

	2019	2018
Interest income	\$ 13,044	\$ 12,468
Financial expenses	5,432	4,929
<b>Net interest revenue</b>	<b>7,612</b>	<b>7,539</b>
Provision for impaired loans	57	263
<b>Margin</b>	<b>7,555</b>	<b>7,276</b>
<b>Other income</b>	<b>1,068</b>	<b>1,291</b>
	<b>\$ 8,623</b>	<b>\$ 8,567</b>
<b>Expenses</b>		
Salaries and employee benefits	\$ 3,921	\$ 3,339
Administrative expenses	1,827	1,596
Occupancy costs	662	651
Amortization of property, plant and equipment	394	269
Computer services	683	478
Deposit insurance	205	228
Loss on disposal of property, plant and equipment	2	-
	<b>\$ 7,694</b>	<b>\$ 6,561</b>
<b>Income before income taxes</b>	<b>929</b>	<b>2,006</b>
Income taxes expense	130	191
<b>Income after income taxes</b>	<b>799</b>	<b>1,815</b>
<b>Other comprehensive income (net of tax)</b>		
<b>Items that may be subsequently reclassified to profit or loss</b>		
Change in unrealized gains (losses) on available for sale investments	7	(66)
Change in unrealized losses on the effective portion of cash flow hedges	(34)	(247)
<b>Other comprehensive loss for the year</b>	<b>(27)</b>	<b>(313)</b>
<b>Total comprehensive income</b>	<b>\$ 772</b>	<b>\$ 1,502</b>

# Financial Statements

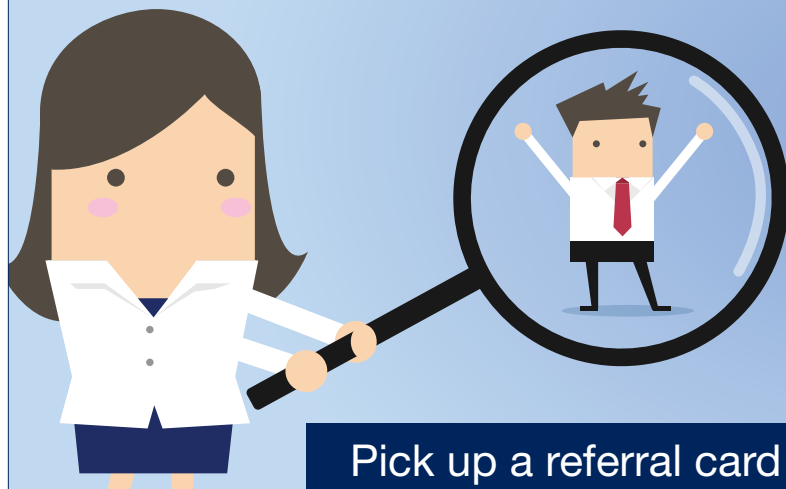
## Summary Statement of Members' Equity

(Audited)

For the year ended March 31, 2019

(in thousands of Canadian dollars)	Share capital	Contributed surplus	Accumulated other comprehensive income	Members' equity	Total equity
<b>Balance at April 1, 2017</b>	\$ 9,287	\$ 1,261	\$ 340	\$ 4,537	\$ 15,425
Net income	-	-	-	1,815	1,815
Distributions to members	-	-	-	(278)	(278)
Net change in share capital	5,779	-	-	-	5,779
Change in unrealized losses on financial instruments	-	-	(313)	-	(313)
<b>Balance at March 31, 2018</b>	15,066	1,261	27	6,074	22,428
Changes on initial application of IFRS 9	-	-	-	249	249
<b>Restated balance at April 1, 2018</b>	15,066	1,261	27	6,323	22,677
Net income	-	-	-	799	799
Distributions to members	-	-	-	(311)	(311)
Net change in share capital	108	-	-	-	108
Change in unrealized losses on financial instruments	-	-	(27)	-	(27)
<b>Balance at March 31, 2019</b>	\$ 15,174	\$ 2,522	\$ -	\$ 6,811	\$ 23,246

## IDENTIFY THE NEXT MOTOR CITY MEMBER!



**Refer a friend  
and you will  
both receive \$50!**

**Pick up a referral card at your closest branch today!**



# Motor City

community credit union

MARKET SQUARE BRANCH  
1375 Walker Rd.

TECUMSEH ROAD BRANCH  
6701 Tecumseh Rd. E

CITY CENTRE BRANCH  
189 City Hall Sq.

**519-944-7333**

COMMERCIAL LENDING CENTRE  
420 Kildare, Unit 301  
**519-977-6939**



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