



News Release
December 2013

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For Release

**Windsor Family Credit Union (WFCU) Joy of Giving Program
Contributes Over \$14,000 to Windsor and Essex County this Holiday Season**

WINDSOR, ON – The holiday season is here, and Windsor Family Credit Union (WFCU) staff and members have come together once again to give back to our community through the “Joy of Giving” program.

On December 5th, the WFCU Food Truck visited Drouillard Place, Unemployed Help Centre, The Welcome Centre Shelter for Women and Windsor Homes Coalition. WFCU Staff delivered over \$10,000 worth of non-perishable food items as well as gift cards for the purchase of fresh food items. This is the third year WFCU has delivered non-perishable items to area food banks.

“We are extremely proud to share the spirit of giving with our community.” stated Martin J. Komsa, President and Chief Executive Officer, WFCU. “Especially during the holidays, it is important that we support and help those individuals who are struggling and need help to get through this holiday season”.

The Annual AM800 “Cans for a Cause”, took place on December 6th and WFCU again stepped up to the challenge and collected over 4,000 items to benefit the Society of Saint Vincent de Paul in an effort to assist with the current high demand for non-perishable food items.

“Each and every holiday season, WFCU Staff and Members collect as many cans as possible for the Annual Cans for a Cause. “This year was no exception. We were so excited to be able to present over 4,000 non-perishable food items to those in need” said Komsa.

As WFCU celebrates their Joy of Giving, The Ontario Credit Union Charitable Foundation (OCUCF) donated \$2,000 to further support food banks in our community. OCUCF donates \$20,000 in matching funds to Credit Unions across Ontario as part of their Out-In-The-Cold initiative to assist with the high demand for food donations across Ontario.

The 2013 WFCU “Joy of Giving” initiatives include, the Annual AM800 “Cans for a Cause”, WFCU Food Truck delivering over \$10,000 worth of non-perishable food items to Drouillard Place, Unemployed Help Centre, The Welcome Centre Shelter for Women and Windsor Homes Coalition, Food collection for the Leamington area food banks, Adopt-a-Family Programs

providing Christmas presents to children and their families in need from Drouillard Place and Windsor Homes Coalition, Hats and mittens collection for a donation to Sock Warm Your Heart in support of Street Help Unit 7, Clothing collection for donations to Drouillard Place, Coats for Kids, University of Windsor International Student Society, the Downtown Mission and the Salvation Army. In addition, WFCU also made generous cash donations to the Windsor Goodfellows, Leamington Toys for Tots program, Amherstburg Food Bank and Salvation Army Kettle Campaign.

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About Windsor Family Credit Union

Windsor Family Credit Union (WFCU) has long been recognized as one of the leading, progressive financial organizations in the City of Windsor and Essex County. Serving Windsor and surrounding communities for over 70 years, WFCU began in 1941 with assets of less than \$10,000 and now has \$1.6 billion in Managed Assets and Member Service Totals of \$2.4 billion. WFCU is the seventh largest in Ontario operating seven (7) retail locations and serving 33,000 members including 30,000 Personal members in 15,700 households, 1,760 Businesses and 1,300 Organizations. WFCU membership is open to anyone who lives and/or works in Ontario.

The credit union having roots in the community is dedicated to offering the products and services that will enable members to conveniently handle all their financial business with WFCU. WFCU's Financial, Investment, Insurance and Trust product and service offerings are tailored to each member segment. Accessing the credit union and conducting everyday financial transactions is a priority for WFCU, providing a number of access channels to members including its above noted retail locations, live and automated telephone banking, online and mobile banking, MasterCard® credit card and merchant services, secure pre-authorized debit and credit services and 24 hour account access using a WFCU Member Card at ATMs and retailers.

Over the last 20 years WFCU has enhanced the financial strength of the credit union. Regulatory Capital remains strong at \$73.3 million and represents 7.1% of total assets and 12.3% of risk weighted assets. These ratios are substantially above regulatory standards of 4.0% and 8.0% respectively. The Deposit Insurance Corporation of Ontario (DICO) is the provincial deposit

insurer equivalent to the federal Canada Deposit Insurance Corporation. WFCU's financial and operational strength is a result of planned initiatives developed in order to ensure that it strives to be the best.

WFCU is a loyal and active member of Central 1, the credit union's banker, trade association, and a financial cooperative. Central 1's role is to serve as central financial facility, liquidity manager, payments processor and trade association for the provincial credit union systems of British Columbia and Ontario. It provides leadership, advocacy, technology, and a range of support services in fulfilment of these key functions. Central 1 holds \$12.2 billion in assets.

Committed to the communities it serves, WFCU is proud to display the Imagine Caring Company logo. Every year hundreds of local community organizations experience first-hand the benefits of several elements of WFCU's overall Community Investment Program, such as The Community 1 Free Chequing Account, Community Rooms, Scholarships, Donations, Sponsorships, Multi-Year Capital Giving and the Community Donations Fund.

WFCU stresses the importance of quality by maintaining an internal 5 Star Quality Program. Reflective of offering a progressive work environment and culture supported by a strong focus on its employees and goals, WFCU has been repeatedly recognized as a Best Small and Medium Sized Employer and received multi-year ranking as one of the Best Workplaces in Canada. A Gord Smith Healthy Workplace Award recipient, WFCU is committed to promoting the importance of health and well-being among its employees.

WFCU's solid attributes of financial strength; innovation; local ownership; quality products and service; community mindedness; and strong human resource management, have resulted in the on-going success of the organization. WFCU is proud to serve the Windsor and Essex County community and to be a leading financial services provider.

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