



INTRODUCING Libro Credit Union



Libro Owners Chris & Danielle

Helping you achieve your goals, supporting businesses to create a thriving local economy and contributing to strong and prosperous communities. That is why Libro exists. We have a purpose far beyond profit.

Being purpose driven is not a program we run. Our commitment to building communities is built into the business we do every day.

When you choose to partner with Libro, we work together to help you achieve prosperity, however you define it and we invest 100% of profits into the people, businesses and communities we serve.

You get competitive returns, the best service and coaching along with the right tools to do your banking the way you choose. We also give you a portion of earnings in the form of profit shares. Because at Libro you are an Owner.

We are a financial institution using business as a force for good. And we couldn't do this without you!

QUICK FACTS

- Largest credit union in southwestern Ontario.
- 108,361 Owners.
- 9,820 of those Owners are businesses.
- More than 700 employees.
- 36 locations serving communities across southwestern Ontario.
- A full-service financial institution including accounts, loans, financial, investments, credit cards, business cash management and employer services.
- Part of a network of more than 4,000 surcharge-free ATMs across Canada.
- Digital services that equip you to open accounts, send money, deposit cheques and manage your financial well-being.

WE'RE A CO-OPERATIVE

Owners elect Branch Councils to act as ambassadors in their local communities, help to guide Libro and keep us connected to our roots. Customers are shareholders – you really do own the company.

HISTORY

Libro's been around for more than 75 years. In that time, a total of 43 different organizations, all with rich histories, have combined to make Libro. We're proud to be part of communities across southwestern Ontario.

WORKING TOGETHER

Libro is banking with a difference. We provide all the banking services you expect, and add advice from experts who want to help you to prosper.

It's all about coaching. You know where you want to go and we'll help you get there. With a plan in place, you're making the decisions and you're doing it with all the information and support you need.

We bring coaching to life in person and online. It fits your lifestyle in a way that makes sense for you.

Why? Our goal is to coach Owners to achieve their definition of prosperity.

It's win-win when everybody works together.



BANKING WITH A HIGHER PURPOSE

Libro is a certified B Corporation, meeting the highest standards of social and environmental performance, accountability, and transparency.

We understand that through our products and services, operations, business practices, profits, partnerships and collaborations we can positively impact our communities and help address some of the most challenging issues in southwestern Ontario.

We've identified four Libro pillars as the key areas we focus on to deliver our promise to grow prosperity in southwestern Ontario, these are employment, financial resilience, local food accessibility and housing.

The common good matters to us, as it matters to you. We think differently about how we conduct our business and make decisions that have a positive impact on our Owners, our communities and our staff.



IT'S TIME TO JOIN LIBRO

Not an Owner right now? Join the thousands who will have their first coaching conversations in 2021. Plan your future with us.

libro.ca/join • 1-800-361-8222

MEDIA CONTACT

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libro.ca

2020 HIGHLIGHTS



6,315

NEW PEOPLE JOINED LIBRO



4.5 OUT OF 5

OWNER SATISFACTION SCORE



\$6.1 BILLION

ASSETS UNDER MANAGEMENT



\$14.7 MILLION

RETURNED TO OWNERS