



INTRODUCING Libro Credit Union



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. It is an attitude we take in everything we do. We are a financial institution that uses all our resources to grow prosperity. And we couldn't do this without you!

When you choose to partner with Libro, we work together to help you achieve prosperity, however you define it.

Libro earns revenue and then uses it to give you 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.

QUICK FACTS

- Largest credit union in southwestern Ontario.
- 105,000 Owners.
- 9,000 of those Owners are businesses.
- More than 600 employees.
- 33 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.



EVERY DOLLAR STAYS RIGHT HERE

Libro strives to inspire meaningful change in communities. To do this we have a plan to improve economic and social conditions. We know the challenges facing the region are vast and complex and there is no one solution, so we look beyond just traditional granting and philanthropy and see that Libro is a convener, a connector of dots. We've started to bring together key stakeholders who each contribute their expertise, passion and unique resources to minimize duplication of efforts, create synergy and make a lasting impact.



We focus on regional economic development, youth leadership and money smarts. We've been forming key partnerships that are helping to create jobs, support self-employment and entrepreneurship, and build money smarts. We're calling it the Libro Cluster, and it's doing great things.

AWARDS & RECOGNITIONS

- Platinum Level AON Hewitt Best Employer in Canada four years in a row
- Certified B Corporation® part of the global movement of using business as a force for good
- Living Wage employer
- Proud member of the Ontario Co-operative Association, an organization that supports and advocates for Ontario's 1,500+ co-operative businesses



MEDIA CONTACT

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libro.ca

2018 HIGHLIGHTS



7,367

NEW PEOPLE JOINED LIBRO



4.46 out of 5

OWNER SATISFACTION SCORE

\$4.6 BILLION

ASSETS UNDER ADMINISTRATION

\$11.6 MILLION

RETURNED TO OWNERS

\$1.5 MILLION

INVESTED IN COMMUNITIES