# 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. 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 thrive.

You get competitive returns, the best service and the right tools to do your banking the way you choose, all from a financial institution where every customer owns a piece of the company. At Libro, you really 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**

- One of Ontario's largest credit unions, with Assets Under Management of \$7.3 billion.
- 117,128 Owners.
- 10,933 of those Owners are businesses or other organizations.
- More than 800 employees.
- 34 locations serving communities across southwestern Ontario.
- A full-service financial institution including accounts, loans, financial advice, 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 Regional 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 80 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 Ontario.

#### libro.ca

#### **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 succeed.

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 success.

# 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 our service area. We work to grow the financial well-being of people we support, knowing it leads our pillars as the areas where we seek to make an impact. Our four pillars are financial well-being, employment, local food accessibility and housing.

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 having their first conversations with a Libro financial coach in 2024. Plan your future with us.

libro.ca/join • 1-800-361-8222

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## 2023 Highlights



New Owners Joined Libro. That's the most in any year since we were founded.



