



# Introducing Libro Credit Union

Strengthening financial well-being, supporting local businesses to grow, and contributing to strong, resilient communities—this is why Libro exists. Our purpose is at the core of everything we do.

Being purpose-driven isn't an initiative. It is how we operate every day, embedded in every decision we make. When you choose Libro, you are choosing a financial partner that puts people first, working alongside you to achieve your goals.

As a member, you receive expert financial coaching, competitive returns, and the tools to bank your way—all from a financial institution where every customer shares in membership. Libro is a values-based alternative, using business as a force for good.

## We're a Cooperative

Libro operates according to cooperative principles, and joining the credit union makes you a member, with a share in the business. All of our customers are also shareholders, keeping us connected to our roots.

## History

Libro has been around for over 80 years. In that time, a total of 44 different organizations with rich histories have combined to make Libro, including our most recent merger with Kawartha Credit Union (now operating as Kawartha Financial Services, a division of Libro Credit Union) on January 1, 2026. We're proud to be part of communities across Ontario.

## Quick Facts

- One of Ontario's largest credit unions, with Assets Under Management of \$8.7 billion.
- 122,275 members.
- 20,181 businesses and other organizations bank with Libro.
- More than 800 employees.
- 34 locations serving communities across southwestern Ontario.
- A full-service financial institution including accounts, loans, financial advice, investment, 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.
- Calls to our contact centre, Libro Connect, have an average response time of 1 minute 21 seconds.



Libro Coach Prema and member Lisa, owner of Resolute Wellness

## Our Purpose and Vision

Libro exists to **strengthen financial well-being for a better tomorrow.** As a cooperative financial institution, we're here with the financial services you need. Our approach is simple: when members succeed, communities thrive.

We work to be the trusted partner for local business and their families. That means working alongside members to provide the right tools, insights, and support—whether in person or online—so you can make informed decisions with confidence. Our expert Coaches help you build a plan that fits your life and your ambitions.

At Libro, success is defined by you. By working together, we make a difference for members, businesses, and communities.

## 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 Canada.

We work to grow the financial well-being of people we support, knowing it leads us in the areas where we seek to make an impact.

We think differently about how we conduct our business and make decisions that have a positive impact on our members, communities and staff.

## It's Time to Join Libro

Not yet a member? Join the thousands having their first conversations with a Libro financial Coach. Plan your future with us.

**Inquiries:** Email [mediarelations@libro.ca](mailto:mediarelations@libro.ca)

[libro.ca/join](https://libro.ca/join) • 1-800-361-8222

[Open Account >](#)

## 2025 Highlights



**7,775**

**New Members Joined Libro**



**4.4/5**

**Member Satisfaction**



**\$1.2 Million**

**Total Community Investment**



**\$8.7 Billion**

**Assets Under Management**

\*All figures as at December 31, 2025