



Be with you.  
Grow with you.

**2022** ANNUAL REPORT



Healthcare & Municipal  
Employees' Credit Union

## APRIL 5<sup>TH</sup>, 2023 - AGENDA

- Greetings/Introductions
- Guest Speaker - Paul Beck, Financial Planner  
The Value of Independent Advice
- New Proposed By-laws
- Election of Officers
- Report on the Financial Statements
- Report of the Loans Officer
- Report of the Audit and Risk Committee (includes Auditors' Report and Appointment of Auditors)
- Report of the President & Chief Executive Officer
- New Business
- Adjournment

### Business Meeting Agenda

- Call to Order and Registration Report
- Adoption of the Agenda
- Minutes of the Eighty-Seventh Annual Meeting
- Business Arising from the Minutes
- Report to the Members

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EXECUTIVE MANAGEMENT TEAM



OUR VISION

The place to belong; the place to bank.



OUR MISSION

To provide the best care of our members' financial needs.



OUR VALUES

**Co-operative** We believe in the promotion and realization of internationally accepted co-operative principles.

**Family** We believe our credit union is a family: members, staff and volunteers.

**Member for Life** We believe in lifelong relationships with our members.

**Focusing on the Member** We believe that each member is a valued individual and will be treated with respect.



**Jason Moran MBA, C. Mgr**  
President & Chief Executive Officer



**Todd Hurst, CPA**  
Chief Financial & Risk Officer



**Kim Stoddart**  
Chief Operations & Digital Officer

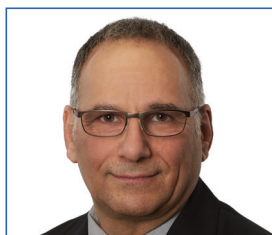


**Laura Sabatino CHRL**  
Director, Human Resources

**Inspiring Culture** We believe in an inspiring culture that values and respects our people and their contributions.

**Integrity and Stewardship** We believe in long term financial stability, being accountable and acting ethically in all that we do.

**Collaboration** We believe in partnering and collaborating within our member and credit union communities.



**Vince Paglia** - Chair



**James Cardwell** - Vice Chair



**Lori Muzak-McComb**  
Secretary



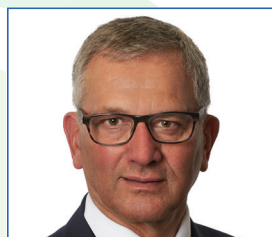
**Juanita Gledhill** - Director



**Ross Holland** - Director



**Oscar Husslage** - Director



**Paul Lahaie** - Director



**Andrew Leal** - Director

## REPORT TO THE MEMBERS OF HMECU

Greetings, Credit Union members! It's been a momentous few years, to say the least. Nevertheless, we are thrilled to be here with you all on this special evening at our 88th Annual General Meeting. On behalf of the Board of Directors, we want to give a heartfelt thank you for your continued commitment to Healthcare and Municipal Employees' Credit Union.

Once again, thank you all for joining us this evening. Let's make the most of this very important meeting!

We are delighted with our progress this past year and promise to continue delivering superior products and services to our members. We are confident that HMECU has a bright future of providing quality service to our member groups.

We extend our sincerest gratitude to our retiring President and CEO, our new incoming President and CEO, our Executive Management Team, staff and all the members of the HMECU family. Your commitment and tireless dedication have enabled us to continually improve and provide services that meet the changing financial needs of our members. On behalf of the Board, we thank you!

At the close of the 2022 fiscal year, HMECU saw tremendous growth, with total assets exceeding \$268 million - an increase of 5.72% from the previous year. Member deposits grew by 7.8%, and we saw a 7.9% growth in loans to members.

Our strategy of deliberately managing liquidity has been a success. Our liquidity decreased from 11.11% to 9.20% by the end of the 2022 fiscal year.

We strive to maintain our liquidity between 7% and 20% - the lower end of the range is the more prudent option. When we make more loans from our members' deposits, we are able to maximize profitability and add value to HMECU as a whole.

The Credit Union's regulatory Tier 1 capital decreased from 13.72% to 13.63% of risk weighted assets. HMECU was able to maintain its capital position due to the impressive financial results of this past year. Also, our mutual funds under administration, not included in assets on the balance sheet, exceeded \$55 million.

## REPORT TO THE MEMBERS OF HMECU (CONT.)

The past year saw strong, favourable operating results, resulting in a net income of \$1,095,443 - exceeding the budgeted net income for 2022. This success was thanks to the hard work of the Credit Union's Management and staff due to a broader loan variety, lower operating costs, and undivided earnings from years of cumulative income reaching \$14,425,349 by year's end. When combined with member capital and investment shares, total equity was \$20,140,814.

HMECU's management and auditors will provide more financial performance details for 2022 in their reports later.

This year brought about unique challenges for the credit union system and for HMECU. Your Credit Union demonstrated resilience after 8 interest rate hikes. We are proud to say we have helped and continue to help members weather some challenging times. There has also been an increase in cyber incidents across the industry. Your Credit Union has implemented numerous security measures to protect members with the implementation of measures such as 2 factor authentication, strong password requirements and an annual password reset requirement. HMECU has thankfully not experienced a cyber incident to date. We continue to work hard to ensure our members are supported with the best services possible.

It's been a remarkable year for our digital banking transformation. We've been making great strides to get our new platform and payments modernization project completed by 2023 and continue to make solid progress. We're also taking extra care to ensure our cyber security framework remains top-notch, which helps us keep all areas of our business safe and secure. We count ourselves lucky to be in an area of vibrant and innovative communities - there are so many opportunities and exciting challenges ahead!

The Board of Directors is gearing up for some important strategic planning. This plan will make sure the long-term goals of the organization are met. It is also a great time to identify and react to the changes from the new Credit Unions and Caisses Populaires Act, 2020, as well

as understand our members' needs. We are also taking this opportunity to determine how our organization can become even better in delivering service to our members. Strategic planning is a great way to energize Directors and staff and rejuvenate them with a renewed sense of purpose and dedication.

The Board of Directors is working hard to stay on top of the ever-evolving rules and regulations, so that their governance practices are up-to-date.

Our Board of Directors is devoted to ensuring the success and viability of the Credit Union. They bring their knowledge, experience, and skills to the table and continuously strive to stay informed and educated. The Board continues to utilize the board training program Board 360, a regulatory-recognized training program to help them provide better strategic value, risk management and oversight to the CEO and Executive Management Team. In 2022, our Board collectively completed over 100 courses and webinars with Board 360, proving their commitment to the Credit Union's success.

Before concluding this report, I'd like to thank our employer groups. As you know, many of our members are currently employed in, or have retired from, roles in the healthcare, police, fire, EMS and municipal government sectors. Our Credit Union exists today thanks to the unwavering support from their leadership. We are eternally appreciative for their undying loyalty in promoting the cooperative financial services we offer staff and members.



Board Chair

### Board Gender Diversity Report

The Board of Directors of Healthcare and Municipal Employees' Credit Union comprises of 9 Directors. In 2022, 7 Directors identified as male and 2 Directors identified as female.

## REPORT OF THE LOANS OFFICER

December 31, 2022	2022	2021
<b>Outstandings:</b>		
Residential Mortgages	\$ 155,662,319	\$ 126,410,137
MeritLines	42,792,852	60,451,709
Personal Loans	2,096,585	2,980,521
Lines of Credit	2,033,945	2,389,580
Commercial Loans	16,227,470	13,438,802
Commercial Syndication Loans	20,693,340	16,494,970
<b>Authorized Limits Approved:</b>		
MeritLines	7,101,783	4,944,168
Lines of Credit	124,293	63,741
<b>Mortgages:</b>		
Applications	317	522
Declined	10	7
Disbursements	29,133,170	50,410,342
<b>Personal Loans:</b>		
Applications	137	351
Declined	8	22
Disbursements	617,063	552,874
<b>Allowance For Impaired Loans:</b>		
Mortgages/Loans/Lines of Credit adjusted for IFRS9	\$ 434,061	\$ 332,370

In 2022, your Credit Union experienced growth of 7.94% within our lending portfolios. Commercial syndication loans grew by \$4,198,370; commercial loans grew by \$2,788,668; and our personal loans, lines of credit and mortgages increased by \$10,353,754 or 5.39% collectively.

As of December 31, 2022, the Credit Union's allowance for doubtful loans was \$434,061. This amount represents 0.18% of our total outstanding loans and mortgages and is well below industry standards. The allowance for loan losses

represented management's best estimate of impairment incurred in the loan portfolio at the balance sheet date.

Your Credit Department remains committed to providing exceptional member service and assisting our members to achieve financial wellness.

Respectfully submitted,



**Jason Moran, Chief Operations Officer & Incoming President & CEO**

## REPORT OF THE AUDIT AND RISK COMMITTEE

The Audit and Risk Committee has received and reviewed the audited financial statements for the year ending December 31, 2022 from our auditors, Millard, Rouse and Rosebrugh LLP, Chartered Professional Accountants. Once again our auditors have expressed an opinion that the financial statements present fairly the financial position and results from operations of the credit union and are free of material misstatement. In addition, the auditors, through their Management Letters, have indicated that their examination has not raised any significant concerns with our procedures or internal controls.

The Audit and Risk Committee is pleased to report that we have met the directives of the Credit Unions and Caisses Populaires Act, 2020 and the Regulations.

The Committee held 4 hybrid (virtual and/or in-person) meetings during 2022 and undertook the following significant activities in addition to adhering to its annual work plan of responsibilities:

- Reviewed and made recommendations to the Board of Directors regarding the annual external audit engagement letter, scope and plan of the audit and the audit management letters.
- Oversaw the internal audit function by reviewing reports from the internal auditor and evaluating the effectiveness of the internal audit functions.
- Continued to focus and educate ourselves on Enterprise Risk Management (ERM). We reviewed and monitored the ERM Committee quarterly reports to ensure compliance with approved

tolerance and risk appetite levels as well as compliance to Board policy.

- Reviewed the Disaster Recovery and Business Continuity Plan and ensured continued testing of same.
- Monitored risks and the implementation of recommendations from the Credit Union's Cyber Security Controls and IT General Controls audit to protect the credit union and its members.
- Monitored the adherence of Directors, Officers and Employees with the credit union's policies and code of conduct.

The Audit and Risk Committee is satisfied that the credit union's procedures, policies and internal controls are sufficient and continue to protect the operations of the credit union.

Thank you to the staff and management for their support and co-operation during this past year.

Respectively submitted,



**Andrew Leal, Chair**  
**Juanita Gledhill, Vice-Chair**  
**Ross Holland, Director**  
**Paul Lahaie, Director**

## FINANCIAL REPORTING RESPONSIBILITIES

The financial information contained in this report is a condensed version of the financial statements. The detailed financial statements are available to our members upon request at the AGM or at any of our branches.

Management is responsible for the preparation, presentation and consistency of the accompanying financial statements and other information contained in this Annual Report.

The financial statements have been prepared in accordance with International Financial Reporting Standards and have been audited by the firm of Millard, Rouse and Rosebrugh LLP, Chartered Professional Accountants. These auditors, appointed by the members, audit our financial statements in accordance with Canadian generally accepted auditing standards. The auditors have free and independent access to the Audit and Risk Committee and meet with the Committee and Management to consider matters relating to financial statement presentation, internal controls and audit procedures.

Management maintains the necessary system of internal controls to provide reasonable assurance that transactions are authorized, assets safeguarded and proper records maintained.

This system of internal controls provides reasonable assurance that financial records are reliable and are a proper basis for preparation of the financial statements. The Audit and Risk Committee and the Board of Directors, in carrying out their responsibility, have reviewed and approved the financial statements.

The Audit and Risk Committee of the Board of Directors meets at least quarterly with management to review matters relating to the quality of financial reporting and internal accounting controls and the nature, extent and results of the audits. In addition, this Committee recommends the appointment of external auditors.

The Board of Directors oversees management's performance of its financial reporting responsibilities and meets regularly to approve the financial statements and other financial information.

The Financial Services Regulatory Authority of Ontario (FSRA) (formerly the Deposit Insurance Corporation of Ontario (DICO)) conducts a periodic examination and inquiry into the affairs of the Credit Union to ensure compliance with FSRA and the Credit Union by-laws and the provisions of the Credit Unions and Caisses Populaires Act, 2020 under which the Credit Union is chartered and regulated.

Todd Hurst, CPA  
Chief Financial & Risk Officer



## REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS

To the Members of Healthcare & Municipal Employees' Credit Union

### Opinion

The summary financial statements, which comprise the summary statement of financial position as at December 31, 2022, the summary statement of comprehensive income, summary statement of changes in members' equity for the year then ended, summary statement of cash flows, and related notes, are derived from the audited financial statements of Healthcare & Municipal Employees' Credit Union for the year ended December 31, 2022.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements, in accordance with management's criteria, described in Note 1.

### Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

### The Audited Financial Statements and Our Report Thereon

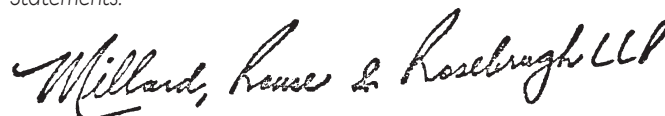
We expressed an unmodified audit opinion on the audited financial statements in our report dated February 23, 2023.

### Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements on the basis described in Note 1.

### Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are a fair summary of the audited financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard (CAS) 810, *Engagements to Report on Summary Financial Statements*.



Millard, Rouse & Rosebrugh LLP  
CHARTERED PROFESSIONAL ACCOUNTANTS  
Licensed Public Accountants

February 23, 2023  
Brantford, Ontario



## SUMMARY STATEMENT OF FINANCIAL POSITION

<b>As at December 31</b>	<b>2022</b>	<b>2021</b>
<b>ASSETS</b>		
Current Assets	4,292,970	7,997,888
Loans to Members	239,755,756	222,117,555
Investments	20,112,493	19,379,241
Property, Plant and Equipment	1,295,976	1,417,310
Intangible Assets	2,393,136	2,379,377
Right of Use for Leased Assets	235,885	289,349
	<b>268,086,216</b>	253,580,720
<b>LIABILITIES</b>		
Credit Facility	-	4,000,000
Current Liabilities	1,859,632	1,686,422
Members' Deposits and Share Capital	251,801,235	234,564,383
	<b>253,660,867</b>	240,250,805
<b>MEMBERS' EQUITY</b>		
Undivided Earnings	14,425,349	13,329,915
Accumulated Other Comprehensive Income	-	-
	<b>14,425,349</b>	13,329,915
	<b>268,086,216</b>	253,580,720

See accompanying note



**Vince Paglia,  
Board Chair**



**Lori Muzak-McComb,  
Secretary**

**SUMMARY STATEMENT OF COMPREHENSIVE INCOME**

For the year ended December 31	2022	2021
<b>Interest Revenue</b>	<b>8,461,196</b>	7,237,713
<b>Interest Expense</b>	<b>2,752,825</b>	1,997,750
<b>Interest Margin</b>	<b>5,708,371</b>	5,239,963
Other Income	<b>1,958,755</b>	2,017,761
Income Before Operating Expenses	<b>7,667,126</b>	7,257,724
<b>Operating Expenses</b>		
Employee Salaries and Benefits	<b>3,129,563</b>	3,155,145
Other Operating Expenses	<b>2,921,428</b>	2,688,618
	<b>6,050,991</b>	5,843,763
<b>Operating Income</b>	<b>1,616,135</b>	1,413,961
Dividends on members' shares	<b>(285,000)</b>	(122,431)
Current and Future Income Taxes	<b>235,702</b>	219,602
<b>Net Income</b>	<b>1,095,433</b>	1,071,928

**OTHER COMPREHENSIVE INCOME (LOSS)**

Change in unrealized gains (loss) on derivative	-	(65,477)
Tax effect of change in unrealized gains on cash flow hedges	-	7,988
Other comprehensive income (loss) for the year	-	(57,489)
<b>Comprehensive Income for the Year</b>	<b>1,095,433</b>	1,014,439

*See accompanying note*

## SUMMARY STATEMENT OF CHANGES IN MEMBERS' EQUITY

	Accumulated Other Comprehensive Income Cash Flow Hedges	Undivided earnings	Total
<b>Balance at January 1, 2021</b>	57,489	12,257,988	12,315,477
Net Income	-	1,071,928	1,071,928
Change in unrealized gains / (losses) on cash flow hedges	(57,489)	-	(57,489)
<b>Balance at December 31, 2021</b>	-	13,329,916	13,329,916
Net Income	-	1,095,433	1,095,433
Change in unrealized gains / (losses) on cash flow hedges	-	-	-
<b>Balance at December 31, 2022</b>	-	14,425,349	14,425,349

See accompanying note

## SUMMARY STATEMENT OF CASH FLOWS

For the year ended December 31	2022	2021
<b>Cash flows from operating activities</b>		
<b>Net income</b>	<b>1,095,433</b>	1,071,928
Non-cash operating activity adjustments	<b>776,914</b>	(411,124)
	<b>1,872,347</b>	660,804
<b>Cash flows from financing activities</b>		
Term loan	<b>(4,000,000)</b>	4,000,000
Member deposits and share capital	<b>16,350,317</b>	4,273,402
Lease obligations	<b>(50,424)</b>	(249,792)
	<b>12,299,893</b>	8,023,610
<b>Cash flows from investing activities</b>		
Purchase of property, plant and equipment	<b>(246,512)</b>	(1,692,352)
Loans and mortgages to members	<b>(17,239,101)</b>	(24,646,235)
Investments	<b>(689,231)</b>	7,170,083
	<b>(18,174,844)</b>	(19,168,504)
Net decrease in cash and cash equivalents	<b>(4,002,604)</b>	(10,484,090)
<b>Opening cash and cash equivalents</b>	<b>7,116,265</b>	17,600,355
<b>Closing cash and cash equivalents</b>	<b>3,113,661</b>	7,116,265

## NOTE TO THE SUMMARY FINANCIAL STATEMENTS

For the year ended December 31, 2022

### 1. BASIS OF CRITERIA FOR PRESENTATION

The summary financial statements are derived from the audited financial statements, prepared in accordance with International Financial Reporting Standards, as at December 31, 2022 and for the year then ended.

The preparation of these summary financial statements requires management to determine the information that needs to be reflected in them so that they are consistent in all material respects with, or represent a fair summary of, the audited financial statements.

Management prepared these summary financial statements using the following criteria:

a) The summary financial statements include a statement for each statement included in the audited financial statements;

- b) information in the summary financial statements agrees with the related information in the audited financial statements;
- c) major subtotals, totals and comparative information from the audited financial statements are included; and
- d) the summary financial statements contain the information from the audited financial statements dealing with matters having a pervasive or otherwise significant effect on the summarized financial statements.

The audited financial statements of Healthcare & Municipal Employees' Credit Union are available upon request by contacting the credit union.

## HMECU FIVE YEAR FINANCIAL HISTORY

	2022	2021	2020	2019	2018
<b>Income Statement (Year ended December 31)</b>					
Interest Revenue	\$ 8,461,196	\$ 7,237,713	\$ 7,924,511	\$ 8,162,905	\$ 7,323,935
Interest and Dividend Expense	3,037,825	2,120,180	2,637,312	2,794,897	2,149,622
Net Interest Margin	5,423,371	5,117,533	5,287,199	5,368,008	5,174,313
Other Income	1,958,755	2,017,017	1,931,369	1,954,120	2,005,755
Total Income	7,382,126	7,134,550	7,218,568	7,322,128	7,180,068
Operating Expenses	6,050,991	5,843,020	6,368,485	6,644,972	6,386,851
Income before Taxes	1,331,135	1,291,530	850,083	677,156	793,217
Income Taxes	235,702	219,602	141,791	96,356	154,294
<b>Net Income (Loss)</b>	<b>\$ 1,095,433</b>	<b>\$ 1,071,928</b>	<b>\$ 708,292</b>	<b>\$ 580,800</b>	<b>\$ 638,923</b>
<b>Statement of Financial Position (at December 31)</b>					
Personal Loans and Lines of Credit	\$ 3,871,726	\$ 5,322,831	\$ 7,906,658	\$ 11,423,280	\$ 12,649,757
Mortgages and Merit Lines	198,306,962	186,576,746	175,787,611	178,889,829	180,137,581
Syndicated and Commercial Loans	36,893,762	29,933,772	13,492,845	6,817,619	3,370,975
Accrued Interest Receivable	683,306	284,206	253,326	242,204	238,582
Loans and Mortgages to Members	239,755,756	222,117,555	197,440,440	197,372,932	196,396,895
Cash and Investments	23,226,154	26,491,011	44,124,276	24,253,706	19,779,028
Other Assets	5,104,306	4,972,154	3,587,077	2,833,056	2,454,479
<b>Total Assets</b>	<b>\$ 268,086,216</b>	<b>\$ 253,580,720</b>	<b>\$ 245,151,793</b>	<b>\$ 224,459,694</b>	<b>\$ 218,630,402</b>
Members Chequing and Savings	\$ 106,805,755	\$ 117,643,503	\$ 104,113,080	\$ 83,399,551	\$ 79,359,856
Term Deposits	49,294,474	38,385,186	43,403,414	46,342,351	48,139,043
Tax Free Savings Accounts	40,356,670	28,471,791	30,788,732	27,079,282	25,044,502
Registered Deposits	48,073,235	43,899,691	50,786,599	52,233,025	51,860,243
Accrued Interest	1,555,636	666,669	972,439	1,024,372	958,997
Total Members Deposits & Shares	246,085,770	229,066,840	230,064,264	210,078,581	205,362,641
Membership Shares	5,715,465	5,665,506	700,451	732,500	789,484
Other Liabilities	1,859,632	5,518,458	2,071,601	2,169,481	1,520,341
Members' Equity	14,425,349	13,329,916	12,315,477	11,479,132	10,957,936
<b>Total Liabilities and Equity</b>	<b>\$ 268,086,216</b>	<b>\$ 253,580,720</b>	<b>\$ 245,151,793</b>	<b>\$ 224,459,694</b>	<b>\$ 218,630,402</b>
Annual Balance Sheet Asset Growth	5.72%	3.44%	9.22%	2.67%	7.91%
Other Items under Administration	\$ 55,019,267	\$ 66,085,300	\$ 73,061,230	\$ 70,641,607	\$ 66,225,824

## BOARD OF DIRECTORS

Term of Office expires at the Annual Meeting in the year indicated

Chair.....Vince Paglia .....2023	Director.....Oscar Husslage .....2023
Vice Chair.....James Cardwell .....2025	Director.....Paul Lahaie.....2023
Secretary .....Lori Muzak-McComb.....2025	Director.....Andrew Leal .....2024
Director.....Juanita Gledhill.....2025	Director.....Vacant .....2024
Director.....Ross Holland .....2024	

## STAFF (at time of printing)

Paul Beck	Tristan D'Souza	Maryann Miskic	Brenda Theriault
Laura Belluz	Melissa Fraser	Michael Molinaro	Tonia Tirabassi
Debbie Bolt	Todd Hurst	Jason Moran	Greg Welsh
Samantha Bourget	Lucas Johnson	Gisele Pinard	Shaila Williams
Tracy Cain	Melissa Kaczur	Althea Robb	Michael Wilson
Patricia Castellanos	Kitti Kiss	Laura Sabatino	Steve Wilson
Rose Mary Cocco	Kim Livingstone	Ruth Salmeron	
Ryan Cowden	Crystal Marion	Kim Stoddart	
Janice Double	Diana McDermid	Jennifer Swing	

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Thank you for celebrating  
our **88th AGM** with us!

## 2022 COMMUNITY SUPPORT

During 2022 HMECU was an advocate in providing sponsorships, donations & gifts of **over \$58,000** to a variety of worthy causes throughout the Hamilton, Burlington and Brantford communities. We will continue to be philanthropic to our many employer groups, associations and members in the years to come. Below is a listing of some of the organizations we were proud to support.

Brant Community Healthcare System Foundation

Brantford Fire Department - Camp Molly

Canada Ukraine Foundation

Canadian Red Cross - Hurricane Fiona Appeal

Child Hunger Brantford

City Kidz

Food4Kids Brant Haldimand

Hamilton Challenger Baseball

Hamilton Health Sciences Foundation

Hamilton Police Retirees Association

Hamilton Professional Fire Fighter's Association

Learning Disabilities Association of Halton-Hamilton

McMaster Children's Hospital Foundation

St. Joseph's Healthcare Foundation





# Healthcare & Municipal Employees' Credit Union

## Full Service Branches

### Corporate Head Office/ Hamilton Mountain Branch

209 Limeridge Road East  
Hamilton, ON L9A 2S6

### Brantford Branch

1-330 West Street  
Brantford, ON N3R 7V5

## Satellite Offices

### St. Joseph's Hospital

50 Charlton Avenue East  
Room G1104  
Hamilton, ON L8N 4A6

### Hamilton General Hospital

237 Barton Street East  
Level 1, Market Place  
Hamilton, ON L8L 2X2

### Burlington City Hall

426 Brant Street  
Burlington, ON L7R 3Z6

### Juravinski Hospital

711 Concession Street  
Level 1, Section E, Room 23  
Hamilton, ON L8V 1C3

**PH:** 905-575-8888  
1-866-808-2888

**FX:** 905-575-3104

[www.HMECU.com](http://www.HMECU.com)