

# THE **COMMUNICATOR**

A NEWSLETTER FROM OSHAWA COMMUNITY CREDIT UNION LTD.

**“We are here  
to partner  
with you”**

John Remillard

## MESSAGE FROM CEO



As the CEO of your Credit Union, I am proud to lead such a great team (from Board Chair to “front-line” staff), each contributes to our success as a financial cooperative. Unlike other financial institutions, where profitability is the hallmark of success, we are governed by the cooperative principles. While we continue to remain profitable and one of the strongest credit unions in Ontario (from a capital perspective), our biggest bragging rights are found in the many testimonials found on Google where the message is loud and clear. We are here to partner with you to support and guide you to financial success.



## MEMBER FEATURE LOAN SWEET HOME STORY

For couple Mac & Stefanie, the path to homeownership began during a season of transition and hope. After spending a year living together with family, they felt it was time to find a place of their own. They spent about six months exploring the market. Their ideal home would have the combination of both a spacious suburban home, & a cottage-like country-side property with enough land for their dogs. Six long months of searching, walk-throughs of several lovely houses, they finally found the road that led home.

Before they could even begin looking for their perfect home, they had to find their perfect lender. For Mac and Stef, trust is the single most important thing for a good relationship, and they needed to trust their lender. Henrietta, close family friend of Dale (Mac's mom), recommended that they reach out to Sharan at Oshawa Community Credit Union. Stef described themselves as “detail-oriented” and were nervous about understanding the mortgage and buying process, but Sharan made everything feel simple, clear, and stress-free. She broke things down step by step, always answering their questions, always available, and always reassuring.

To them, the relationship they built with OCCU was just as valuable as the competitive interest rate they received. Mac and Stef received the keys to their home on October 9<sup>th</sup>, 2025. Seeing their loved ones together in their new space was a moment they'll never forget. A home they found together, and moved into surrounded by the people who matter most.



Mac & Stefanie

## TECHNOLOGICAL INSIGHT YOUR SECURITY IS OUR PRIORITY

Throughout 2025, OCCU continued to leverage new technologies to maintain the safety of member transactions and data. This includes the notable expansion of our fraud monitoring system (which was already in place for e-transfers) to now include Wire Transfers, with Bill Payments also expected to roll out in the near future.

### NEW ATM

We have replaced the ATM at our branch with a new model that offers multiple cash denominations and a streamlined envelope-free deposit process.

### WHAT'S COMING UP

#### MOBILE WALLET

We are in the final stages of integrating our debit cards with major mobile wallet providers, including Apple, Samsung, and Google. This new capability will allow members to make secure, contactless payments using a phone or smart watch, providing both convenience and an added layer of protection.

#### HENSON TRUST

The Henson Trust is designed to benefit individuals with disabilities. Its primary purpose is to safeguard the beneficiary's assets while simultaneously preserving their eligibility to receive government benefits and entitlements. This new service will be available starting next year.

### FINANCIAL UPDATE

OCCU ended 2024 in a strong financial position, ranking fourth in capital ratio among Ontario credit unions. The organization shared its success by distributing \$340,000 in dividends and profit-sharing to 3,300 members. 2025 is proving to be a strong positive year, reinforcing our stability and commitment to meeting your financial needs.

**\$340,000**

distributed in dividends  
and profit-sharing to  
3,300 members

**4TH HIGHEST  
CAPITAL RATIO**

among Ontario credit  
unions in 2024

## ONTARIO YOUNG LEADERS CONFERENCE

Joshua, Patricia, Paule & William attended this year's two-day event, Ontario Young Leaders Conference that was held once again in Hamilton. They participated in sessions such as The Making Box impromptu workshop where they honed practical ways of fostering creativity. Listened to keynote speakers including the CEO and President of Canadian Credit Union Association.



### PAWS FOR A CAUSE

Over three weeks, our donation drive for the Humane Society of Durham Region (HSDR) raised \$300. Thanks to every generous contribution, vulnerable animals are finding loving forever homes and getting the medical care they need.

### RIDGEBACKS GOLF EVENT

This year, we have supported the fourth annual Ridgebacks Golf Classic which took place at Kedron Dells Golf Club. The event brought together 126 golfers and over 50 student-athletes, raising more than \$15,000 to support Ontario Tech students.

### DURHAM HOME SHOW

Staff participated in the Durham Home Show at Whitby McKinney Centre, in April, where OCCU had a booth to engage with the community and showcase our services. This event allowed us to connect with local residents and highlight how we can help them with their homeownership goals.

### OPERATION BACKPACK

Just before the school starts, we've raised \$400+ in donations to help students in need with their school supplies. Proceeds went to Simcoe Hall Settlement House.

## CO-OPERATIVE YOUNG LEADERS SUMMER CAMP

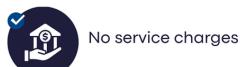
For the second time, Patricia volunteered as a facilitator at this year's Cooperative Young Leaders Camp! Eight young participants spent an unforgettable week developing their leadership and communication skills through engaging, hands-on activities like what a typical day of an office worker is. They learned how cooperatives play a role in everyday professional life.

## IG WEALTH MANAGEMENT WALK FOR ALZHEIMER'S

Brandon, William, Samantha & Sarah laced up to walk for Canada's largest fundraiser supporting dementia care this year. The event raised a record-breaking \$325,000 to help local programs for people living with dementia.

## ADVANTAGE ACCOUNT

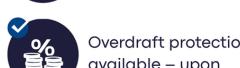
For members 30 and under.  
Help spread the word to family and friends.



No service charges



No monthly administration fee



Overdraft protection available – upon approval



Inquire today!

## ANNUAL CLEAN UP

Our staff joined the City of Oshawa's Annual Clean-Up Week, volunteering their time to help clean local parks. This commitment highlights our dedication to supporting a greener environment and a cleaner, more beautiful Oshawa.



### JOIN OUR MAILING LIST!

Gain exclusive access to monthly branch news and fraud prevention alerts!

Scan QR here!

## CU YOUTH BURSARY

Kudos to our youth members, Brianna, Joshua and Ava who were awarded a bursary from the CU Succeed Bursary Program. OCCU is proud of your efforts and dedication!



## AWARDS

## COMMUNITY VOTES 2025

We're happy to share that we've been named a Platinum Winner in the 2025 Community Votes Oshawa Awards, marking our fourth consecutive year of recognition as the "Best Credit Union" in Oshawa! These award belong to every member who has voted and trusted us over the years.

"They provide honest and experienced advice and guidance."

-OCCU member, Google Review 2025



LEAVE US A GOOGLE REVIEW!



## FRAUD AWARENESS

At OCCU, your financial security is our priority. We're committed to empowering our members with the knowledge to recognize and avoid frauds and scams. Stay informed and protect yourself by joining our fraud eblast mailing list today! If you suspect you are a victim of a scam or fraud call OCCU at .905-576-4200 and report it to the Canadian Anti Fraud Centre.

To ensure your financial security and to help us keep our records accurate, please contact your local branch if there have been any recent changes to your personal information, such as your name, address, or employment details.

## FRAUD EBOOK





## STAY CONNECTED! Follow us on Social Media

 [oshawacommunitycu](#)

 [Oshawa Community Credit Union](#)

 [oshawacommunitycu](#)

 [www.oshawacu.com](#)

## You can reach our staff at their direct lines:

### Loan Department

|          |              |
|----------|--------------|
| Sharan   | 905-436-5426 |
| Samantha | 905-436-5419 |

### Investment Department

|          |              |
|----------|--------------|
| Carolyn  | 905-436-5420 |
| Lori H   | 905-436-5424 |
| Patricia | 905-436-5412 |

### Teller Department

|           |              |
|-----------|--------------|
| Paule     | 905-436-5411 |
| Joshua    | 905-436-5423 |
| Stephanie | 905-413-5413 |

## READY TO MAKE YOUR DREAM HOME HAPPEN? :: START WITH FHSA.

- Save up to \$8,000/year
- Competitive interest rate
- Take Advantage of OCCU's FHSA Mortgage benefit

## ANNUAL GENERAL MEETING April 14, 2026 at 7:00 p.m.

Come Join Us! OCCU will be reporting on the 2025 financial results as well as holding elections for Director positions on the Board. OCCU is seeking interested members to consider a position to serve as a Director for a 3-year term. As a Director, you will have the opportunity to work with an elite team of professionals to set policy and provide strategic direction for a complex and multi-dimensional corporation.

Members who qualify under Oshawa Community's Bylaw for director-ship and who are interested in serving on our Board of Directors are asked to contact our office for details. You can reach Linda Treen, CEO Assistant/CAMLO at 905-436-5417 or Sarah Broderick, Administration Officer at 905-436-5425. Applications will be accepted from January 12, 2026 to February 27, 2026.

.....  
DIRECTOR NOMINATION FORM (Complete and drop off at occu)

.....  
NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

.....  
ADDRESS: \_\_\_\_\_

.....  
THE FOLLOWING TWO OSHAWA COMMUNITY CREDIT  
UNION MEMBERS HAVE NOMINATED ME:

.....  
NAME: \_\_\_\_\_ SIGN: \_\_\_\_\_

.....  
NAME: \_\_\_\_\_ SIGN: \_\_\_\_\_

## REGISTER YOUR ATTENDANCE ONLINE

Be a part of the conversation at our Annual General Meeting! Register effortlessly by scanning the QR code and filling out the provided form.

Your involvement is key to our collective success!

