

### A message from the Board Chair ...



As the Covid lockdowns drags on, your Board of Directors has continued to meet regularly via ZOOM and Microsoft Teams to ensure that our Credit Union remains strong despite the sharp decline of in-branch traffic. Our review of the year-end financial statements continues to demonstrate the ongoing strength and viability of our organization.

I would like to give a huge shout-out to our Staff and our Management Team for their responses to this new reality. Their innovative plans have ensured that all of us continued to have access to the services and products that we require for our financial well-being and most importantly that it has all been done with the safety of our staff and our members in mind.

Dani Ropars under the guidance and leadership of Debbie Hamilton has developed a fresh new website for us to use to access all the banking and investing products that our Credit Union offers. The new website is crisp and clean and full of valuable new features. Please take the time to check it out for yourself. Online banking services have never been more important and once again our staff and management have made sure that we are well-served and up to date.

Our Annual General Meeting will be virtual again this year. The date for the meeting is Tuesday April 13, 2021 at 18.00 hrs. The link to the ZOOM meeting access will be sent out in the next few weeks. I hope you can attend.

*Craig Morrison*

President and Chair of the Board of Directors

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### News from the Nominating Committee ...

It is my great pleasure to serve as the Chair of our Nominating Committee for the 2021 Board elections. Three of your directors, 3-year terms are expiring this year. We are fortunate that all three directors have expressed their interest and commitment in continuing to serve the members of our Credit Union.



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This does not in any way preclude other interested Credit Union members in good standing, from putting their names and their resume's forward to offer to serve on our Board. The call for nominations is posted on the website along with the steps to follow to be considered for this post.

Another option that you might consider is applying to the Board as an Associate Director. Although Associate Directors do not have a vote at the Board table, they do have access to training and an in-depth glimpse into the inner workings of the Credit Union and the role and responsibilities of our Board of Directors.

*Roger Geoffrion*

Chair of the Nominating Committee



## News from the Audit Committee ...



I hope everyone is staying healthy and safe during this long-lasting pandemic and I know we are all hoping the vaccination process goes smoothly and timely.

In June of 2020, the Credit Union regulator, Financial Services Regulatory Authority of Ontario (FSRA) was in to do their examination of our records, policies, and procedures. This examination is performed every two to three years. We received the highest overall rating of adequate. Our team has been busy responding to the findings and recommendations to improve our internal controls, policies, and procedures. Congratulations to all the staff for keeping our credit union in good standing with the provincial Regulator.

McCay Duff LLP has been busy with our 2020 yearend audit in preparation to present the Auditor's Report and financial statements at our Annual General Meeting, April 13, 2021. It has been another successful financial year.

We have extended our contract with Samson & Associates to perform our third-party internal audit services until November 2021.

We are extremely fortunate to have excellent working relationships with both our external and internal auditors. Our senior management team is always receptive to the recommendations

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that the auditors make to strengthen the safeguarding of your deposits and investments, and loans to our members.

Senior Management continues to work with all our external consultants to monitor all our risk areas of a financial institution and reports to the Audit Committee and the Board on a regular basis.

Our credit union continues to be well respected within the credit union system and we strive to be one of the best in the system.

Even though we are a small credit union, we offer the same services that large credit unions and banks do, to ensure our members are treated as one in a million, not one of a million.

*Kathy Stewart*

Audit Committee Chair



### Meet your Board of Director's.

	<p>Craig Morrison, President and Chair of the Board of Directors retired Captain with Ottawa Fire Services, Manager Ottawa Fire Fighters' Sick Benefit Fund.</p>
	<p>Peter Hunt, Vice-President and Vice-Chair of the Board of Directors retired Captain with Ottawa Fire Services Secretary, Retired Ottawa Fire Fighters' Association</p>
	<p>Kathy Stewart, Audit Committee Chair self-employed Accountant Treasurer of the Ontario Director's Forum Co-operative</p>

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	<p>Neil Warren, Corporate Secretary retired Platoon Chief with Ottawa Fire Services President of the Retired Ottawa Fire Fighters' Association</p>
	<p>Roger Geoffrion, Nominating Committee Chair Regional Sales Manager with Canada Life</p>
	<p>Brendan White, Policy Review Committee Chair First-class Firefighter with Ottawa Fire Services</p>
	<p>Joey St. Jacques, Board Member retired Manager with Hydro Ottawa Currently self-employed Cyber Risk Specialist</p>
	<p>Steve Brabazon, Board Member retired Safety Officer with Ottawa Fire Services self-employed sport apparel business Part-time instructor for the Algonquin College Firefighter Program</p>

### Favourite Recipe's

#### Apple Crisp

Everyone enjoys the flavour and aroma of apples and cinnamon baked together .. true comfort food. The secret of this old favourite is in the topping. Gary Brown shared the secret of making perfect topping every time in the kitchen of #11 Station on one of our 24-hour Sundays.

Gary told me the recipe is really simple .. twice as much flour and brown sugar as butter .. this topping can be used on the fruit of your choice because as we were fortunate enough to witness, Gary could crisp anything to perfection.

4 or 5 large apples peeled, cored, and cut into thin slices. Cover the bottom of a 9 x 12 baking dish with 2 layers of apples .. sprinkle a generous amount of cinnamon and just a sprinkle of white sugar.

Repeat the layers until you run out of apples .. add a few small pieces of butter and a couple of drops of lemon juice and then cover with topping.

½ cup of butter, 1 cup of flour, 1 cup of brown sugar and a pinch of salt ... cut together with pastry cutter.

Add a tbsp of cinnamon and a handful of oatmeal .. mix together and pour over the apples.

Bake at 350 until the liquid from the apples is bubbling to the top and the topping should be golden brown. Serve while still warm with vanilla ice cream.