



Sydney
CREDIT UNION

Commitment to Community:

Cultivating Growth and Opportunity

2024 ANNUAL REPORT





Vision Statement

To exceed member
and community
expectations



Mission Statement

We are a financial
cooperative committed
to providing programs
and services which
enhance the economic
and social well being of
our members and our
community.



Core Values

- Integrity
- Community
- Empowerment
- Member Commitment



Cooperative Social Responsibility Value Statement

Sydney Credit Union's commitment to Cooperative Social Responsibility defines its recognition of stakeholder, while in pursuit of sustainable solutions, that involve and balance the interests of our organization, our members, our staff, our community, our cooperative sector and our environment.



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THE YEAR AT A GLANCE



A SURPLUS OF
\$2.8 M

(Before Patronage Rebate
and Corporate Taxes)



\$38,500

Contributed to Local
Organizations through the
Charitable Foundation

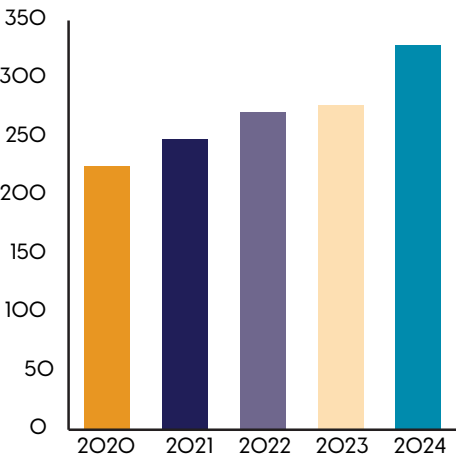


\$396,000
PATRONAGE REBATE

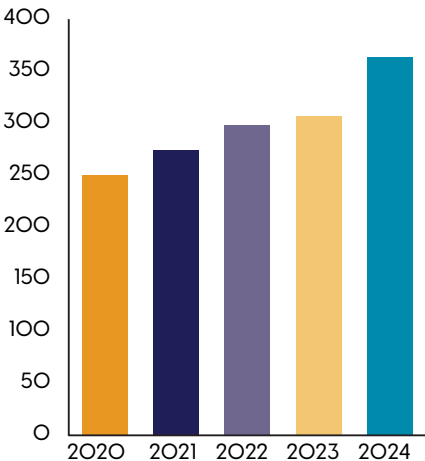


SUPPORTED
27 Community
Organizations
and Initiatives

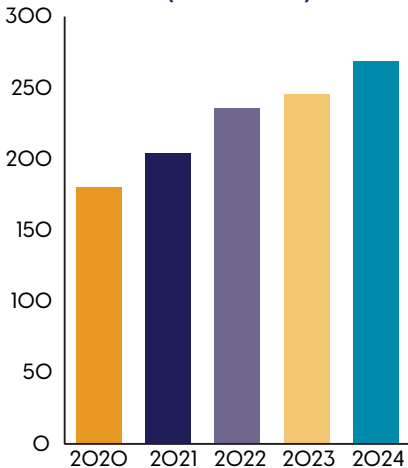
Deposits 2020-2024
(\$ Millions)



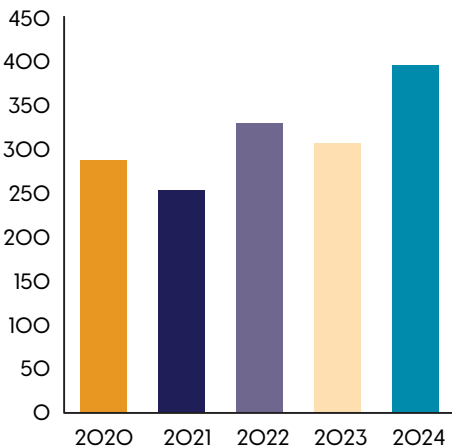
Assets 2020-2024
(\$ Millions)



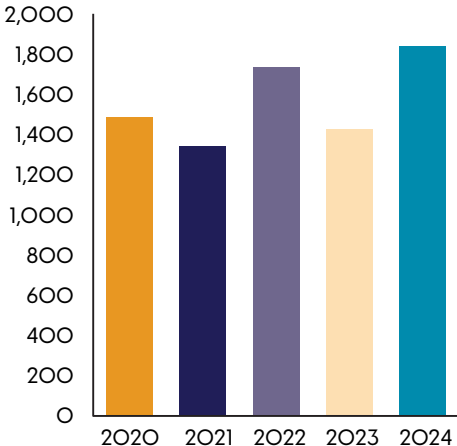
Loans 2020-2024
(\$ Millions)



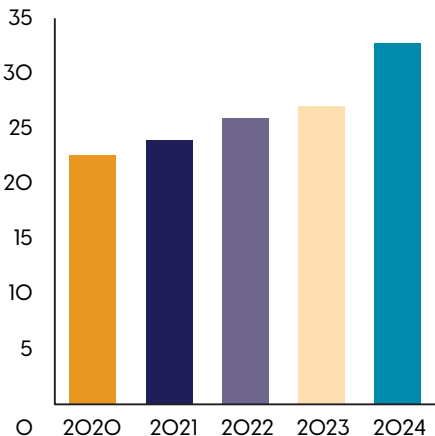
Patronage 2020-2024
(\$ Thousands)



Net Income 2020-2024
(\$ Thousands)



Equity 2020-2024
(\$ Millions)



* 2024 numbers reflect merger with North Sydney Credit Union

CHAIR'S REPORT



Mary Jane Morrison

Board Chair

On behalf of the Board of Directors, it is my privilege to present the Chair's Report for the past year. 2024 has been a transformative year for Sydney Credit Union (SCU), marked by growth, strategic investment, and a continued focus on serving our members and community.

In 2024, we made substantial investments in our technology infrastructure to enhance digital banking services, ensuring that our members can seamlessly manage their finances, whether online, through mobile platforms, or in person. A major banking system conversion was successfully completed in late Q4 2024, improving operational efficiency and security.

Additionally, we made significant progress on our new Townsend Street Branch & Headquarters, a project that will strengthen our presence in the region and support long-term growth. The new facility will accommodate our expanding membership and business banking services while offering a modern and accessible experience for all members.

Sydney Credit Union's commitment extends beyond financial services, as we continue to be a pillar of community support. In 2024, we contributed \$38,500 to local organizations through the SCU Charitable Foundation, bringing our total community contributions to more than \$400,000 since its inception. We remain focused on initiatives that promote financial literacy, sustainability, and social impact across Cape Breton.

This past year also brought changes in leadership, as we welcomed Caleb Gibbons our new Chief Executive Officer on July 1, 2024, following the well-earned retirement of Carol Ripley. Under our new CEO's leadership, we are embracing a relationship-based member engagement model, focusing on strategic growth and financial empowerment.

Our Board remains committed to strong governance, oversight, and strategic planning to ensure the long-term success of the credit union. I want to extend my appreciation to my fellow Board members, our dedicated management team, and our staff for their hard work and unwavering dedication to our members.

As we approach our 90th anniversary in November 2025, we are excited about the future. Our focus remains on expanding membership, strengthening our financial service offerings, and investing in innovation to meet the evolving needs of our members.

On behalf of the Board of Directors, thank you for your continued trust and support. We look forward to another year of success, growth, and community impact.

Co-operatively yours,

Mary Jane Morrison,
Board Chair

BOARD OF DIRECTORS



Mary Jane Morrison
Chair



Sarah MacEachern
1st Vice Chair



Mike Mombourquette
2nd Vice Chair



Joyce Lind
Secretary



Jay Hollohan



Ron Neville



Megan Ringer



Holly Chisholm



Max Sehl

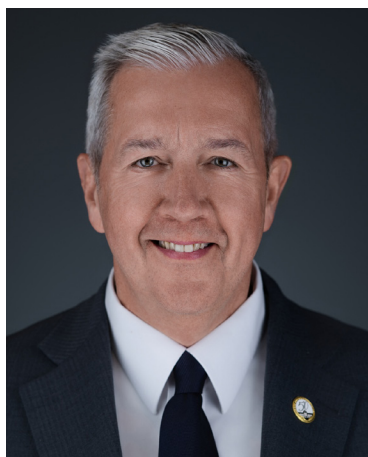


Moragh Ferguson
MacDonald

2024 Board and Committee Meeting Attendance

Directors 2024	Board	Executive	Credit	Audit	ESG
Mary Jane Morrison	11/12	10/10			6/6
Sarah MacEachern	12/12	10/10			5/6
Mike Mombourquette	12/12	10/10		4/4	
Joyce Lind	11/12	10/10	4/4		
Jay Hollohan	12/12			4/4	
Ron Neville	11/12		3/4		6/6
Megan Ringer	10/12			4/4	3/6
Holly Chisholm	12/12			4/4	6/6
Max Sehl	4/11			4/4	4/6
Moragh Ferguson MacDonald	11/12		4/4		

CHIEF EXECUTIVE OFFICER'S REPORT



Caleb Gibbons,
CEO

As we reflect on the past year, we are filled with gratitude and a renewed sense of purpose for the credit union movement in Atlantic Canada.

This year has been a transformative one for our credit union. On July 1, 2024, I was recruited into the role of Chief Executive Officer, following Carol Ripley's well-earned retirement. We have navigated a dynamic landscape shaped by economic uncertainties, evolving member needs, and rapid technological advancements, including a major banking system conversion in late Q4 2024.

Despite the complexities of this Atlantic region-wide transition, we have made significant progress in strengthening our credit union, ensuring we are well-positioned to serve you both today and for generations to come. As we approach our 90th anniversary in November 2025, we look forward to celebrating our achievements and the exciting opportunities ahead. New logo, fresh start.

REFLECTING ON OUR ACHIEVEMENTS

This year, we delivered strong financial performance, achieving a surplus of \$2.87 million before patronage rebates and corporate taxes—reinforcing our commitment to stability and security for our members.

Our assets at year end reached \$363.3 million. We continued to demonstrate strength in key areas with loan growth of 3% and deposit growth of 9%. Our commercial loan business (including syndications) grew by 13.3% in 2024 with +12.2% growth forecasted for 2025. Throughout 2024, we remained focused on our mission to enhance the financial well-being of our members, guided by our core values of Empowerment, Integrity, Community, and Member Commitment.

We are especially proud of our record \$396,000 patronage rebate approved for members related to our 2024 results, marking the first year that North Sydney branch members have benefited from Sydney Credit Union's patronage rebate program.

Beyond our financial success, we remain deeply committed to sustainability and community impact. We continue to support local initiatives, collaborate with community organizations, and provide financial education programs that empower individuals, families and local businesses.

ADDRESSING CHALLENGES AND EMBRACING CHANGE

While we celebrate our successes, we are also mindful of the challenges that face credit unions in Atlantic Canada. The national consolidation trend continues to gain pace as inflation math impacts operating margins and economies of scale pressure dated operating models. The average credit union in Canada currently has assets of \$1.3 billion. The median credit union has \$350 million in assets. Sydney Credit Union at \$363 million is the 3rd largest in Nova Scotia by assets, standing in the top 50% in terms of size. The largest credit union in Canada is B.C.'s Van City which has \$34 billion in assets and 550,000 members.

We understand the stress that economic uncertainty can bring, and we remain committed to providing the tools and support necessary to help our members navigate these challenging geopolitical times.

We recognize the rapid acceleration of technological change and the growing importance of digital banking in everyday life. As more services shift online, we are continuing to invest heavily in our technology infrastructure to ensure our members have access to secure, innovative, and user-friendly banking and investment solutions.

Our goal is to provide a seamless experience across all channels, whether members are banking from a smartphone or visiting one of our four branches (located at Townsend St, Sydney, Sydney River, North Sydney and Whitney Pier) for in-person service.

In addition to technological advancements, we are also working diligently to ensure that our policies and operations continue to evolve in a way that aligns with the needs and values of our members. We remain committed to ensuring that our services are inclusive, accessible, and transparent, and we will continue to seek feedback from you, our member/owners to guide our ongoing improvements.



LOOKING FORWARD: A VISION FOR THE FUTURE

As we look toward the future, we are excited about the opportunities that lie ahead. We are committed to making strategic investments, including “bricks & mortar” premises, that enhance your banking experience while also advancing our role as a trusted partner in your financial journey. Key areas of focus in the year ahead include:

TECHNOLOGY AND INNOVATION: We will continue to build on our digital banking offerings, ensuring you have access to the latest tools and services, all while maintaining the security and integrity of your personal data. We are particularly focused on improving our mobile app, online banking experience, and enhancing self-service options.

FINANCIAL LITERACY AND MEMBER EDUCATION: Providing education and financial wellness programs to our members is one of our core commitments. We believe that the more our members know, the more empowered they will feel to make informed financial decisions. In the coming year, we will continue our educational initiatives, offering webinars, workshops, and resources to help you better manage your finances.

SUSTAINABILITY AND COMMUNITY IMPACT: We remain steadfast in our commitment to corporate social responsibility. We are dedicated to exploring sustainable business practices that minimize our environmental footprint while continuing to support our local communities. This includes expanding our efforts to support local businesses, volunteer programs, and charitable initiatives. Our CSR committee was renamed ESG (Environmental, Social & Governance). The Canadian Sustainability Standards Board (CSSB) released their “Made in Canada” sustainability reporting guidelines; CSDS1 & CSDS2 in December 2024. Our ESG Committee and Board will be parsing said guidelines and plan on reporting our efforts for December 31, 2025, in the spring of 2026.

MEMBER-CENTERED SERVICE: At the heart of everything we do is a commitment to exceptional member service. We are set to hire a Vice-President, Growth & Member Experience in the upcoming quarter, complementing our senior management team. As the third most senior position in the organization, this role is pivotal in driving our transition to a relationship-based member engagement model, with a strategic focus on expanding our membership beyond the current 13,000+. Atlantic has been experiencing 1-2% membership shrinkage for several years, a trend Sydney Credit Union is keen to reverse.

None of this would be possible without the ongoing trust and support of our members. We recognize that in times of uncertainty, it's essential to have a partner who listens, understands, and responds with integrity and diligence. Our banking conversion resulted in marked changes in how you conduct your banking. As we continue to grow and evolve, we remain deeply committed to ensuring that your experience with Sydney Credit Union is satisfying, rewarding and provides value to you, your family and your employees.

A heartfelt thank you to our Board of Directors and Committee members for their dedication and leadership. On behalf of the Management Team and everyone at Sydney Credit Union, we appreciate your commitment to the credit union movement.

Together, we have achieved so much, and together, we will reach even greater heights in the years to come.

Thank you for your continued trust and loyalty.



Caleb Gibbons, CFA,
Chief Executive Officer

2024 HIGHLIGHTS



Effective January 1, 2024, North Sydney Credit Union officially merged with Sydney Credit Union. This strategic merger expands our network to four branches, enabling us to better serve those members across the Northside with a broader range of enhanced products and services.



On June 30, our CEO Carol Ripley retired after 7 years at the helm and over 28 years with Sydney Credit Union. Carol handed over the keys to new CEO, Caleb Gibbons.



In July, Atlantic Central announces new logo for credit unions. Our new logo represents a bold, future forward vision. It supports the digital friendly banking experience our members expect and represents our community and cooperative values in a new friendly and modern way.



In October, Sydney Credit Union announced plans for a new, state-of-the-art building that will replace its current main branch on Townsend Street. The new facility will feature modern design elements and incorporate environmentally sustainable building practices, reflecting the credit union's ongoing commitment to innovation, community, and environmental responsibility.

During the December 6th weekend, Sydney Credit Union upgraded its online, mobile and in-branch banking systems to provide better functionality and use experience.



SUPPORTING OUR COMMUNITY

In 2024, Sydney Credit Union supported 27 community organizations and initiatives with staff dedicating almost 450 volunteer hours!

Community Organizations and Initiative Supporting in 2024

Adopt a Family – Every Women's Centre

African Heritage Month Gala

Because You Care Golf Tournament

BGCCB

Canada Day – Petersfield Park

Cape Breton Regional Hospital Foundation

CBMIC

CBU Welcome Week

CBU Athletics

Cove Gala

Downtown Halloween

Hello Cape Breton Festival

India Independence Day

Kidney Foundation Walk

Loaves and Fishes

Lumiere Cape Breton

Makin' Waves Music Festival

MacGillivray Guest Home

Motionball for Special Olympics

Northside Guest Home Gala

Pier Community Hockey Fundraiser (PCHF)

Pride Cape Breton

School Breakfast Program – SPEC

Sydney Mines Heritage Festival

United Way Cape Breton

Whitney Pier Group Society

YMCA Cape Breton





Cape Breton Chamber of Commerce Excellence in Business Awards, Workplace Excellence Winner

Left to Right: Josh Ayanna.ke, Alisha Smith, Pam Ellsworth Caleb Gibbons, Joline Vassallo, Namrata Gill, Karen MacNeil, Frances MacDonald, Laurelle Saccary, Mary Jane Morrison.



Proud Vital Employee Excellence Award Sponsors



Melissa Vickers (left) Breton Ability Centre accepts a Vital Award from Vikki Ford & Kristen Bell of Sydney Credit Union



Community Highlights



Each One. Teach One.

FINANCIAL LITERACY: 26 Each One Teach One (EOTO) Financial Literacy Workshops were delivered to 245 participants by certified volunteers.



PAY IT FORWARD PROGRAM: Sydney Credit Union staff and Board members received \$50 to support local charities, organizations, individuals or families of their choice (\$25 from Atlantic Central was matched by Sydney Credit Union).



LOYAL TO LOCAL CHALLENGE: To promote and support the value of shopping local, Atlantic Central provided \$25 to each employee and Board member to buy local, which was matched by Sydney Credit Union.

MICRO-LOAN PROGRAM

Empowering Female Entrepreneurs

SUPPORTING WOMEN+ ENTREPRENEURS: Supporting eligible applicants with loans of up to \$10,000, offered at the prime rate with zero percent interest and no payments required for the first six months.

Sydney Credit Union CHARITABLE FOUNDATION

\$38,500 Donated

RECIPIENTS



PAC Autism NS – CB Branch

\$5,000



Pathways to Employment

\$20,000



Marion Bridge TLC

\$3,000



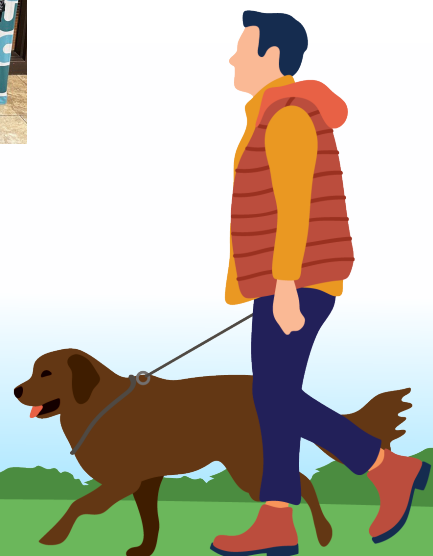
Main-a-Dieu Community
Development

\$7,500



Aileen's Pets
without Vets

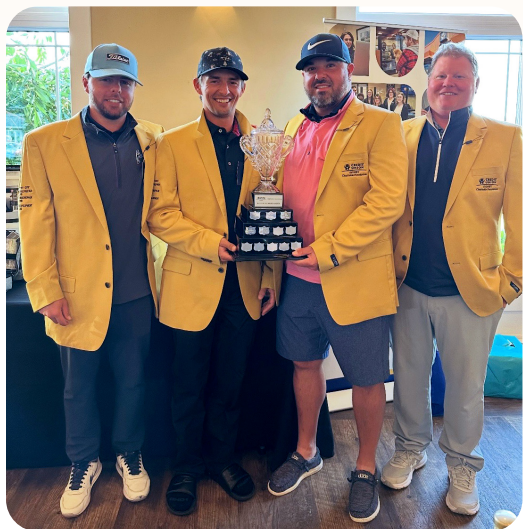
\$3,000



6TH ANNUAL SYDNEY CREDIT UNION **Battle of the Golden Jackets** GOLF TOURNAMENT FUNDRAISER

The 6th Annual Battle of the Golden Jackets Golf Tournament took place at The Lakes Golf Course on September 20, 2024. Over the years, the event has become a signature fundraising initiative for the Foundation, raising more than \$20,000 in support of the Charitable Foundation.

Thank you to all the teams, hole sponsors, prize donors and volunteers that are the heart of the tournament's success.



2024 Winning Team
MacDonal Auto



2024 SCHOLARSHIP RECIPIENTS



**Cape Breton
University**

Michaela Didyk	\$1,000
Megan Coakley	\$1,000
Nolan Neville	\$1,000
Nathan MacLean	\$1,000
Kelly Thornton	\$1,000



**Riverview
High School**

Zoe MacIsaac	\$1,000
Aidan Stanwick	\$1,000
Tanner MacLean	\$1,000
Camden MacNeil	\$1,000



**Memorial
High School**

Maya Beth McNeil	\$1,000
Mary Ellen Tobin	\$1,000
Breigha Dove	\$1,000
Alexandra Young	\$1,000



**Sydney
Academy**

Ava Dicks	\$1,000
Devon MacDonald	\$1,000
Lewis MacLellan	\$1,000
Ava Theresa Stone	\$1,000

nsc

Jude Vachter	\$1,000
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Total: \$18,000





MANAGEMENTS' RESPONSIBILITY FOR FINANCIAL INFORMATION

Preparation of the financial statements going with this annual report and the presentation of all other information in it is the management's responsibility. The integrity, consistency, objectivity and reliability of the financial statements and related financial information were prepared in all material respects with International Financial Reporting Standards. Management has exercised its judgement and made the best estimates where proper and considers the information to be fairly presented.

Sydney Credit Union's accounting systems and related internal controls are designed, and supporting procedures kept, to provide reasonable assurance that financial records are complete and correct, and that assets are safeguarded and accounted for by its policies and procedures.

The Board of Directors, through its Audit Committee, oversees management in fulfilling its responsibilities for financial reporting and systems of internal controls. The Audit Committee also recommends the engagement of external auditors and reviews and reports on Sydney Credit Union's financial statements to the Board of Directors.

MNP, independent external auditors, have been appointed by the members to examine and report on the financial statements by Canadian generally accepted auditing standards. They have full access to the Audit Committee and Board of Directors and provide an independent review of the fairness of reported operating results and financial position. Their report outlines the scope of their examination and their audit opinion. Full financial statements are available upon request.

A handwritten signature in black ink, appearing to read 'Caleb Gibbons'.

Caleb Gibbons

Chief Executive Officer

A handwritten signature in black ink, appearing to read 'Rakesh Kochhar'.

Rakesh Kochhar

Chief Operating Officer

Sydney Credit Union Limited
Summary Financial Statements
December 31, 2024

Sydney Credit Union Limited
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For the year ended December 31, 2024

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Report of the Independent Auditor on the Summary Financial Statements



To the Members of Sydney Credit Union Limited:

Opinion

The summary financial statements, which comprise the summary statement of financial position as at December 31, 2024, and the summary statements of comprehensive income, changes in members' equity, cash flows and the related schedules for the year then ended, and related notes, are derived from the audited financial statements of Sydney Credit Union Limited (the "Credit Union") for the year ended December 31, 2024.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements, in accordance with the basis described in the Note.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by IFRS® Accounting 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 May 15, 2025.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements in accordance with the basis described in the Note.

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 Standards (CAS) 810, Engagements to Report on Summary Financial Statements.

Sydney, Nova Scotia

May 15, 2025

Chartered Professional Accountants

MNP LLP

Commerce Tower 15 Dorchester St., Suite 500 PO Box 1, Sydney NS, B1P 6G9

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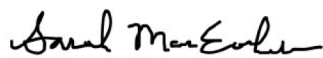


MNP.ca

Sydney Credit Union Limited
Summary Statement of Financial Position
As at December 31, 2024

	2024	2023
Assets		
Cash and cash equivalents	19,755,413	8,505,416
Investments and deposits	68,309,962	48,411,191
Loans to members	268,084,696	244,960,700
Property, building and equipment	4,428,840	3,183,613
Other assets	2,716,048	1,679,405
Total assets	363,294,959	306,740,325
Liabilities		
Members' deposits	328,933,748	277,918,124
Accrued patronage rebate	396,035	306,800
Trade payables and accrued liabilities	1,038,231	1,393,755
Income taxes payable	121,664	1,212
Deferred tax liability	98,900	50,660
Total liabilities	330,588,578	279,670,551
Members' equity		
Equity shares	95,620	84,720
Retained earnings	27,497,094	25,661,509
Contributed surplus	5,113,667	1,323,545
Total members' equity	32,706,381	27,069,774
Total liabilities and members' equity	363,294,959	306,740,325

Approved on behalf of the board


 Director


 Director

A full set of audited financial statements is available from the Credit Union.

Sydney Credit Union Limited

Summary Statement of Comprehensive Income

For the year ended December 31, 2024

	2024	2023
Income		
Interest on loans	12,891,712	10,472,389
Investment income	3,010,160	2,241,980
	15,901,872	12,714,369
Interest expense		
Interest on members' deposits	5,652,308	3,875,200
Loan interest and referral fees	214,298	397,319
	5,866,606	4,272,519
Gross financial margin	10,035,266	8,441,850
Other income	2,597,640	2,231,575
	12,632,906	10,673,425
Operating Expenses		
Personnel	4,811,026	3,910,154
Member's security (Schedule 1)	305,872	266,332
General business (Schedule 2)	4,074,745	3,370,276
Occupancy (Schedule 3)	599,269	489,723
Depreciation	155,088	146,692
	9,946,000	8,183,177
Income before provisions for (recovery of) loan losses and income taxes, and patronage rebate	2,686,906	2,490,248
Patronage rebate	396,000	306,800
Provision for (recovery of) loan losses	(187,890)	289,172
	208,110	595,972
Income before provision for (recovery of) income taxes	2,478,796	1,894,276
Provision for income taxes		
Current	592,738	470,998
Deferred	50,473	(3,940)
	643,211	467,058
Comprehensive income	1,835,585	1,427,218

A full set of audited financial statements is available from the Credit Union.

Sydney Credit Union Limited
Summary Statement of Changes in Members' Equity
For the year ended December 31, 2024

	<i>Equity shares</i>	<i>Contributed surplus</i>	<i>Retained earnings</i>	<i>Total members' equity</i>
Balance December 31, 2022	84,035	1,323,545	24,234,291	25,641,871
Comprehensive income	–	–	1,427,218	1,427,218
Issuance of members' shares	7,355	–	–	7,355
Redemption of members' shares	(6,670)	–	–	(6,670)
Balance December 31, 2023	84,720	1,323,545	25,661,509	27,069,774
Comprehensive income	–	–	1,835,585	1,835,585
Business combination	11,740	3,790,122	–	3,801,862
Issuance of members' shares	6,390	–	–	6,390
Redemption of members' shares	(7,230)	–	–	(7,230)
Balance December 31, 2024	95,620	5,113,667	27,497,094	32,706,381

A full set of audited financial statements is available from the Credit Union.

Sydney Credit Union Limited
Summary Statement of Cash Flows
For the year ended December 31, 2024

	2024	2023
Cash provided by (used for) the following activities		
Operating activities		
Comprehensive income	1,835,585	1,427,218
Depreciation	155,088	146,692
Deferred taxes	48,240	(3,940)
Changes in working capital accounts		
Loans to members	(23,123,996)	(9,240,539)
Other assets	(1,036,643)	(668,363)
Members' deposits	51,015,624	6,446,752
Accrued patronage rebate	89,235	(23,600)
Trade payables and accrued liabilities	(355,524)	396,494
Income taxes payable	120,452	(150,197)
	28,748,061	(1,669,483)
Financing activities		
Increase in members' shares, net	10,900	685
Investing activities		
Acquisition of property, building and equipment	(1,400,315)	(131,849)
Decrease (increase) in investments and deposits	(19,898,771)	5,345,160
	(21,299,086)	5,213,311
Funds on hand and on deposit acquired in business combination	3,790,122	–
Increase in cash and cash equivalents	11,249,997	3,544,513
Cash and cash equivalents, beginning of year	8,505,416	4,960,903
Cash and cash equivalents, end of year	19,755,413	8,505,416

A full set of audited financial statements is available from the Credit Union.

Sydney Credit Union Limited **Note to the Summary Financial Statements**

For the year ended December 31, 2024

Basis of preparation of the summary financial statements

Management has prepared the summary financial statements from the December 31, 2024 audited financial statements, which are prepared in conformity with IFRS® Accounting Standards. The audited financial statements can be obtained at Sydney Credit Union Limited. The detailed notes included in the audited financial statements are not included in these summary financial statements.

The criteria developed by management for the preparation of the summary financial statements is as follows: that the information included in the summary financial statements is in agreement with the related information in the complete financial statements, and that the summary financial statements contain the information necessary to avoid distorting or obscuring matters disclosed in the related complete financial statements, including the notes thereto, in all material respects.

A full set of audited financial statements is available from the Credit Union.

Sydney Credit Union Limited

Schedule 1 - Members' Security Expenses

For the year ended December 31, 2024

	2024	2023
Members' security		
Bonding insurance	60,781	55,290
Deposit insurance	245,091	211,042
	305,872	266,332

Schedule 2 - General Business Expenses

For the year ended December 31, 2024

	2024	2023
General business		
Advertising and promotion	294,647	278,246
Service fees and charges	1,641,068	1,322,952
Central assessment and dues	430,168	350,463
Service contracts and maintenance	94,625	72,235
Courier and postage	52,978	46,758
Office	99,554	76,658
Scholarships	18,400	16,400
Professional fees	75,882	53,318
Telephone	36,285	37,376
Data processing	687,571	538,370
Educational	158,663	147,619
Miscellaneous	165,507	191,171
Security	164,873	111,476
Risk management and compliance	97,948	70,507
Administrative fees - RRSP	18,297	17,794
Courier	17,505	16,812
Credit bureaus	20,774	22,121
	4,074,745	3,370,276

Schedule 3 - Occupancy Expenses

For the year ended December 31, 2024

	2024	2023
Occupancy		
Municipal taxes	149,812	128,180
Repairs and maintenance	145,319	101,565
Heat, lights and water	118,490	102,400
Janitorial and cleaning supplies	112,785	104,494
Insurance	72,863	53,084
	599,269	489,723

A full set of audited financial statements is available from the Credit Union.



Sydney
CREDIT UNION

