

2020
Annual REPORT



Opening doors to opportunities in every way.

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.

VISION STATEMENT

To exceed member and community expectations.

CORE VALUES

- Trust
- Service Excellence
- Community
- Collaborative Relationships
- CSR and Sustainability
- Cooperative Principles

COOPERATIVE SOCIAL RESPONSIBILITY VALUE STATEMENT

Sydney Credit Union's commitment to Cooperative Social Responsibility defines its recognition of stakeholders, while in the 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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86th Annual General Meeting

March 31, 2021

Agenda

Registration

Call to Order - Establish Quorum

Period of Silence in Honour of Deceased Members

Approval of Agenda

Approval of October 28, 2020 Annual General Meeting Minutes

Business Arising from the Minutes

Report of the Board of Directors

Report of the Auditor

Report of the Chief Executive Officer

New Business:

- Proposed Amendments to By-Laws
- Appointment of Auditors for 2021
- Employee Service Awards
- Other Business

Announcement of Door Prizes

Adjournment

Chair's Report

**Patronage
2016 - 2020
(\$ Thousands)**



**Net Income
2016 - 2020
(\$ Thousands)**



**Equity
2016 - 2020
(\$ Millions)**



*Unprecedented... Pivot... Quarantine...
Social Distance... PPE... New Normal...*

The list goes on. It is impossible to reflect on the past year without contemplating all of the new words that we have not only learned, but ones that have become part of our daily vocabulary.

When 2020 began, there was discussion about COVID-19 and the potential implications. However, I don't know that most people were aware of the potential long-term effect on our daily lives. The economic effect for many was devastating, but the emotional toll is considerably more difficult. Our thoughts are with all who have suffered and have lost loved ones during this pandemic.

2020 has also brought forward issues of equality and diversity. We must be aware and proactive in our role in this movement to address these inequalities.

Sydney Credit Union worked very hard to find ways to support members at this most tiring time. This was done through facilitation of programs offered by government, as well as supporting members through difficult times, and working out financial plans to support long-term financial health.

Our model has always been to support organizations through their development and execution of events. This was not possible this year, as most in person events were cancelled or postponed. Staff and management continued to work with these organizations and, as a board member, I am proud to say that they supported in whatever way possible.

Staff and management worked so hard to provide service in uncertain times. As always, a member first mindset was employed and everyone worked towards providing a safe environment without compromising service standards.

As Chair, I feel both proud and privileged to be a member of the Sydney Credit Union and a member of the board. We are engaged in moving the organization forward, even in these most challenging times. As an organization, we will continue to evolve and strive towards occupying a space that supports members and the community at large, growing the potential and assisting those that are involved in making the community a better place for all.

Thank you for your continued trust in the board. We are hoping that 2021 provides all of us with the chance to reconnect and to gather together for support and comfort.

Take care and be well,

Mary Jane Morrison



**Mary Jane Morrison
Chair**

Board of Directors

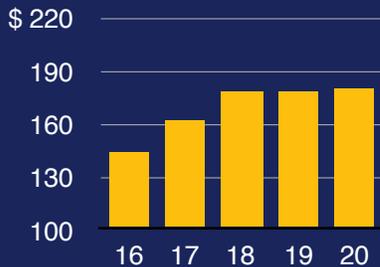


2020 Board Meeting Attendance and Committee Participation

Director	Board	Executive	Credit	CSR	Audit	Governance	Nominating	SCUCF
Mary Jane Morrison	8/8	12/12		3/3		6/6		2/2
Mike Mombourquette	7/8	12/12		3/3	4/4			2/2
Jay Hollohan	8/8	1/1		2/3	4/4			2/2
Sarah MacEachern	7/8	1/1			2/3	6/6		
Mike McIntyre	7/8		1/1	3/3	3/3			2/2
Ron Neville	8/8		4/4			6/6		
John Patrick Fitzgerald	8/8			3/3	4/4			2/2
Dan MacDonald	7/8	9/11		1/3	1/1	6/6		1/2
Joyce Lind (Started in Oct)	2/2		1/1					
Megan Ringer (Started in Oct)	2/2				1/1			
Joe Legge (Term Expired in Oct)	6/6	10/10	3/3				2/2	
Doreen Burke (Term Expired in Oct)	6/6		3/3			5/5		

Chief Executive Officer's Report

Loans
2016 - 2020
(\$ Millions)



Deposits
2016 - 2020
(\$ Millions)



Assets
2016 - 2020
(\$ Millions)



Welcome to Sydney Credit Union's 86th Annual General Meeting. It is so nice to be able to gather in person this year, even while following all public health guidelines to keep everyone safe. It is my honour to share with you the incredible performance of your credit union during the biggest disruption in modern history. We had an ambitious strategic plan for 2020, which came largely crashing down just over one year ago when a pandemic was declared, and business as we knew it changed, perhaps forever. I want to begin my review by recognizing and thanking our staff and management, who rallied through the uncertainty and anxiety to provide the best possible member service, despite the endless changing restrictions.

It is an understatement to say that our financial results were well beyond our expectations, especially considering that many small businesses had restricted operations and our members significantly changed their spending and banking habits. Government fiscal stimulus and members' altered spending behaviour had a favourable impact on member deposits, resulting in delinquencies and write-offs well below historic levels. Our team adapted to the 'new normal' and did not lose sight of our *Member First* commitment, even when working remotely utilizing fast tracked digital platforms. Loan deferrals were optimized for personal and commercial members, coupled with great financial advice from our team. A renewed focus internally on credit quality and prompt monitoring of troubled accounts bodes well for any negative impact that yet remains uncertain after the COVID-19 stimulus ends.

A review of 2020 would be remiss if we did not mention the environmental and cultural implications and impacts of COVID-19, and how we need to address critical issues in a rapidly changing health and economic landscape. We expect to start addressing some of those issues in 2021 including Diversity, Equity and Inclusion, as well as our role in responding to Climate Risk.

We will continue to focus on building strong, healthy, and successful communities where everyone is provided with an opportunity to not just survive, but to thrive. Care and concern for community is a founding principle of the credit union and co-operative movement. Community unites us and provides a sense of belonging, an opportunity to make meaningful connections, to support one another, and share experiences. We are confident that we will once again be able to meaningfully support our community initiatives in the coming months.

In 2020 we launched Mobile Wallets (Apple, Samsung, and Google) and member usage is steadily increasing. We have also laid the groundwork to launch another exciting solution which will offer digital account opening and lending. This service will be released in the coming months so that we can continue to meet the needs of our members where and



Carol Ripley
CEO

Chief Executive Officer's Report

when they want. Finally we are pleased to be partnering with FICANEX® to adopt tunl.chat™, a chat bot to answer online questions after working hours, so that we can engage potential members. As we strive to consider our members' convenience and respond to their changing needs, tunl.chat will be an excellent addition to our service offering, providing digital self-service with 24/7, 365 access to the help they need. Together these services will improve the member's overall experience with Sydney Credit Union and will ensure that we can continue to attract new members.

Our assets grew over \$35,000,000 or 16.5%! That's double-digit growth for the first time in 25 years (excluding the 2014 amalgamation). This is largely attributable to the pandemic response of government stimulus, as well as members changing their spending patterns. This also proved to be a very tough year to attract new members which is not surprising, so our net membership decreased by 346 by year end.

From a lending perspective we ended the year with net loan portfolio growth of just \$1,274,000, a less than 1.0% increase, while deposit balances increased a substantial 17.3% or \$33,270,000. This left us at only 71.9% lent out at year end, so we had no difficulty meeting our statutory liquidity target of 9%. Credit granting however remains challenging as consumers have become extremely price sensitive and demand for credit is down.

I'm gratified to share that our operating income was \$1,979,000 for 2020, which is much higher than the previous year's \$1,122,000. These results allowed us to return over \$288,000 in Patronage Rebates to our members for their business in 2020, up from \$210,000 last year. After income taxes of \$493,000 our net income was \$1,486,000, exceeding the previous year's net income of \$866,000. These improved results can mostly be attributed to a \$625,000 reduction in our provision for loan losses, resulting from a considerable decline in our delinquencies and write-offs. This success was attributed to a combined effort from our collections department and loan originators, who maintained close contact with members to provide support during the early stages of delinquencies. There is much uncertainty as to what losses may occur when government support programs end; however, we expect some increase in delinquency rates and bankruptcies.

Sydney Credit Union has adequate capital to support its strategy and risk profile, with equity levels well above the 5.0% regulatory requirement at 9.0%, so we are in good shape heading into an uncertain year. However, maintaining our high equity threshold continues to be impacted by an environment of low interest rates which reduces our financial revenues. Furthermore, this low-rate environment offers limited opportunity to allocate excess liquidity into high yielding investments, thus hampering our return on assets and ability to maximize value for all stakeholders.

The health and safety of our employees was a top priority throughout 2020. We quickly transitioned to working split shifts with only two branches open, while some staff worked full-time from home. I am still impressed with how well the transition went, even better than we could have hoped. Our team stepped up, and we remained open for business with only minimal disruption. I want to thank them for their commitment to our members, and for being so cooperative during an incredibly challenging time.

It is important for me to also recognize the efforts of the board of directors throughout 2020. From the regular calls and emails in the early days of the pandemic, to the ongoing support they provided when priorities shifted to respond to the pandemic; it was very much appreciated. In looking forward to 2021, the board and management met in November to review our strategic direction and collaborate on the tactical shifts necessary to once again deliver on strategy, giving consideration to COVID-19 impacts on member engagement, operations and finance.

Finally I'd like to express our appreciation to you, the members, for your ongoing support. We truly value your patronage, and your confidence that we always have your financial wellbeing at heart. We had a very successful year financially, but we realize that we will have several challenges next year as the long-term impacts of COVID-19 begin to emerge. We are confident that we are in an excellent position to weather the fallout from the pandemic, and that we are prepared to step up for our members, our community and our environment.

Co-operatively yours,



Carol Ripley
Chief Executive Officer

Sydney Credit Union is proud to support many community organizations including:

- Ally Centre of Cape Breton
- Big Pond Firehall
- Cape Breton Eagles
- Cape Breton Minor Hockey
- Cape Breton Partnership
- Cape Breton University
- Christmas Daddies
- Every Woman's Centre
- Highland Arts Theatre
- Homeless Shelter
- Hospice Palliative Care Society of Cape Breton County
- Kidney Foundation (Cape Breton)
- L'Arche Cape Breton
- Lingan Golf and Country Club
- Loaves and Fishes
- Make-A-Wish
- Makin' Waves CBRM
- Riverview High Red Cup
- Royal Canadian Legion
- Special Olympics Motionball
- Sydney Academy Safe Grad
- Three Brothers Project
- VON Cape Breton
- Whitney Pier Youth Club
- YMCA Cape Breton

YOUR Community



YOUR Credit Union

Although 2020 was a challenging year for events, Sydney Credit Union management and staff continued to support our local community when they needed us the most!

Highlighted Community Initiatives Below:

#Loyal2LocalChallenge

Step Up for Local

PayItForward



Scholarships & Bursaries

Sydney Credit Union recognizes the financial burden that increasing tuition costs have on students pursuing their dream for higher education. For almost 50 years, we have provided scholarships to students in the community as a sign of support for the achievement of their educational goals.

The Sydney Credit Union Scholarship Program awards \$11,000 to students through the school scholarships listed below:

- Riverview High School
4 scholarships of \$500 each
- Sydney Academy High School
4 scholarships of \$500 each
- Étoile de l'Acadie
1 scholarship of \$500
- Cabot High School
1 scholarship of \$500
- Rankin School of the Narrows
1 scholarship of \$500
- Nova Scotia Community College, Marconi Campus
1 scholarship of \$1,000
- Cape Breton University
4 scholarships of \$1,000 each
1 scholarship of \$500



Helping Students Succeed



Riverview High School

Erin Beaton

Gillian Ellerker

Nathan Grosset

Abbey Mombourquette



Sydney Academy High School

Michael Hagen

Jayden MacDonald

Bethanny Hart

Jordan MacDonald



*Centre scolaire
Étoile de l'Acadie*

Étoile de l'Acadie

Mariah Donovan



Rankin School of the Narrows

Innis MacMullin



**Cape
Breton
University**

Cape Breton University

Michael Hagen

Adam Steylen

Cassidy Boutilier

Chloe Kelly

April Newell

nscc

NSCC - Marconi Campus

William MacNeil

Sydney Credit Union Charitable Foundation

Sydney Credit Union Charitable Foundation is proud to support the following community organizations:

- Cape Breton Regional Hospital Foundation
- Main-à-Dieu Community Development Association
- Nova Scotia SPCA
- NSSC Foundation
- Pan Cape Breton Food Hub Co-op
- Riverside School



**2020 Total
Donations
\$21,500**



**CREDIT
UNION**

SYDNEY

Charitable Foundation

Financial Literacy



SYDNEY

Truly **LOCAL** Banking



FINANCIAL LITERACY SERIES

EACH  ONE | TEACH  ONE

"Home Readiness: Renting vs Owning"
Presented by Sydney Credit Union



Sydney Credit Union is committed to financial literacy and growing the financial knowledge and skills of our members and our communities. We offer support to groups and organizations by meeting people where they are, to provide a variety of sessions in plain language and in a non-sales approach. Topics are varied and include Basic Budgeting, Basic Banking, Managing Debt and Home Buying. With 2020 being a challenging year to meet in person, Sydney Credit Union's EOTO facilitators switched to a virtual platform and continued to host 23 EOTO sessions with a reach of 239 participants.

If you feel you, or your community group, would benefit from one of our financial literacy sessions, please reach out.

Growing financial knowledge and know how benefits us all!

Sydney Credit Union continuously works towards providing quality products and services, as well as valuable advice, to their members to enhance their financial security. Our wealth management solution, Applied Wealth Strategies, provides access to financial planning, investment management, and insurance services for Sydney Credit Union members.

We are excited to announce the expansion of Applied Wealth Strategies with the recent partnership of Denise Gallant, CFP and Mackie MacLeod. Both are experienced wealth management and insurance specialists focused on the unique needs of each client. They are well supported by a talented and client centered administrative team.

We know that members who receive skilled financial planning advice are more confident about their finances and retirement outcomes.

Doing business face-to-face has shifted in the past year and we want to assure our clients that Applied Wealth Strategies continues to provide seamless customer service whether in person or via a virtual meeting. As well, they have the tools and technology to provide easy access so Sydney Credit Union members can safely manage their financial plans.



Denise Gallant, CFP, Kim Neville, Mackie MacLeod, Tammy Campbell

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-Financial Planning Standards Council

Management's Responsibility for Financial Information

Preparation of the financial statements accompanying this annual report and the presentation of all other information in the report is the responsibility of management. 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 best estimates where appropriate and considers the information to be fairly presented.

Sydney Credit Union's accounting systems and related internal controls are designed, and supporting procedures maintained, to provide reasonable assurance that financial records are complete and accurate, and that assets are safeguarded and accounted for in accordance with its policies and procedures.

The Board of Directors through its Audit Committee oversees management in carrying out 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 the 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 in accordance with Canadian generally accepted auditing standards. They have had 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.

Carol Ripley
Chief Executive Officer

Rakesh Kochhar
Chief Operating Officer



**CREDIT
UNION**

SYDNEY

SYDNEY CREDIT UNION LIMITED
Summary Financial Statements
December 31, 2020

Independent Auditors' Report on the Summary Financial Statements

To the Members of Sydney Credit Union Limited

Opinion

The summary financial statements, which comprise the statement of financial position as at December 31, 2020, and the statements of comprehensive income, changes in members' equity and cash flows and the related schedule for the year then ended, are derived from the audited financial statements of Sydney Credit Union Limited for the year ended December 31, 2020.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements, in accordance with International Financial Reporting Standards.

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 summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated March 16, 2021.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements in accordance with International Financial Reporting Standards.

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.



Sydney, Nova Scotia
March 16, 2021

Chartered Professional Accountants

SYDNEY CREDIT UNION LIMITED

Summary Financial Statements

Year ended December 31, 2020

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SYDNEY CREDIT UNION LIMITED

Statement of Financial Position

December 31, 2020, with comparative figures for 2019

	2020	2019
ASSETS		
Cash and cash equivalents	\$ 37,834,839	\$ 9,497,165
Investments and deposits	28,256,947	22,466,628
Loans to members	179,801,557	178,528,043
Income taxes receivable	–	114,297
Other assets	842,122	764,968
Property, buildings and equipment	3,294,568	3,290,719
	\$ 250,030,033	\$ 214,661,820
LIABILITIES		
Liabilities to members		
Deposits	\$ 225,116,847	\$ 191,847,275
Accrued interest on deposits	706,400	745,744
Accrued patronage rebate	287,874	210,003
	226,111,121	192,803,022
Liabilities to non-members		
Accounts payable and accrued liabilities	1,023,418	733,704
Deferred income tax liability	65,000	40,600
Income taxes payable	261,761	–
	1,350,179	774,304
	227,461,300	193,577,326
MEMBERS' EQUITY		
Equity shares	84,850	86,560
Retained earnings	21,160,338	19,674,389
Contributed surplus	1,323,545	1,323,545
Accumulated other comprehensive income	–	–
	22,568,733	21,084,494
	\$ 250,030,033	\$ 214,661,820

SYDNEY CREDIT UNION LIMITED

Statement of Comprehensive Income

Year ended December 31, 2020, with comparative figures for 2019

	2020	2019
INCOME		
Interest on loans	\$ 7,555,082	\$ 7,787,771
Investment income	554,551	580,593
	<u>8,109,633</u>	<u>8,368,364</u>
INTEREST EXPENSE		
Interest on members' deposits	1,740,926	1,912,723
Loan interest and referral fees	106,744	171,813
	<u>1,847,670</u>	<u>2,084,536</u>
Financial margin	6,261,963	6,283,828
Other income	2,080,961	2,061,431
	<u>8,342,924</u>	<u>8,345,259</u>
EXPENSES		
Personnel	3,105,505	3,278,166
Members' security (schedule)	203,890	207,483
General business (schedule)	2,490,712	2,558,327
Occupancy (schedule)	407,618	379,141
Provision for loan losses	(2,366)	622,428
Depreciation	158,479	177,957
	<u>6,363,838</u>	<u>7,223,502</u>
Income before income taxes	1,979,086	1,121,757
Income taxes		
Current	468,737	206,967
Deferred	24,400	48,600
	<u>493,137</u>	<u>255,567</u>
NET INCOME	1,485,949	866,190
OTHER COMPREHENSIVE INCOME	—	—
COMPREHENSIVE INCOME	<u>\$ 1,485,949</u>	<u>\$ 866,190</u>

SYDNEY CREDIT UNION LIMITED

Statement of Changes in Members' Equity

Year ended December 31, 2020, with comparative figures for 2019

	Equity shares	Retained earnings	Contributed surplus	Accumulated other comprehensive income	Total
BALANCE, DECEMBER 31, 2018	\$ 88,130	\$ 18,808,199	\$ 1,323,545	\$ –	\$ 20,219,874
Comprehensive income	–	866,190	–	–	866,190
Shares issued	4,825	–	–	–	4,825
Shares redeemed	(6,395)	–	–	–	(6,395)
BALANCE, DECEMBER 31, 2019	86,560	19,674,389	1,323,545	–	21,084,494
Comprehensive income	–	1,485,949	–	–	1,485,949
Shares issued	3,840	–	–	–	3,840
Shares redeemed	(5,550)	–	–	–	(5,550)
BALANCE, DECEMBER 31, 2020	\$ 84,850	\$ 21,160,338	\$ 1,323,545	\$ –	\$ 22,568,733

SYDNEY CREDIT UNION LIMITED

Statement of Cash Flows

Year ended December 31, 2020, with comparative figures for 2019

	2020	2019
CASH FLOWS FROM OPERATIONS		
Net income	\$ 1,485,949	\$ 866,190
Items not involving cash		
Depreciation	158,479	177,957
Deferred income taxes	24,400	48,600
Loss on disposal of capital assets	-	502
Change in non-cash operating working capital		
Increase in loans to members	(1,273,514)	(600,840)
Decrease (increase) in income taxes receivable	114,297	(114,297)
Increase in other assets	(77,154)	(242,180)
Increase in deposits	33,269,572	13,871,581
Increase (decrease) in accrued interest on deposits	(39,344)	334,533
Increase (decrease) in accrued patronage rebate	77,871	(50,354)
Increase (decrease) in accounts payable and accrued liabilities	289,714	(53,273)
Increase (decrease) in income taxes payable	261,761	(202,013)
	34,292,031	14,036,406
CASH FLOWS FROM FINANCING ACTIVITIES		
Decrease equity shares, net	(1,710)	(1,570)
CASH FLOWS FROM INVESTMENT ACTIVITIES		
Increase in investments and deposits	(5,790,319)	(3,297,347)
Purchase of property, buildings and equipment	(162,328)	(135,950)
	(5,952,647)	(3,433,297)
INCREASE IN CASH AND CASH EQUIVALENTS	28,337,674	10,601,539
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	9,497,165	(1,104,374)
CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 37,834,839	\$ 9,497,165
Supplemental cash flow information		
Cash paid during the year for		
Interest on members' deposits	\$ 1,766,297	\$ 1,568,505
Income taxes	92,679	523,277
Cash received during the year for		
Dividends and interest on investments	559,853	571,781
Interest on loans to members	7,510,509	7,838,800

SYDNEY CREDIT UNION LIMITED

Schedule of Expenses

Year ended December 31, 2020, with comparative figures for 2019

	2020	2019
MEMBERS' SECURITY		
Deposit insurance	\$ 158,634	\$ 166,565
Bonding insurance	45,256	40,918
	\$ 203,890	\$ 207,483
GENERAL BUSINESS		
Service fees and charges	\$ 1,050,162	\$ 1,087,543
Data processing	365,827	324,449
Miscellaneous	278,657	253,214
Central assessment and dues	249,684	230,569
Advertising and promotion	242,112	272,319
Service contracts and maintenance	67,322	59,268
Office and stationery	51,207	65,553
Postage	48,970	55,936
Professional fees	45,555	40,655
Telephone	39,417	42,368
Educational	33,395	108,755
Scholarships	10,000	9,900
Administrative fees - RRSP	8,404	7,798
	\$ 2,490,712	\$ 2,558,327
OCCUPANCY		
Municipal taxes	\$ 123,601	\$ 122,055
Janitorial and cleaning supplies	94,967	74,234
Repairs and maintenance	84,221	74,296
Heat, lights and water	65,072	75,573
Insurance	39,757	32,983
	\$ 407,618	\$ 379,141

Truly Local Banking



SYDNEY BRANCH

95 Townsend Street
PO Box 1386
Sydney, NS B1P 5C9
Phone: 902-562-5593
Fax: 902-539-8448

SYDNEY RIVER BRANCH

1280 Kings Road
Sydney River, NS B1S 1E2
Phone: 902-539-1684
Fax: 902-567-1155

WHITNEY BRANCH

924 Victoria Road
Sydney, NS B1N 1K4
Phone: 902-564-6478
Fax: 902-567-3938

sydneycreditunion.com

