



News Release
September 4, 2013

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For Release

**WINDSOR FAMILY CREDIT UNION (WFCU) CELEBRATES OFFICIAL RIBBON CUTTING
FOR NEW TOWN OF AMHERSTBURG RETAIL LOCATION
AND ANNOUNCES COMMUNITY INITIATIVES**

WINDSOR, ON – Today, Windsor Family Credit Union (WFCU) celebrated the opening of their newest retail location. This location is the seventh for the credit union and marks WFCU's debut in the town of Amherstburg. Joining the WFCU staff and management team were a number of distinguished guests including Amherstburg Mayor Wayne Hurst, Deputy Mayor Ron Sutherland, members of Town Council as well as Taras Natyshak, M.P.P., Essex. Also in attendance were representatives from Rosati Construction and Architectural Design Associates Inc.



The Amherstburg retail location, which opened its doors in July, offers the same great products and services available at all of WFCU's retail locations including the personalized

conveniences of a live drive-up teller, full service ATM and private in-office service for anyone visiting the retail location. Personal, Commercial (including agricultural), Institutional and Organization members will continue to have access to a complete line of financial, investment, insurance and trust services.

In his remarks Martin J. (Marty) Komsa, WFCU President and Chief Executive Officer, indicated, “It gives me great pleasure to be standing here today, in the town of Amherstburg, celebrating our [WFCU’s] seventh retail location. As a local financial institution, it is rewarding to know that each time a new WFCU retail location opens its doors, our commitment to providing convenient access to the best and broadest range of financial products and services to our members continues. We are confident that our expansion into Amherstburg will service the financial needs of the region and continue to assist in making our communities the best place to live and work.”

WFCU’s commitment extends beyond the services of its retail location through its community investment relationships and today announced a number of contributions to be made throughout the Amherstburg community.

WFCU has already aligned themselves with a number of worthwhile initiatives including the Amherstburg Canada Day Ice Cream Festival, the Amherstburg Coastal Trails Sails to See Festival and the upcoming Shores of Erie International Wine Festival.

The credit union announced their support of the Essex Region Conservation Foundation’s (ERCF) Trail On campaign. Trail On connects the entire population of Windsor-Essex through green spaces and trails, providing economic benefits leading to a healthier, more active community. WFCU’s donation will assist with the expansion of the Essex-Amherstburg portion of the trail. The credit union also announced plans to launch the WFCU Amherstburg Youth Scholarship Program. The Scholarship Program will focus on demonstrated commitment to community involvement and leadership within the community. Contributing to the development of the business community, WFCU is an active member and sponsor of the Amherstburg Chamber of Commerce.

“WFCU is excited to expand our scope of business into Amherstburg and are committed to being an involved member of the community,” noted Komsa.

To learn more about WFCU visit www.wfcu.ca or visit their newest retail location at 322 Sandwich Street South, Amherstburg, ON.

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Attached: About Windsor Family Credit Union
About Architectural Design Associates Inc., Architect (ADA)
About Decade Group Inc.
About Rosati Construction Inc.

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About Windsor Family Credit Union (WFCU)

WFCU has long been recognized as one of the leading, progressive financial organizations in the City of Windsor and Essex County. Serving Windsor and surrounding communities for over 70 years, WFCU began in 1941 with assets of less than \$10,000 and now has \$1.5 billion in Managed Assets and Member Service Totals of \$2.2 billion. WFCU is the seventh largest in Ontario operating seven (7) retail locations and serving 32,000 members including 29,000 Personal members in 15,400 households, 1,600 Businesses and 1,300 Organizations. WFCU membership is open to anyone who lives and/or works in Ontario.

The credit union having roots in the community is dedicated to offering the products and services that will enable members to conveniently handle all their financial business with WFCU. WFCU's Financial, Investment, Insurance and Trust product and service offerings are tailored to each member segment. Accessing the credit union and conducting everyday financial transactions is a priority for WFCU, providing a number of access channels to members including its above noted retail locations, live and automated telephone banking, online and mobile banking, MasterCard® credit card and merchant services, secure pre-authorized debit and credit services and 24 hour account access using a WFCU Member Card at ATMs and retailers.

Over the last 20 years WFCU has enhanced the financial strength of the credit union. Regulatory Capital remains strong at \$73.3 million and represents 7.07% of total assets and 12.31% of risk weighted assets. These ratios are substantially above regulatory standards of 4.0% and 8.0% respectively. The Deposit Insurance Corporation of Ontario (DICO) is the provincial deposit insurer equivalent to the federal Canada Deposit Insurance Corporation. WFCU's financial and operational strength is a result of planned initiatives developed in order to ensure that it strives to be the best.

WFCU is a loyal and active member of Central 1, the credit union's banker, trade association, and a financial cooperative. Central 1's role is to serve as central financial facility, liquidity manager, payments processor and trade association for the provincial credit union systems of British Columbia and Ontario. It provides leadership, advocacy, technology, and a range of support services in fulfilment of these key functions. Central 1 holds \$14.2 billion in assets.

Committed to the communities it serves, WFCU is proud to display the Imagine Caring Company logo and is one of only 100 companies in Canada to do so. Every year hundreds of local community organizations experience first-hand the benefits of several elements of WFCU's overall Community Investment Program, such as The Community 1 Free Chequing Account, Community Rooms, Scholarships, Donations, Sponsorships, Multi-Year Capital Giving and the Community Donations Fund.

WFCU stresses the importance of quality by maintaining an internal 5 Star Quality Program. Ranked in the Top 25 Small and Medium employers in Canada, WFCU values its staff and their on-going contributions. Reflective of offering a progressive work environment and culture supported by a strong focus on its employees and goals, WFCU has been repeatedly recognized as a Best Small and Medium Sized Employer and received multi-year ranking as one of the Best Workplaces in Canada.

WFCU's solid attributes of financial strength; innovation; local ownership; quality products and service; community mindedness; and strong human resource management, have resulted in the on-going success of the organization. WFCU is proud to serve the Windsor and Essex County community and to be a leading financial services provider.

Financials as at May 2013

About Architectural Design Associates Inc., Architect (ADA)

At the core of ADA is the partnership of the principals Stephen Berrill OAA and Jerry Kavanaugh. ADA was initially formed in 1991 by Jerry Kavanaugh and Emmanuel Vichos. The company started as a core group working in and around the Windsor and Essex county area doing a wide variety of small to mid-scale projects. As the company grew the firm gradually employed additional personnel and expanded its client base. Mr. Berrill had worked for ADA as an employee up to 2006, when he joined Mr. Kavanaugh in partnership, which allowed original member Mr. Vichos to retire. Since that time, the company has continued to grow and employs a diverse group of employees with varied backgrounds and dynamic skill sets.

Architectural Design Associates Inc., Architect maintains a work force of eight people, the firm is comprised of a very capable and enthusiastic mix of registered and non-registered design professionals. We further rely on a larger group of allied professionals for additional consultant services as, each complementing the team to best service our client's needs.

The firm primarily works with a broad base of private clients. In most instances a solid relationship based on years of continual service, we emphasize the need to work closely with our clients in every phase of the project. We are performance driven and have demonstrated a track record of delivering our services promptly, while giving the highest consideration to the clients' needs. It is our belief that these standards are the very reason many of our clients are repeat customers and that new clients are quite often referrals from the aforementioned.

ADA offers its clients a full range of architectural services including land and space planning, architectural design, interior design and construction evaluation. Our primary focus is commercial retail, commercial office, professional medical facilities, hospitality and themed entertainment designs. Having been responsible for several of the area's most popular restaurants, lounges and entertainment venues, we credit the success of these projects to our intimate understanding of customer needs.

To learn more about ADA, please visit www.ada-architect.ca.

About Decade Group Inc.

Decade Group Inc. is an award winning real estate development company with over 70 years of experience. Decade is a highly respected development company, with a reputation for building first class product.

It has successfully developed raw land ranging from 1 acre to over 300 acres, residential subdivisions, commercial parks, mixed use retail and commercial real estate, hotels and self-storage. Decade, with offices in both London and Toronto, is presently focused on development opportunities and joint ventures in the Ontario market.

To learn more about Decade Group Inc., please visit www.decadegroup.ca.

About Rosati Construction Inc.

Rosati Construction Inc. is a local, family-owned business, established in 1969, that has become one of the largest design build contractor/developers in Southwestern Ontario. In Essex County alone, Rosati group has built over 8.1 million square feet of Commercial, Industrial facilities, Institutional projects.

Rosati's Key core services include Design-Build, General Contracting, Construction Management, Machine Foundations and Land Development.

Rosati was honored to be selected as the design-build contractor for the complete Site Work package including demolition activities and coordination all of the Municipal processes for the Decade Group on this project.

Rosati is also proud to have been successful in being awarded the Building Construction via an invited Tender process and we look forward to constructing a best-in-class facility for the WFCU and their team of Building Consultants.

To learn more about Rosati Construction Inc., please visit www.rosatigroup.com.