

Document:	Annual Information Return
Section:	Auditor's Report
Charter Number:	
Institution Name:	
Financial Year End:	
Report Date:	

To: Deposit Insurance Corporation of Ontario

At the request of the Credit Union and in accordance with Section 226 of the Credit Unions and Caisses Populaires Act, we have read the Annual Information Return ("Financial Return"), consisting of the sections listed in "Schedule A" prepared by management of the Credit Union under date of _____ and in connection therewith, we performed the following procedures:

1. Compared the amounts recorded in all cells of the Financial Return for the period ended _____, except for the sections or sub-sections listed in "Schedule B", to the Credit Union's accounting records or management prepared account analyses and schedules derived from the Credit Union's accounting records and found no differences.
2. Compared the amounts recorded in all cells of the Financial Return for the period ended _____ except for the sections or sub-sections listed in "Schedule B", to either the amounts reported in the Credit Union's financial statements for the year ended _____ or to the amounts derived from the calculations performed on Credit Union's financial statements for the year ended _____ and found no differences.
3. Checked the mathematical accuracy of the Financial Return for the period ended _____ and found no differences.
4. Compared the amount in all cells of the sections or sub-sections listed in "Schedule B" of the Financial Return for the period ended _____ to a schedule prepared by management and found no differences.

Our audit of the Credit Union's financial statements for the year ended _____ was not directed towards the determination of financial information reported in the Financial Return. We have not performed an audit of and accordingly do not express an opinion on any amounts reported in the Financial Return.

It is understood that this report is to be used solely by management of the Credit Union, the Financial Services Commission of Ontario and the Deposit Insurance Corporation of Ontario in fulfilling their obligations under Sections 225 and 226 of the Credit Unions and Caisses Populaires Act, and is not to be referred to, distributed or used for any other purpose.

City/Town: _____
 on Date: _____
 Signed: _____
 AUDITOR

Schedule A	Schedule B
<ul style="list-style-type: none"> • Cash and Investments • Other Assets • Liquidity • Loans • Deposits • Borrowings and Other Liabilities • Members' Equity • Income • Expenses • Net income • Retained Earnings • Off-balance Sheet Activity • Financial Ratios and Risk Indicators 	<ul style="list-style-type: none"> • Other Investments • Liquidity Ratios • Financial Ratios and Risk Indicators • Organizational Information • Industry Profile • Certificate of Insured Deposits <p>Class 2 Institutions Only:</p> <ul style="list-style-type: none"> • Large Loan Exposures • Syndicated Loans • Risk Weighted Loans • Risk Ratings – Commercial & Agricultural Loans • Loans by NAICS Category • Broker Deposits • BIS Ratio



Ontario

Deposit Insurance
Corporation of Ontario

Société ontarienne
d'assurance-dépôts

Document:	Annual Information Return
Section:	Certificate of Insured Deposits
Charter:	
Institution Name:	

Note: Refer to DICO By-law #3 for definitions of deposits	
Total deposits reported in field E09	G01 ▶
DEDUCT THE FOLLOWING UNINSURED AMOUNTS	
Foreign currency deposits (Canadian equivalent) Note: Only Canadian currency deposits are insured	
Number of accounts	◀ G02 ◀ G03
Uninsured trust account deposits Trust accounts that have the same combinations of participants are treated as one account and are insured up to a combined maximum of \$100,000. Trust accounts with different combinations of participants are treated as separate accounts and are each insured up to \$100,000	
Number of accounts	◀ G04 ◀ G05
Uninsured joint account deposits Two or more joint accounts owned by the same combination of members are treated as one account and insured up to a combined maximum of \$100,000	
Number of accounts	◀ G06 ◀ G07
Other uninsured account deposits All other accounts for individual members are insured up to a combined maximum of \$100,000	
Number of accounts	◀ G08 ◀ G09
Total uninsured deposits	G10 ▶

Total insured deposits	G11 ▶
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We, the Chair of the Board of Directors and the CEO/General Manager/Manager of the credit union hereby:

(a) certify that the information contained in this Certificate of Insured Deposits is correct; and

(b) confirm that the credit union has satisfactory internal procedures in place and has taken all reasonable steps to ensure the accuracy of representations made herein regarding deposits insured by DICO as of the above noted date.

Approved by: Name
 (Please print name of Chair)

Chair's signature

Date

Prepared by: Name
 (Please print)

Signature
 (CEO / General Manager / Manager)
 (Please circle appropriate title)

Date



Ontario

Deposit Insurance
Corporation of Ontario

Société ontarienne
d'assurance-dépôts

Document:	Annual Information Return
Section:	Certificates of Representation
Charter:	
Institution Name:	

Certificates of Representation

Complete and return one copy to:

Insurance & Risk Management
Deposit Insurance Corporation of Ontario
4711 Yonge Street, Suite 700, Toronto, Ontario, M2N 6K8
FAX: (416) 325-9439

Directors, Officers and Committee Certificate

We hereby certify that the individuals listed on the Contacts page in the secure area of DICO's website have been notified of the filing of information with respect to their addresses and telephone numbers. The individuals have also been notified of the aforementioned legal authority for the collection, the principal purposes for which the personal information is intended to be used and the title, business address and business telephone number of the public official who can answer the individuals questions about the collection.

Signed at _____ Chair _____
this ____ day of, _____, _____ CEO / GM / Manager _____

Certificate of Compliance

We hereby certify and say that the information contained herein is true and correct to the best of our knowledge and belief. We further believe that the business of the Credit Union has been conducted in accordance with the Credit Unions and Caisses Populaires Act, 1994, the Regulations and the Guidelines and the Credit Union's articles of incorporation and by-laws.

Signed at _____ Chair _____
this ____ day of, _____, _____ CEO / GM / Manager _____

Audit Committee Certificate

We have discussed with the auditor the audit findings and have received all the information and explanations that we have required. We have read Section 27 of Ontario Regulation 237/09 made under the Credit Unions and Caisses Populaires Act, 1994 and have carried out all of the duties required of us under this Act and its prescribed regulations.

Signed at _____ Chair (Audit Committee) _____
this ____ day of, _____, _____ CEO / GM / Manager _____