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WINDSOR FAMILY CREDIT UNION ANNOUNCES NEW RETAIL LOCATION IN DOWNTOWN WINDSOR

Located at 300 Ouellette Avenue in the Newly Renovated Palace Theatre Building

WINDSOR, ON – Windsor Family Credit Union (WFCU) is pleased to announce that plans are now underway to open its ninth retail location. It will be located in downtown Windsor at the corner of Ouellette Avenue and University Avenue East in the newly renovated Palace Theatre Building that is also the new home of The Windsor Star.

WFCU will complete a full design and implementation process with the Mady Development Corporation in order to move toward a spring 2014 opening.

"We are so pleased that our downtown location will be situated at the corner of Ouellette Avenue and University Avenue East, one of the highest profile intersections in the City of Windsor. Downtown has always been part of our retail expansion plan and we are so pleased that WFCU has this opportunity to be part of this amazing newly renovated space," says Marty Komsa, WFCU President and Chief Executive Officer. "David Mady and the Mady Development Corporation have done a remarkable job with this renovation that adds to the transformation of our downtown."

WFCU is proud to follow the lead of The Windsor Star which decided to be the main tenant in the fabulous facility. The Windsor Star and the Mady Development Corporation have created a hub for activity that presently exists in downtown and for activity that is increasing as a result of the revitalization commitments already made by the University of Windsor, St. Clair College and the City of Windsor.

WFCU believes in the communities it serves. This announcement of the newest retail location clearly demonstrates Windsor Family Credit Union's support of the vision for revitalization in downtown Windsor. WFCU hopes that others will support this movement to provide services to those living, working, visiting and attending school in downtown Windsor.

Several years ago, WFCU introduced, a retail service environment not found at most other financial institutions. Upon entering the retail location members are welcomed by a greeter and invited into an office setting to meet with a WFCU Staff Member to conduct financial business.

The downtown WFCU retail location will offer Personal, Commercial, Institutional and Organization members the same great products and service offerings available at all of WFCU's retail locations. Products and services include:

- Financial Services including:
 - Family of FREE chequing accounts for personal, business and non-profit organizations
 - High interest savings account
 - Tax Free Savings Account
 - Competitive rates on personal loans, lines of credit and mortgages
 - Cashback mortgages
 - On-line loan and mortgage applications
 - Access to live and automated telephone, online and mobile banking, ATMs around the world
- Investment Services including:
 - Guaranteed Investment Certificates, registered and non-registered
 - Services through WFCU Wealth Management
- Insurance Services
 - Life, home, auto and more
- Trust Services
 - Custom solutions for Living Trusts, Joint Partner Trusts, as well as assistance with estate administration

WFCU continues to investigate new access methods for its members and recently expanded its offering of mobile services. However, WFCU continues its commitment to offer its members an environment to meet face to face with their financial services provider through its retail locations. With its membership continuing to grow WFCU will have three retail locations opening in the next 18 months. WFCU will have new retail locations in the Town of Amherstburg, scheduled to open June 2013, on the campus of the University of Windsor, scheduled to open in the winter of 2014, and the downtown Windsor location, scheduled to open spring 2014.

WFCU is recognized as one of the leading, progressive, financial organizations in the City of Windsor and Essex County. This will be the credit union's 9th retail location. For more information on WFCU visit wfcu.ca.

For more information please contact:

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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 six (6) retail locations and serving 32,000 members including 29,000 Personal members in 15,200 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 \$69.9 million and represents 7.62% of total assets and 13.12% of risk weighted assets. These ratios are substantially above regulatory standards of 4% and 8% 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. Feb -13