

Regarding: **Communication From Halina Marszalek McGregor, CEO** Subject:
Subject: Collective Agreement Ratified

Members of CAW Canada local 252 on November 17, 2009 ratified a labour contract with St. Stanislaus-St. Casimir's Polish Parishes Credit Union. Ninety-nine percent of the votes cast were in favour of the new contract.

We are pleased to have reached an agreement with the union that acknowledges the changing realities of the financial services industry.

We will continue with our long-term strategies of providing financial products and services that meet the needs of our members and community.

Thank you for your support.

Yours Truly,

Halina Marszalek McGregor
Chief Executive Officer