

THE FRONT LINE



AWARD-WINNING SKID ROW CEO TO SHARE STORY AT FIRSTONTARIO AGM

It was 1989. Joe Roberts was not in a good place. He was homeless and he was addicted to drugs. He vowed that if he ever made it out of his predicament – he would pay it forward.

He delivered on his promise and today Joe is an award-winning motivational speaker, former CEO and real life rags-to-riches success story. As this year's special guest speaker at our AGM on April 17, Joe will share his insight into the attitude and philosophy that changed his life.

His personal story echoes FirstOntario's mission and values. As a co-operative financial institution, we care about improving the lives of our Members and our communities. It's about doing the right things and helping each other.

His accomplishments are many. This recipient of The Ontario Premier's Award for Business was named one of "10 Canadians who make a difference" by MacLean's Magazine. He won the

to Come Back Award and he was recognized by the Senate of Canada. He's behind The Push for Change Foundation, advocating for youth homelessness prevention. He walked 9,064 kilometres across Canada to raise money for the same initiative. All FirstOntario Members are welcome to join us at Carmen's Banquet Centre, 1520 Stone Church Road East in Hamilton. Registration is at 6:15 p.m., meeting starts at 7 p.m.! We look forward to seeing you there.



A NOTE FROM OUR CHAIR



I would like to welcome you to the first edition of our newly revamped newsletter. You'll notice we have changed the layout and the name as well. "The Front Line" is your newsletter, where we share with you our latest success stories and current Member news. We'll also be covering what FirstOntario is doing in our communities, new products and services and information for your financial health. Our newsletter comes out quarterly in January, April, July and October. You can find our newsletter in your quarterly statements and online as well.

As I write this, there are couple of things I am finding hard to believe. First of all, that it's already April and secondly, that the Annual General Meeting (AGM) is right around the corner. I would like to officially invite all Members to our 19th AGM. I am sure you will enjoy taking photos with players from the Hamilton Tiger Cats and hearing from our special guest speaker, Joe Roberts, also known as the Skid Row CEO. We will also announce your new Board of Directors at this AGM and share our financial updates and success stories.

Don't forget to check out our Annual Report which outlines all our financials for 2018. This report is now online at FirstOntario.com. Printed copies will also be available at our AGM.

Finally, I would like to sincerely thank you for the privilege of being your Board Chair for the past year. Your new Board Chair for 2019 will be announced shortly after the AGM and I'm sure he or she will be looking forward to addressing you in future newsletters. I wish you every success for 2019 and thank you for the tremendous support and trust you have shown for your credit union.

CAREY SMITH
Chair, Board of Directors

CALLING ALL NIAGARA BUSINESSES

Does your business need a certain something to help you take it to the next level? Maybe you need help with research, development, branding, advertising, legal or financial services? Or maybe you just need cash. The time is now Niagara! With \$100,000 worth of prizes, including \$20,000 in cash and \$80,000 in top level services, FirstOntario's 1Awards are here to help Niagara businesses reach higher and grow faster. The deadline to apply is May 3, 2019!



WE ♥ OUR BLUE WAVE VOLUNTEERS

In honour of National Volunteer Week, April 7 to 13, we'd like to say thank you to all of the volunteers out there, including our Blue Wave team, for all that they do! Not only did the Blue Wave employee volunteer team give 2,000 hours in 2018, but they also attended more than 100 events including student nutrition programs before their work day even begins. Did you know the Blue Wave program is almost a decade old? What started with 10 volunteers now includes almost 300!



UPCOMING HOLIDAY CLOSURES

Don't forget our branches, Member Solutions Centre and Personal Assisted Teller (PAT) machines will be closed on the following days.

Easter **Friday, April 19 & Saturday, April 20**

Victoria Day **Saturday, May 18 & Monday, May 20**

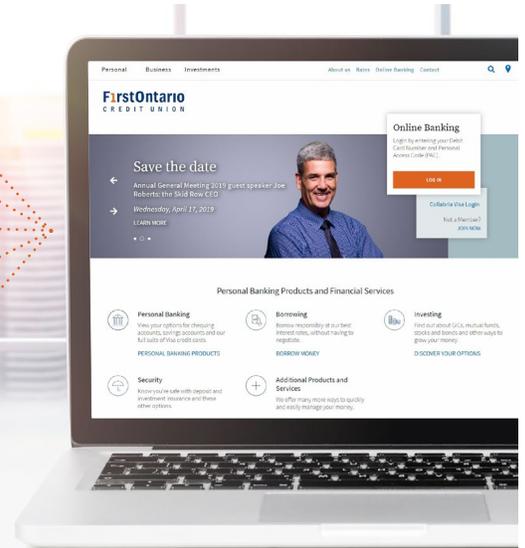
Canada Day **Saturday, June 29 & Monday, July 1**

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FIVE REASONS TO CHECK OUT OUR NEW WEBSITE

-  A new sleek appeal with a modern feel. No clutter.
-  Easy navigation to find what you are looking for. We like simple.
-  A one-stop-shop to bank and browse. We've got a lot to offer.
-  Get to know our community partners and how we strive to make a difference.
-  There's more in store. Stay tuned for expanded business, wealth and support sections.

Visit FirstOntario.com



Unpack the possibilities

Check out the ways FirstOntario supports leadership camp opportunities and education awards valued at \$1000 each! There are six awards up for grabs and three camp spots to fill. Applications are now open but be sure to get yours in before the deadlines. Visit FirstOntario.com/yourfuture for all of the details.



*With rates this good,
everybody's smiling.*



1.50% U.S. DOLLAR SAVINGS ACCOUNT

FirstOntario.com/ussavings

FOREIGN EXCHANGE: WE CAN HELP

The last thing you want to worry about before you leave for a well-deserved vacation is changing over your money, inflated exchange rates and international ATM fees. As a FirstOntario Member, you can arrange to get the cash you need for wherever it is you are heading. We offer more than 50 different currencies – all you need to do is pre-order in advance of your departure date and we'll make sure it's ready for you to pick up at any one of our branches before you leave.

This is just another great service that is available to our Members. Visit your branch for more details. Don't forget to check out our foreign exchange calculator at FirstOntario.com.



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BE ON ALERT: FRAUD AWARENESS SHOULD BE TOP OF MIND ALL THE TIME

The spotlight tends to shine on scams during Fraud Awareness Month in March, but fraud should be something we think about regularly. Dave Schurman, FirstOntario’s Chief Risk Officer explains that legitimate companies will not make an urgent request to verify your personal information, so be cautious. Do not click on any email attachments or links unless you are certain they are from a trustworthy source and if the deal seems too good to be true, it probably is. Remember, FirstOntario will never email you asking for your personal banking information.

“The best advice is to be able to recognize a scam before you become a victim,” says Schurman.

According to the Canadian Anti-Fraud Centre, Canadians lost approximately \$97 million to fraud in 2018 and its estimated only five per cent gets reported.

The Better Business Bureau recently released its annual Top 10 list of scams for 2018. Here’s a snapshot so you have an idea about what’s happening and what to look out for. Scams change often and new ones pop up all of the time, but the best way to protect yourself is to stay informed.

“Fraud Prevention Month should be a reminder that we need to be thinking about fraud every day and ensure we take good care not to be victims, as most fraud can be avoided,” said Schurman.

If you’re ever in doubt, call the company in question directly before committing to anything. You can also contact the Canadian Anti-Fraud Centre online or by calling 1-888-495-8501 if you think you may have been a victim of fraud.



Online purchase scams:
More than \$3.5 million lost



Phishing: Losses unknown



Advance fee loans:
Almost \$1 million lost



Home Improvement scams:
Losses unknown



Romance scams
through online dating: More than \$22 million lost



Income Tax Extortion scams:
More than \$6 million lost



Employment scams: More than \$4.5 million lost



Subscription scams: Losses unknown



Tech Support scams:
Almost \$1 million lost



Bank investigator scams: More than \$2 million lost

