

WEALTH HEALTH. HOW DO YOU LIKE TO MANAGE YOUR INVESTMENTS?

Managing wealth is an ongoing process. Circumstances change, markets go through cycles, and your priorities may shift with other life events. Take a look at some of the different ways you can manage your investments at FirstOntario Credit Union. What's your preferred approach? Call us anytime at 1-800-616-8878 x 1700 or visit [FirstOntario.com/Investments](https://www.firstontario.com/Investments).



FirstOntario INVESTMENTS

INVESTMENT ADVISORS: Perhaps you're looking for someone to work with. For a fresh perspective, FirstOntario advisors will give you the best independent, professional advice that's built around you. An advisor works with you to develop a personalized strategy complete with recommendations that align with your unique goals.



If you prefer to self-manage your investments, [Qtrade Investor](https://www.qtrade.com) empowers you to reach your investment goals. You can easily access your account from your smartphone or tablet and take advantage of in-depth research and powerful tools to help you set goals, find and evaluate investing ideas and review your portfolio.



Digital advice, or robo-advice, from [VirtualWealth](https://www.virtualwealth.com) is a smart, easy and low cost way to invest and reach your financial goals. Your money will be invested in a well-diversified portfolio of exchange-traded funds (ETFs) and professionally managed, continuously monitored and automatically rebalanced, so you don't have to.

THE FRONT LINE



1AWARDS PROGRAM CONTINUES TO SHINE A LIGHT ON LOCAL BUSINESSES

Local businesses continue to impress as this year's 1Awards competition wraps up for another season. Representing Hamilton and Halton, [QReserve](#), [Dolled Up Desserts](#) and [Amanda Steene Cosmetics](#) shared \$150,000 in cash and professional in-kind services while [Clowes & Co](#), [Moyaa Shea Products](#) and [Pippa and Peach](#) made up this year's Niagara winners, splitting \$100,000 in prizes.

The judges were introduced to a wide array of candidates who upped the ante when it came to stating their business case, making

the level of difficulty in determining the winners a big challenge. Once again, they were treated to an exceptional line up of finalists, who all delivered well thought-out and engaging pitches.

"We met some passionate business owners who all have great ideas, who are determined to succeed, who are experts at what they do and who care about the communities they live in," said Joanne Battaglia, FirstOntario's

VP of Marketing, Communications and Community Partnerships. In its eighth year in Hamilton, and fourth in Niagara, the 1Awards competition is an important way that FirstOntario encourages local business development. Since the program's inception, FirstOntario and its 1Awards partners have invested more than \$1.3 million into Hamilton, Halton and Niagara's small business landscape. For more details visit [FirstOntario.com/1Awards](https://www.firstontario.com/1Awards).



A NOTE FROM OUR CHAIR



Welcome to the summer edition of FirstOntario's Front Line newsletter. This past April, we had a very successful 19th Annual General Meeting (AGM). During the meeting, we highlighted some of our financial and community achievements. We were also very fortunate to have Luke Tasker and Mike Filer from the Hamilton Tiger Cats join us to sign autographs and take some pictures with Members. The evening ended on a high note with our guest speaker, Joe Roberts, aka the Skid Row CEO. Joe's story of making his way out of homelessness to achieving success in both his personal and professional life was truly inspiring and Members were very moved by his powerful words.

During the meeting we also had the opportunity to introduce our new Board Directors to the membership. Congratulations go to reappointed Directors, Dianne MacLean, Peter Pennacchietti and Stu Walker. We also welcomed back Rick Sroka who was on the Board previously and Peter Mokrycke who is brand new to the Board. Rick is a Chartered Professional Accountant from Brantford and Peter M. hails from Hamilton and is an entrepreneur.

While on the topic of Directors, it is important to note that we have no Directors with terms expiring this year, so no election will be required. Our next election will begin with the Director nomination period in November 2020.

Finally, I would like to formally congratulate the successful recipients of this year's FirstOntario 1Awards. Each year, winners of our 1Awards competition share thousands of dollars in cash and services that are tailored to their needs to support them as they continue to grow. This annual awards competition is FirstOntario's way of supporting our local small businesses in the communities we serve.

As always, I'd like to hear from you, owner to owner - about anything; where we did well, where we stumbled, or just to say hello... please feel free to email me at Chair@FirstOntario.com.

CAREY SMITH
Chair, Board of Directors

FIRSTONTARIO WELCOMES FORGE

Welcome to the family! FirstOntario is proud to be the official financial institution of [Hamilton's Forge Football Club](#). Check out these perks for Members! You get 10% off merchandise, express entry at Gate 2 on game day and access to exclusive contests and prizes. Just show your FirstOntario card!



FIRST-EVER COMMUNITY FIRST DAY

Our inaugural Community First Day took place in support of Community Care of St. Catharines and Thorold. This was an opportunity for Blue Wave volunteers to support a local group outside of a traditional event or fundraiser. Thanks to everyone who volunteered their time to join in the fun and paint their hearts out!



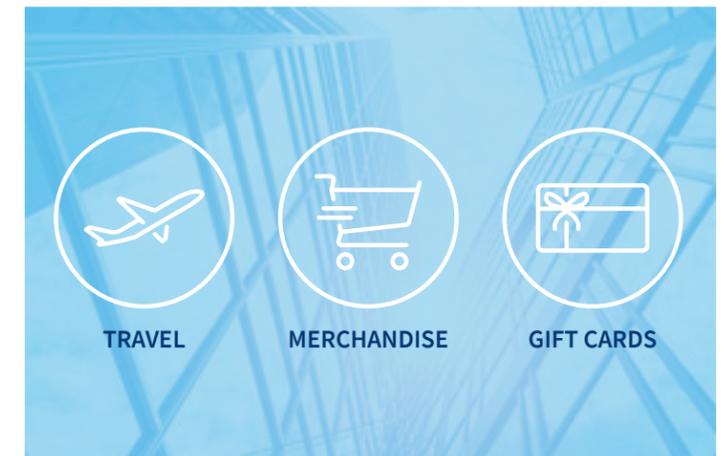
UPCOMING HOLIDAY CLOSURES

Don't forget our branches, Member Solutions Centre and Personal Assisted Teller (PAT) machines will be closed on the following days.
Civic Holiday **Saturday, August 3 & Monday, August 5**
Labour Day **Saturday, August 31 & September 2**

BUSINESS VISA: THE TIME IS NOW

Hey business Members—there is something for you too! If you don't have one already, now is the time to apply for your new [FirstOntario Infinite](#) or [FirstOntario No Fee Cash Back Visa business cards](#). When you get approved for one of these great business cards, you'll get 7,500 bonus points just for coming on board! Keep in mind, you can redeem points for travel, merchandise and gift cards! Visit your nearest FirstOntario branch for more details.

**This offer does not include the Low Rate Visa business card.*



Moving money made easy.

Send. Request. Autodeposit.

WEALTH FEATURE: ESTATE PLANNING OPTIONS



Did you know FirstOntario Members have free access to estate planning? Are you an Executor or Power of Attorney and need additional support? We're here to help.

Get in touch to set up a consultation or to discuss the *Executor EASE* program, offered through our partner *Concentra*. This program offers professional assistance by taking on the duties you may not be comfortable

with. It ensures you get the proper support and only pay for the help you need. For a free consultation or more information about *Executor Ease*, email TrustServices@FirstOntario.com or call 1-800-616-8878 x 1700.

Make a statement and cut the paper out.

For Members who switch to [eStatements](#) (electronic statements) only, we'll donate \$5 to the [Bruce Trail Conservancy](#). eStatements are convenient, secure, eco-friendly and free to Members. Make the change in online banking or call us at 1-800-616-8878.