

THE FRONT LINE

REGISTER NOW FOR THIS YEAR'S ANNUAL GENERAL MEETING



Save the date

ANNUAL GENERAL MEETING
Wednesday, April 21 | 7 p.m. start

Spring is in the air and so are signs of optimism and good things to come. It's also the time of year for the Annual General Meeting (AGM) to review the past year and all of FirstOntario's accomplishments. While the pandemic turned everyone's lives upside down in 2020, our credit union maintained its commitment to Members and continues to provide financial support and guidance.

All members are invited to attend the

AGM on Wednesday, April 21. Like last year, the meeting will be virtual and anyone can participate from the comfort of their own home. If you would like to attend, please register in advance by sending an email that includes your first and last name and the last three digits of your debit card number to AGM@FirstOntario.com by April 19 at 3 p.m. Business members can register by sending

their first and last name and the legal name of their business. Once you are registered, you'll receive an email with the link. The AGM starts at 7 p.m. so find a comfy spot and use the link to join the meeting. You can find more details at [FirstOntario.com](https://www.firstontario.com).

If you would like to send in any questions, you can email them in advance to AGMquestions@FirstOntario.com. We hope you can attend!

A NOTE FROM OUR CHAIR



Spring is upon us and I am pleased to inform our members that FirstOntario has been weathering these turbulent economic times extremely well. FirstOntario remains a strong and vibrant credit union and I am looking forward to sharing our progress with you at this year’s Annual General Meeting on April 21.

This year’s AGM marks my term limit on your Board of Directors. When I joined the Board in 2007, FirstOntario had 17 branches and a net income of \$2.86 million. I don’t think any of us expected that we would grow to over double that size and increase our income so significantly in such a short time. Furthermore, we have succeeded through not one but two of the worst economic crises in modern history. To serve as a Director on your Board takes a great amount of time, commitment and experience. Managing the \$5 billion in assets our members entrust us with is a responsibility not to be taken lightly and our regulator, the Financial Services Regulatory Authority of Ontario, has high performance expectations for your Board. I would like to sincerely thank my fellow Directors for their support and advice throughout the years both as a Director and Board Chair.

This year, we also have two other Directors stepping down from your Board. Irene Lowell has served as a Director for the last 13 years and has proven herself to be the heart of this Board. Irene has been a dedicated and passionate advocate for our Members over the years. As an entrepreneur in the Hamilton region, Peter Mokrycke has represented the voices of our business Members during his time on the Board. Irene and Peter’s contributions are much appreciated. I would like to personally thank them both for their efforts and wish them well.

I would also like to thank our members and wish you all continued safety and health during these difficult times. Keep well.

CAREY SMITH
Chair, Board of Directors

CEO LLOYD SMITH RAISES OVER \$11,000 FOR UNITED WAY



With affordable housing challenges always top of mind, FirstOntario’s CEO Lloyd Smith participated in the United Way fundraiser – Sleepless in our Cities – to raise awareness of people in our communities who don’t have a place to call home. In February, participants slept in their cars overnight, from 10 p.m. to 8 a.m. to focus on the importance of a safe and secure place to live. The campaign raised over \$79,000 that will support the United Way and agencies that rely on their funding to deliver services to the vulnerable. Lloyd raised \$11,270 through his participation which is enough to help to provide stable housing for two homeless people for a year. Thanks to everyone who supported this important initiative. When we work together, we can make a difference.

THE 1AWARDS ARE BACK

With the help of our community partners, the Hamilton/Halton/Brant 1Awards are back this year and they’re virtual. Good luck to everyone who applied to win and share in \$126,500 in cash and in-kind services! Visit 1Awards.ca for details.



UPCOMING HOLIDAY CLOSURES

Our branches, Member Service Centre and Personal Assisted Tellers will be closed on the following days. ATMs, online and mobile banking will be available for your convenience.



- Friday, April 2 - Good Friday
- Monday, May 24 - Victoria Day
- Thursday, July 1 - Canada Day

24-MONTH ESCALATOR GIC

Watch your rate rise and your money grow with our 24-month Escalator Guaranteed Investment Certificate (GIC). Your rate increases every eight months over a two-year term and the longer you stay, the more you will earn! Your investment can be redeemed in part or in full on each anniversary date, or up to 30 days after the anniversary. Visit FirstOntario.com/Escalator for details.

8 MONTHS
1.00%*

8 MONTHS
1.10%*

8 MONTHS
1.50%*

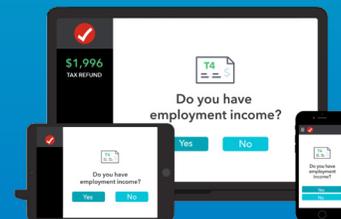
VIEW YOUR VISA BALANCE IN ONLINE BANKING

FirstOntario Visa card holders can now view their credit card balances and transactions directly through online and mobile banking! Once you've logged in, head to *Account Services, Link a Credit Card*, then select *Collabria Credit Card*. Once you link it, you'll be able to see all of your accounts in one place.



TURBO TAX DISCOUNT AVAILABLE NOW

It's tax season! Our Members get a 20% discount on Turbo Tax online tax preparation services until May 1. Look for the promotion when you log in to online banking.



ANOTHER REASON TO GO PAPERLESS

Earth Day is just a few weeks away (April 22), and in case you needed another good reason to go paperless besides helping the environment, how about a donation to the United Way? From April 19 to June 30, we'll donate \$5 for every person who registers for online banking and we'll give another \$5 for anyone who signs up for eStatements. These donations will help the United Way in their efforts to support homelessness in all of our communities.

HAVE YOU CHECKED YOUR MESSAGES LATELY?

Our members have access to personalized messages through online and mobile banking. Keep your eye on your inbox when you log in to watch for need-to-know information.



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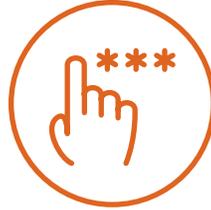
ADD EXTRA LAYERS OF PROTECTION TO YOUR ONLINE ACCOUNTS

With fraud schemes and scams on the rise everywhere, it's important to remember FirstOntario offers several ways to help protect your accounts when you bank online.



Enable online banking alerts

Set it up so you are notified every time there is a change made to your personal access code, whenever there is a log in to your account, when a new recipient is added to receive an *Interac* e-Transfer® and when a new bill payee is added. By activating these four alerts, you're adding extra protection against unauthorized access to your accounts.



Create a strong online banking password

Have you updated your password yet? FirstOntario gives members the opportunity to create a secure personal access code/password that is 12 to 30 characters in length with a combination of lower and upper case letters, numbers and special characters. The longer and more complex the password, the more protection it provides.



Bookmark FirstOntario's website

Add the FirstOntario or Creative Arts Financial website to your bookmarks/favourites so you know you are accessing our online banking services directly. Never click links in emails that redirect you to an online banking log in page and don't look for our log in page using a search engine. Download the FirstOntario app so you know you are dealing with us.

Learn. Grow. Succeed.

WITH LEADERSHIP OPPORTUNITIES AND **\$1000** AWARDS

Students take notice! Check out the ways FirstOntario supports leadership camp opportunities and education awards for students entering the first or second-year of post secondary education valued at \$1000 each. ***Don't miss your chance to apply.***

For more details visit [FirstOntario.com/YourFuture](https://www.firstontario.com/YourFuture)