

Inactive and dormant accounts—did you know?

All Canadian financial institutions, including credit unions, are legally required to advise account holders in writing about inactive and dormant accounts. FirstOntario notifies our Members of any Inactive or Dormant Accounts by including an Alert Message and additional information in your account statement after two and five years of inactivity.

To ensure your FirstOntario account stays active, all you have to do is make one transaction using the account within a two year period. Transactions can include everyday banking activities like a withdrawal or deposit at a branch or ATM, using your debit card to make a purchase, making a bill payment or a transfer of funds to or from the account through a branch, online, mobile and telephone banking or an ATM. Accruing interest or automated regular transfers on an account are not considered to be transactions.

Wondering what to do to reactivate an inactive or dormant account? It's easy,

simply make one transaction using the account and the account status is automatically updated.

Inactive and Dormant Accounts and any balances remain yours, and if applicable, they continue to accrue interest.

Inactive Account

An account with no transaction activity for two years.

Dormant Account

An account with no transaction activity for five years.

*\*Dormant accounts are subject to an annual maintenance fee.*

Do you have any questions? We're here to help.  
Learn more at [www.FirstOntario.com/DormantAccounts](http://www.FirstOntario.com/DormantAccounts), visit your local branch or call us at 1-800-616-8878.

Protect yourself from fraud. Here are some quick tips!

KEEP YOUR PERSONAL  
INFORMATION CLOSE



Don't leave personal information in areas where it can be easily accessed by others.  
Securely dispose of items containing personal information (bank statements, bills, etc.) by shredding or cutting them up.

POWER UP AND PROTECT  
YOUR PASSWORDS



When you bank online, be sure to have a strong, unique password that you don't use anywhere else. Keep it secure, and make sure to log out once your online banking session is complete.

KEEP AN EYE ON YOUR  
MONTHLY STATEMENTS



Check your monthly account statements and your credit card statements regularly for anything you don't recognize and immediately contact your branch or your credit card company if you see anything suspicious.



Carey Smith  
Chair, Board of Directors

2019 is officially here and on behalf of your Board of Directors, I would like to wish you all a very Happy New Year and also congratulate FirstOntario Credit Union on a very successful 80 years!

Looking back at 80 years of history, and the past several years alone, we have seen tremendous growth, both in terms of branches and Members. We are over 122,000 Members strong today and we continue to grow as more and more Ontarians look to experience the credit union difference.

Finally, FirstOntario continued to support small businesses through our 1Awards in 2018. Small businesses are the growth engines of our communities, providing local jobs and opportunities. Each year, more small businesses put their names forward and present to FirstOntario their plans for growth. From those presentations, we select several of the most promising. These winning businesses then benefit from cash and in-kind services from FirstOntario and our partners to help them grow.

FirstOntario will be celebrating 80 years strong throughout 2019 and we look forward to bringing you more great offers and events. 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](mailto:Chair@FirstOntario.com).

2019 ELECTION UPDATE

Our nomination period for the 2018 Board election ended on December 13. For the first time in many years, we find ourselves in a position of not requiring an election. We had five positions available on the Board and we had five Members put their names forward to run in our election. Since this is the case, the five candidates are appointed to the Board through acclamation.

As always, your new Board members will be announced at our Annual General Meeting. The details are below.



Wednesday, April 19 at 7 p.m.  
Carmen's Banquet Centre  
1520 Stone Church Road East, Hamilton

All FirstOntario Members are welcome. We will be announcing our special guest speaker for our Annual General Meeting soon, so stay tuned!

The season that keeps on giving



Thanks to everyone who made 2018's GivingTuesday such a great success. All of our FirstOntario locations put a plan in place to continue giving throughout the holiday season to help those who need it.

Looking back at 80 years of history, and the past several years alone, we have seen tremendous growth, both in terms of branches and Members.

Credit unions came from grass roots beginnings, with people banding together co-operatively to lend to one another at a time when the banks would not. Our very first loan in 1939, was for \$50. These humble beginnings soon united the Hamilton and Niagara regions and paved the way for the credit union we are today. The very real credit union difference is simply the fact that we are all in this together. We support one another and the communities we all live in. We share in the good times and the bad times. The benefits of banding together co-operatively continue to fuel our successes. Our Board of Directors are democratically elected Members with a very real stake in the credit union's success and we all share in great rates, lower fees and superior people-centric services and products.

Speaking of being people-centric, I would like to give credit and our sincere thanks to our Blue Wave employee volunteers who are the embodiment of our commitment to helping our communities. In 2018, FirstOntario expanded on our student nutrition program to include the Hamilton Bulldogs Foundation. Our student nutrition programs help children daily by providing healthy food and snacks. Our 40 Blue Wave employee volunteers are the backbone behind this program that actively supports over 50,000 students per day.

In 2018, we built upon our partnership with the Hamilton Tiger-Cats to introduce the new Ticats debit card, which gives some great perks to our Members. We also moved our existing Cayuga branch to a brand new location just down the street from the old branch. This new building features the FirstOntario look and feel and is now open for business.

Are your retirement  
priorities changing?

Professional advisors offering the  
best possible financial advice.  
We're ready to help. Let's get started.



[FirstOntarioInvestments.com](http://FirstOntarioInvestments.com)



More room to save. TFSA contribution limit increases to \$6,000 in 2019



The federal government announced that the 2019 TFSA contribution limit will increase to \$6,000, up from \$5,500 in 2018.

With a A Tax Free Savings Account, Canadian residents 18 years and older can save after-tax income and pay no further taxes on those funds or their investment returns, even when it is withdrawn. You can use the funds in your TFSA for any reason you like.

You can find your personal TFSA contribution limit by calling the CRA or consulting your Notice of Assessment. Contact your branch or call us at 1-800-616-8878 if you would like to book an appointment to talk about your options.

### Launch day is approaching!

Enjoy a sneak peek while you can and don't forget to complete our survey. We want your feedback!

Keep your eye on [www.FirstOntario.com](http://www.FirstOntario.com) for launch details.

Out with the old and in with new!



New Cayuga location opens its doors to an exciting new banking experience



The doors of our new Cayuga branch opened on November 26!

FirstOntario has been part of the Cayuga community for decades, and we are excited to now be serving the community in a space that's reflective of the friendly, comfortable and easily accessible atmosphere we want our Members to have.

The Cayuga branch will also be home to a Personal Assisted Teller (PAT) machine – exclusive to FirstOntario – in early 2019. Through PAT, Members will have access to the same branch services and the ability to talk to a Member Service Representative through live video technology with the bonus of extended business hours.

A grand opening event is being planned for February, once everyone has had a chance to settle into the new space. Thanks to all of our Members for your patience during this transition.



Let the celebrations begin—  
FirstOntario looks forward to 80<sup>th</sup> anniversary

Our credit union is looking forward to marking 80 years of service to our Members on July 10 – but we are starting to celebrate now! As a special thank you to our Members, we're rolling out a product you won't want to miss.

Take advantage of our 24-month Escalator GIC and watch your rate rise and your money grow. This smart and flexible way to save will see your rate increase every eight months over the two-year term. The longer you stay invested, the more you'll earn! With the ultimate flexibility, you can also redeem your GIC at each eight-month anniversary interval if you choose. Let's grow your savings together! Connect with our Member Solutions Centre at 1-800-616-8878 or visit your branch to take advantage of this great offer that's available now for a limited time!



Have you got a story to share? Get in touch!

As part of our 80<sup>th</sup> year celebrations, we would love to hear from the people who we've been so lucky to serve after all of these years – our Members who've come together, and sometimes through different credit unions, to form our FirstOntario family. This is a call to you and to all of our wonderful staff to share your memories.

Do you have any stories to tell? Do you have any photos or mementos that you can share? What was the credit union like 25, 50 or even 80 years ago? Why do you choose to bank with FirstOntario and what are some interesting details or memories that may be special to you? We would love to hear from you. Send us an email at [Communications@FirstOntario.com](mailto:Communications@FirstOntario.com).



### Reminder—RRSP deadline

This year's deadline for RRSP contributions is March 1.  
Call 1-800-616-8878 to make an appointment today.

Winter holiday hours

Our branches, Member Solutions Centre and PAT machines will be closed on the following day:



**Family Day**  
Monday, February 18

2019 Hamilton/Halton  
1Awards coming soon to  
a small business  
near you

We're approaching the awards season and that means local businesses will once again have an opportunity to compete for cash and in-kind services that will help your business thrive - not just survive.

Here's who is eligible to apply:

- You've been in business for at least two years
- You have fewer than 50 employees
- You have new and exciting ideas on how to make an even bigger impact in your community both as a successful business and a community partner

Applications for the Hamilton/Halton 1Awards will open in February. Visit [www.FirstOntario.com](http://www.FirstOntario.com) for more information.

