

Expand your financial strategy and earn more on your savings with FirstOntario Credit Union's High Interest Savings Accounts (HISAs), now available through dedicated investment brokers.

FirstOntario Credit Union offers HISAs to both individuals and businesses. These accounts allow you to earn competitive interest rates on your Canadian or US dollar deposits. Your savings will be secure, allowing you to enjoy peace of mind while your money grows.

By choosing FirstOntario's HISAs, you gain access to a high-performing savings solution and benefit from the expertise and personalized service of our investment professionals, who can help you tailor a strategy that aligns with your unique financial goals.

## WHY YOUR SAVINGS THRIVE WITH FIRSTONTARIO HISAs



### Competitive rates, real growth

Tired of watching your savings barely budge? Our HISAs offer interest rates that significantly outperform regular savings accounts, helping your money grow faster and work harder for you.



### Your money, your way

Life doesn't wait, and neither should your savings. Enjoy the flexibility of accessing your funds whenever needed, without sacrificing the high-interest potential.



### Your peace of mind is our priority

Rest easy knowing your savings are protected. FirstOntario HISAs are eligible for deposit insurance coverage, safeguarding your hard-earned money.



### A smarter piece of the puzzle

Whether you're a seasoned investor or starting out, HISAs are an intelligent addition to your financial strategy. They offer a secure place to park funds while you consider other - investment options or want to earn a competitive return on your savings.

Current rates	
<b>CANADIAN</b>	
Series A (FCU100)	2.20%
Series F (FCU200)	2.45%
<b>U.S. DOLLAR</b>	
Series A (FCU300)	3.30%
Series F (FCU400)	3.55%

Product features	
<b>Product name</b>	High Interest Savings Account Series A High Interest Savings Account Series F
<b>Investment type</b>	High Interest Savings Account
<b>Issuer</b>	FirstOntario Credit Union Limited
<b>FSRA insured</b>	Yes
<b>Account eligibility</b>	For Canadian residents only
<b>Minimum</b>	\$500
<b>Maximum</b>	\$1,500,000
<b>Registration</b>	Nominee accounts only
<b>Currency</b>	Canadian and U.S. dollars
<b>Transactions</b>	Available through Fundserv Inc., with unlimited number of deposits or withdrawals
<b>Settlement</b>	T+1 (daily transactions closing time is 4 p.m. ET)
<b>Fees</b>	None
<b>Interest rates</b>	Calculated daily on the closing balance, and paid monthly as reinvested distributions

03/06/26

## TERMS AND CONDITIONS

In these Terms and Conditions, **'Account'** refers to the FirstOntario Credit Union's High Interest Savings Account, issued by FirstOntario Credit Union Limited. **'Issuer'** means FirstOntario Credit Union, if your Account is with FirstOntario Credit Union Limited. **'You'** and **'your'** refer to each person, whether or not a natural person, who has entered into an agreement with a Dealer to deposit funds in the Account, and includes any owners and representatives of the person. The term **'Dealer'** refers to an investment dealer in Canada contracted with the Issuer to sell the Account.

Investments made in the Account are deposited into a trust account with the Issuer. In exchange for the Issuer opening an Account and providing services for the Account, you understand and agree as follows:

### Availability

The Account is only available through a Dealer who will hold the Account in trust for you. The Account is only available: (i) in Canadian and US dollars; and (ii) to residents of Canada.

### Account Features

The features and requirements of your Account are subject to change at any time at the Issuer's discretion. For the most updated information, please review the Account features, available at <https://www.firstontario.com/dealer-hisa>.

### Transactions

Deposits to and withdrawals from the Account may only be made by the Dealer submitting orders through the servicing agent designated by the Issuer for this purpose, which until further notice, is Fundserv Inc. The Issuer or the servicing agent may establish rules, policies or procedures to allow access to the Account by the Dealer through the servicing agent.

### Redeemability

The Account is payable in whole or in part upon request. Payment will occur as soon as practicable but at least one (1) business day after the order to redeem is received by the Issuer in writing.

### Interest Rate

Rates are subject to change without notice. Current interest rates applicable to the Account are available at <https://www.firstontario.com/dealer-hisa>.

### Interest Calculation

The interest payable on the Account is calculated on the daily closing balance at the interest rate per annum in effect on that day. Interest shall be paid monthly directly to the account as reinvested distributions.

### Service Charges

There are currently no service charges or transaction fees payable to the Issuer for the operation of the Account. Your Dealer may impose charges or transaction fees relating to the Account. The Issuer, at its discretion, may introduce, change or increase fees related to the Account and will provide written notice at least thirty (30) days prior to the effective date of any such change to the Dealer on your behalf.

### Dealer Compensation

The Issuer may compensate your Dealer at a rate of up to zero point two-five (0.25%) percent of the daily closing balance in the Account, calculated on an annual basis and paid monthly or quarterly. This compensation may change from time to time without prior notice to you or the Dealer. For more information on Dealer compensation, please contact your Dealer.

### Collection & Use of Personal Information

Except as otherwise provided for in these Terms and Conditions, your personal information will only be used by the Issuer for the purposes of providing you with the Account and for transacting,

monitoring, or otherwise dealing with the Account. The Issuer is committed to respecting and protecting the privacy of your personal information and is fundamental to the way we do business. To obtain information regarding the Issuer's Privacy Agreement, please visit [www.firstontario.com/online-policies/privacy](http://www.firstontario.com/online-policies/privacy).

### Deposit Insurance

Deposits held by the Issuer are eligible for the Financial Services Regulatory Authority of Ontario ("FSRA") deposit insurance coverage, subject to FSRA's applicable limits and policies. To learn more, please visit [www.fsrao.ca/](http://www.fsrao.ca/).

### Transfer

You may not sell, assign, or transfer your Account to any other party unless: (i) such sale, assignment or transfer is authorized by law, and (ii) your Dealer obtains the consent of the Issuer or its servicing agent. Issuer reserves the right to withhold such consent.

### Right to Freeze or Redeem

The Issuer may freeze or redeem the funds in the Account without notice to you or to the Dealer on your behalf for any reason, including when required by law, or at any time if the Issuer has reasonable grounds to believe that the product is used for any unlawful, improper or fraudulent purpose, and/or is operated in a manner unsatisfactory to the Issuer or contrary to the Issuer's policies or these Terms and Conditions.

### Third Party Demands

The Issuer will comply with any lawful third-party demands it receives in respect with the Account without notice to you or the Dealer. If the Issuer complies with a third-party demand, it may charge against the Account its reasonable costs to do so.

### Amendment

The Issuer from time to time, at its discretion and without notice to you, may amend these Terms and Conditions. Notice of these changes will be sent to the Dealer on your behalf.

### Verification of Account

The Issuer will send information about the Account to your Dealer as activity occurs so your Dealer may include information about the Account in any statements or Account records that your Dealer sends to you. You must contact your Dealer with any errors with respect to the Account and your Dealer must advise the Issuer within ninety (90) calendar days following the transaction. If your Dealer does not advise the Issuer within the ninety (90) days, then it will be finally and conclusively settled between you and the Issuer that such posting and the amount of the transaction is valid and correct, and you will release the Issuer and its servicing agent from all claims in connection with such transaction. You will be bound by this section even if your Dealer Account statement is delayed or never received by you for any reason.

### Termination

The Issuer may terminate the Account upon thirty (30) days' written notice to your Dealer on your behalf. On payment of any balance remaining in the Account to your Dealer, on the effective date of the termination, you shall have no further rights or interest in the Account.

### Complaint Procedures

If you have a complaint or concern, please contact your Dealer first. If the issue is not resolved with your Dealer, you may follow the Issuer's Customer Complaint Handling Procedures found at [www.firstontario.com/contact/compliments-and-complaints](http://www.firstontario.com/contact/compliments-and-complaints).