

The Front Line



Left to right: Marianne Ward, Laura Downey (Speech Hens), Summer Badawi (DSRT Co.), Alexandra and Matt Sinclair (Barton Lettuce), Celina Masoudi, Kerry Sobers (Nonno's Plant-Based Butcher)

Celebrating local small business with the FirstOntario 1Awards

This year's FirstOntario 1Awards winners whipped up a chocolate bar like you've never seen before, produced vegan deli slices that would make you think twice, built a community grocery store in an up and coming neighborhood and created a welcoming space that offers speech language pathology services. Hamilton's DSRT Co., Nonno's Plant-Based Butcher, Barton Lettuce and Simcoe's Speech Hens delivered the winning pitches and shared \$25,000 in cash and \$175,000 in professional in-kind services.

"The collaboration we are seeing from business communities in different regions is quite unique," said Joanne Battaglia, Senior Vice President, Marketing, Communications and Community Partnerships at FirstOntario Credit Union. "They all have great ideas and passion to succeed, but they also have a deep appreciation for their community and each other. We're happy to work with our partners to support them through this program."

FirstOntario would like to sincerely thank the community partners who have helped to make the 1Awards a success for 12 years running – Agri Zaffiro LLP, Giant Shoe Creative Agency, KPMG, Mohawk Centre for Entrepreneurship, Play Advertising, The Hamilton Spectator and Weever. Since the program's inception, FirstOntario and 1Awards partners have invested \$2.2 million into thriving local businesses.

Thanks to everyone who applied and congratulations to the remaining finalists – 905 Gloves, Bluewater Flower Farm, Lip Service Beauty, Ludology Boardgame Café, Luxe and Company and The Bard and the Bear Games Café. Be sure to check them out and support the small businesses in your community.

Visit 1Awards.ca for details about this year's winners and news about next year's competition.

A note from Our Chair



We're approaching another milestone at FirstOntario as we recognize 85 years of service in our communities. On July 10, we'll be celebrating decades of connecting with members from across the province. Who could have predicted our small operation that began in Hamilton and St. Catharines could grow into such a strong branch network throughout southern Ontario, stretching into the GTA with Creative Arts Financial, into the digital space with Saven Financial and into to the world of insurance with FirstOntario Insurance Brokers. The future looks bright and we're on a path towards continuous growth that will enable us to reach more members than ever before. Thanks to all of you for being a part of the FirstOntario family and for making it possible for us to not only offer competitive products and services, but to also make a positive impact in all our communities.

I would also like to thank our members for taking the time to vote in this year's Board of Directors Election. I'm pleased to have been re-elected by the membership and voted in as Chair by the Board. Congratulations to incumbents Carrie Beltzner, Julie Fleet and Lorri Meulendyks who were also re-elected to the Board. We appreciate your trust and support.

These appointments officially close out this year's election period and our Annual General Meeting (AGM). April's AGM was once again held virtually so all members could have the opportunity to attend. Thanks to everyone who shared in our successes from 2023 and our excitement about the years ahead.

We're more than halfway through 2024 already. We've launched an exciting new suite of chequing products with expanded benefits, we're enhancing our online security through 2-Step Verification and we launched a new feature so online users can reset their personal access code without having to call in for assistance. These are a few of the initiatives we have introduced as we continue on our path of success.

Thanks again for your support. Please feel free to reach out to me at any time by email at Chair@FirstOntario.com.

Steve Boucouvalas
Chair, Board of Directors

Out in the community



CFO John Doran visited Grade 4 entrepreneurs at Brock University's **Goodman Lemonade** event, supported by FirstOntario. *Photo courtesy of Brock News.*

Our **Blue Wave** crew has a busy summer planned now that student nutrition programs and apple deliveries have paused for the season. FirstOntario has committed volunteer resources and sponsorship opportunities to the World Rowing Championship in St. Catharines, Canal Days in Port Colborne, Pride in the Park in Hamilton and Hotel Dieu's Hope in Motion event – just to name a few.



Upcoming holiday closures

Saturday, August 3*	Civic Holiday Weekend
Monday, August 5	Civic Holiday
Saturday, August 31*	Labour Day Weekend
Monday, September 2	Labour Day
Monday, September 30*	National Day for Truth and Reconciliation
Saturday, October 12*	Thanksgiving Weekend
Monday, October 14	Thanksgiving

**Our Member Service Centre, Member Solutions Team and Personal Assisted Teller services will be available from 8 a.m. to 5 p.m. Online/mobile banking is available 24/7.*

New online enhancements now live



As we continue to look at ways to optimize our online user experience, we're delivering on a feature we're sure will enhance our online banking platform. Members now have the ability to reset their personal access code (PAC) anytime online without having to call in for support. Simply click *Forgot Password?* and follow the prompts to create a new PAC. Users must be enrolled in 2-Step Verification (2SV) to use this feature. Business members need to

call our Member Service Centre to reset their PAC.

We've also updated 2SV. Online users will now be prompted to enter a verification code when adding a new payee or *Interac* e-Transfer recipient, when adding or changing 2SV settings, for any changes to their PAC and adding or changing small business or delegate profiles.



Introducing the *Premium Unlimited* plan featuring the **Benefits1 Bundle**

– where banking and professional expertise come together. Enjoy unlimited transactions, *Interac* e-Transfers®, and exclusive access to legal, estate, home referral and identity theft assistance, all with a monthly fee that can be waived.

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Access thousands of surcharge-free ATMs across Canada

Use the ATM locator when you log in to mobile banking.
There is always one nearby!

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Fraud alert: There's a lot to consider when sending money

There are several options when it comes to sending money, and different people have different preferences. Bank drafts have always been thought of as a secure payment method whether given or received. But in recent years, this security has been diminished by advancement in financial crime. These types of payment can be easily counterfeited or altered, making it difficult to verify legitimacy.

One form of alteration on the rise is cheque washing. This occurs when a stolen cheque is treated with a chemical formula made

from simple solvents that remove the ink or “wash the cheque.” Criminals will intercept a cheque sent by mail and alter the payee’s name and sometimes the intended amount. It is generally hard to detect because the amount is often not changed. This delays detection by the account holder because if they are checking their accounts, they will recognize the amount as a cheque they have written and assume all is well. It’s not until the intended recipient contacts them to say they haven’t received payment that they realize something is not right.



Tips to protect yourself or your business

Take advantage of electronic payments

Use electronic methods to make payments and receive them if you can.

Take precautions if you must mail a cheque

Go directly to the post office. Send using a traceable product or use a reputable courier service.

Put a hold on your mail

If you are going away, hold your mail at the post office where it will be safely stored.

Always keep an eye on accounts

Monitor bank accounts to ensure cashed cheques were done so by the intended payee.

Keep your cheques in a secure location

Store cheques where they cannot be taken. Destroy unused cheques from closed accounts.

If you or someone you know has been a victim of a scam, report it to your financial institution, local police and the Canadian Anti-Fraud Centre.



Have you set up security alerts in online banking yet?

You can set up an email or text alert that will notify you when an online login has occurred, when a new e-Transfer recipient or bill payee has been added and if your personal access code has been changed.

Visit [FirstOntario.com/help/online-security](https://www.firstontario.com/help/online-security) for details.