

FirstOntario
CREDIT UNION

The Front Line

Annual plane pull fundraiser promotes giving for a good cause



Supporting United Way is an opportunity for FirstOntario to empower organizations that serve vulnerable and underserved communities. Our commitment is reflected through active involvement from our leadership and employees and with financial contributions.

FirstOntario senior management has lent their expertise to United Way's Campaign Cabinet and Business Committee. Staff have proudly participated in the Plane Pull event, ePledge campaign, Sleepless for our Community fundraiser and donated through our annual end-of-year campaigns for charities. Our Blue Wave employee volunteers have also supported initiatives such as the Local Love program and Operation Toy Drive. Since 2020, our support has totaled over \$158,000!

At this year's Plane Pull, FirstOntario teams put on the gloves to pull a 200,000 pound airplane for 50 feet at the Hamilton International Airport. Together, both teams raised over \$2,200 towards United Way's fundraising goal.

Also this summer, our partnership with the Hamilton Sports Group Foundation made its first round of donations (\$8,000) to Food For Life, Operation Backpack and United Way Halton & Hamilton. This first wave of giving emphasizes the foundation's mission to reduce barriers and create opportunities for young people to thrive. It also reflects FirstOntario's growing legacy of local impact through collaborative programs including the Garney Henley Hat campaign which raised funds for the foundation while honouring one of the Tiger-Cats' most celebrated legends.

"Our work with these organizations is deeply rooted in a shared commitment to community," said Joanne Battaglia, Senior Vice President, Marketing, Communications & Community Partnerships, FirstOntario Credit Union. "We're proud to support local charities that provide direct services to youth and families. Whether it's through essential food security support, a commemorative merchandise campaign or fundraising event, we believe these partnerships help build stronger, healthier communities for all."

A note from Our Chair



As your Board Chair, it's a privilege to be able to connect with members through our quarterly newsletter. I hope you enjoy reading about newsworthy events at FirstOntario, community initiatives, new products, services and promotions, features on different divisions within the credit union, financial literacy and fraud awareness. We want to make sure we include content that is relevant, refreshing and resourceful. If there is something you want to know more about, or would like to see in a future edition, please reach out and let me know.

October is a busy month at FirstOntario. We'll be recognizing International Credit Union Day (October 16), when credit unions around the world raise awareness about the incredible accomplishments we've made as a co-operative system. When we say we are more than just a financial institution, we mean it. Delivering competitive and innovative products and services is not our only focus. Ultimately, it's about the bigger picture where we reinvest our profits – with the support of our membership – to improve the health and wellness of our communities. I hope you are as proud as we are to be a part of the FirstOntario family with the ability to keep making a positive impact while maintaining success as a financial institution.

We'll also be promoting Small Business Week. Our Business Banking Group has made tremendous progress over the last year with new products and a recent move to our new Hamilton business centre – and the momentum continues. We want to make sure everyone knows about the wonderful people who support local businesses in all of our regions. We'll be hosting open houses at select branches this month where you can meet our talented account managers and learn more about our business services.

Our Board Candidate Search Period will kick off in November. Please be sure to read the details in this edition of the newsletter and consider the opportunity to run and serve on FirstOntario's Board of Directors. As a member, not only do you have a voice, but you have the chance to be an integral part of the team that supports our strategy.

Don't hesitate to reach out through Chair@FirstOntario.com if you have any comments or questions. I look forward to our conversations.

Steve Boucouvalas
Chair, Board of Directors

Interested in running for a position on our Board of Directors?

We are looking for qualified members who care about our credit union community and are interested in supporting FirstOntario's continued success as we will have four Director positions available on our Board of Directors in April 2026.

This year's Candidate Search Period will run from November 3 to December 3 at 12 p.m. If you are 18 years of age or older, have been a member of FirstOntario for the past three years and have governance and financial literacy experience, this could be a great opportunity! Interested candidates must also meet the requirements outlined in the Credit Unions and Caisses Populaires Act (2020) and FirstOntario's By-laws.

Members interested in running in FirstOntario's Board of Directors Election must attend one of three virtual information sessions. These meetings offer valuable background on the requirements needed to serve on the Board, including time commitments and education expectations.

Information sessions



- » Monday, November 3 at 9:30 a.m.
- » Wednesday, November 5 at 1 p.m.
- » Thursday, November 13 at 9:30 a.m.

If you are interested in running for election, please email Elections@FirstOntario.com with your full name and the date of the information session you wish to attend. You'll need access to a computer, tablet or smartphone to attend the meeting.

Attendees will receive a Candidate Package after the information session. This must be submitted along with the required documents by 12 p.m. on December 3. Next steps include a virtual interview with a third-party consultant followed by a virtual interview with the Board's Governance Committee. These interviews will take place in late November or early December.

If you have any questions, feel free to contact FirstOntario's Corporate Secretary at Elections@FirstOntario.com or visit [FirstOntario.com](https://www.firstontario.com).





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Scam?

Lisa is one step ahead.

Visit [FirstOntario.com/FraudAware](https://www.firstontario.com/FraudAware) for resources on how to protect yourself from scams.





Upcoming holiday closures

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| *Saturday, October 11 | Thanksgiving weekend |
| Monday, October 13 | Thanksgiving |
| *Tuesday, November 11 | Remembrance Day |
| Thursday, December 25 | Christmas Day |
| Friday, December 26 | Boxing Day |
| Thursday, January 1 | New Year's Day |

*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.



Is your contact information up to date?

We want to confirm we have your current information on file to ensure you get the most out of our innovative products and services and to also make sure (for security purposes) that we can get in touch if we need to.

Please stop by your branch or connect with our Member Service Centre at 1-800-616-8878 to update your email address and/or telephone number.

You can also update your profile in online banking. We thank you in advance!

Are you ready to make a **smart money move?**

There are many reasons people may put off creating a financial plan. Not having a clear vision of personal goals, feeling overwhelmed by financial options, or just not knowing how to get started are common challenges that can get in the way. Finding the right financial advisor to partner with through this journey is important.

An advisor can work with you to establish your financial goals, share insight about available products and services, navigate changes in your financial situation through major life events, and help keep you on track. The right financial advisor in your corner can have a meaningful impact on your peace of mind and in achieving financial well-being that will promote your own personal growth.

Finding the right financial advisor to partner with through this journey is important.

FirstOntario Investments, in partnership with Aviso Wealth, has an experienced team of advisors, specializing in various areas of wealth management including retirement planning, investment management, estate and succession planning, individual financial risk management and more. These professionals are here to help you plan for the future and get you to where you want to be.

There's never been a better time to connect with a FirstOntario Investments/Aviso Wealth advisor and start growing your wealth today – your way. For a limited time only, as a new Wealth Member, receive \$50* when you open a qualifying account with \$5,000 or more. To get started, call 1-800-616-8878 ext. 1700 today!

MARK YOUR CALENDARS

Your Future, Your Finances:
Strategies for Retirement Planning

**November 4 and 5,
6:30 – 8:30 p.m.**

Join us at one of six different locations for an engaging and educational evening. Full details coming soon to [FirstOntario.com](https://www.firstontario.com).



New Wealth Members
will receive
\$50*
when you
open a
qualifying
account
with \$5,000
or more.

**Terms and conditions apply. For full details, visit [FirstOntario.com/investments/new-wealth-bonus](https://www.firstontario.com/investments/new-wealth-bonus). Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc.*

Tune into Finance Friday on CHCH Morning Live every other week to learn tips and tricks to help manage your finances.



Send questions to
FinanceFriday@FirstOntario.com.
If it's discussed during a segment,
we'll send you a gift card!



*Don't forget, you can catch all the
episodes on our YouTube channel.*