

# The Front Line

Yvonne Delry offers guidance through Wealth Wednesday episodes



There is a financial literacy component to almost everything we do at FirstOntario Credit Union. While we strive to offer members innovative products and services, it's just as important that you feel confident and empowered in the decisions you make throughout your financial journey.

Through our partnership with CHCH Morning Live – which began more than 15 years ago – we continue to offer advice and support through informative Finance Friday episodes that cover everyday finances and viewer questions.

Wealth Wednesdays – a monthly segment that focuses on the investment side of banking – made its debut a few years ago. Yvonne Delry, Financial Planner at FirstOntario and Aviso Wealth, is the woman behind the camera crew on those early mornings. She's up at 4:40 a.m., arriving at the TV station by 6:30 a.m. for a 7:20 a.m. start. Sometimes, viewers request explanations of specific financial concepts; other times, Yvonne draws on common questions from her own career. She also makes a point of demystifying and clarifying financial topics that are often misrepresented on social media.

“With each segment, I try to think of a key point that is unique to the topic that viewers can personally relate to and perhaps implement for their own circumstances to make their financial position better,” Yvonne explains.

Yvonne, who recently earned her Personal Financial Planner® certification, is an advocate for continuous learning. Quick tips for her viewers and clients include reading books, regular meetings with a financial advisor, sticking to your budget and taking ownership of your finances.

If she could give her younger self one piece of financial advice, it would be to maximize employer benefits if they are available to you. “Contribute enough to the employer Registered Pension Plan (RPP) or Employee Stock Option Plan (ESOP) to get the full employer match.”

FirstOntario is proud to have Yvonne on our team. She embraces opportunities and encourages others to do the same. Be sure to tune in on the second Wednesday of each month to catch the latest segment. You can also head to our YouTube channel to get caught up on previous segments.

## A note from Our Chair



Thanks to all of you who cast your vote in this year's Board of Directors election. As a financial institution, credit unions offer a unique opportunity to get involved this way – not just by voting for the directors who you feel best represent FirstOntario's path forward, but also by running for a seat on the board. Thanks to everyone who attended the information sessions, who asked questions and showed interest and who ultimately earned a spot on the ballot.

As soon as the voting period closed, it was time to count the votes and start preparing for the annual general meeting on April 22. Be sure to attend this year's event where our executive and board members will announce the elected directors who will serve a new term and recap our successes in 2025. I would like to thank our Governance team at FirstOntario, who work hard behind the scenes to ensure we deliver exactly what our members need throughout these events.

Other teams at our credit union are working on several different projects – some are member facing while others are backend priorities for staff. All of our projects have a foundational goal in common, and that is improving upon and continually creating an exceptional banking experience for members. Whether that is offering new and innovative products, enhancing our digital services, designing more efficient processes or updating and upgrading privacy and security policies and procedures, everything is initiated to support you and your financial health.

Stay tuned to FirstOntario.com over the next few months. We have some exciting campaigns coming, new products, and big announcements regarding our digital journey. We'll also be revealing this year's 1Awards small business finalists later this month – updates on the pitch competition will be shared at 1Awards.ca.

If you have any questions or feedback you would like to share, please feel free to connect with me at [Chair@FirstOntario.com](mailto:Chair@FirstOntario.com).

**Steve Boucouvalas**  
Chair, Board of Directors

## SAVE THE DATE

### 2026 Annual General Meeting

FirstOntario's Annual General Meeting (AGM) is our opportunity to connect with members to share important news like the results of our Board of Directors election, details about our community involvement, success stories and more.

This year's AGM will be held electronically on Wednesday, April 22 at 7 p.m. using Webex – a live, online video conferencing platform. This secured platform allows members from across all our regions to participate in the AGM from the comfort of home using a computer, tablet, or smartphone through an internet browser or by downloading the Webex app.

#### AGM Registration

Members who wish to attend this year's AGM are asked to register by 12 p.m. on April 22. Members must provide an email address and may register in the following ways:

1. Through a registration link via mobile app or online banking (this can be found within your *Messages*)
2. By calling our Member Service Centre at 1-800-616-8878

If you register using the link provided, Webex will confirm your registration request via email, on behalf of FirstOntario. Registered members will receive a second email after April 19 with additional details. All FirstOntario, Creative Arts Financial and Saven Financial members are welcome to attend. **See you there!**



### Upcoming holiday closures

<b>Saturday, May 16*</b>	<b>Victoria Day Weekend</b>
<b>Monday, May 18</b>	<b>Victoria Day</b>
<b>Wednesday, July 1</b>	<b>Canada Day</b>

\*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.

*Happily forever home.*



**Homeownership**  
*is exciting.*

With competitive mortgage rates, flexible terms, and a community that supports you, we're here to help make your dream home a reality.

**FirstOntario.com/Mortgages**



## Digital enhancements are coming to online and mobile banking



We're gearing up for something great this year and we're happy to let you know we are currently creating an updated mobile app and online banking platform. The releases are slated to begin in the fall. What does that mean for you? Picture a reimagined digital banking experience to support your needs now and in the future.

Our new app and online banking platform are being designed with your feedback in mind, you'll notice the improvements right away. While we aim to provide a seamless transition with minimal impact to your everyday transactions, we are excited to offer intuitive and improved navigation and more options to assist you with your everyday banking. The biggest change you'll see? You'll need to log in with an email address (that only you use) instead of a debit card number. Be sure to have your updated phone number and email address on file so you can continue to log in without any interruptions.

We'll be sharing updates through all our channels – including on our website – leading up to the launches. Everything you need to know will be shared in advance so you are ready to go once our new digital applications are ready to use. Stay tuned to [FirstOntario.com/updates](https://www.firstontario.com/updates).

PS. You might also notice the newest version of FirstOntario.com coming to you in late April. New improvements include enhanced navigation and a modern design. This is just another way we are upping our digital game with the goal of continuous improvements to serve you better.

**Learn. Grow. Succeed.**  
\$6,000 IN SCHOLARSHIP AWARDS  
**Apply by May 1!**  
**FirstOntario.com/YourFuture**

# Make account reviews part of your regular financial routine

Protecting the financial wellbeing of our membership is one of our top priorities; and it should come as no surprise members play a key role in keeping their finances safe. One of the simplest and most effective ways to safeguard your money is to regularly review your account transactions and statements. Taking just a few minutes to check account activity can make a significant difference in identifying errors or unauthorized transactions early, when they're easiest to address. After the 30-day window has passed, the opportunity to dispute a transaction or pursue reimbursement is no longer available, even if fraud is suspected, as outlined in account terms and conditions.

## WHAT TO LOOK OUT FOR

- Charges you don't recognize
- Duplicate transactions
- Missing deposits
- Unexpected or unfamiliar fees
- Account setting changes
- Unfamiliar payees

## SUGGESTED TO-DO LIST



Set up online and mobile banking alerts



Review transaction history regularly



Keep contact information up to date



Review monthly statements when they are available



Contact us right away if something doesn't look right



EARN UP TO  
**\$2,000\*** cash

*It pays to make a smart money move.  
Now that's exciting!*

*Transfer your wealth portfolio to Aviso Wealth at FirstOntario Investments, and you can earn BIG.*

*Book an appointment today.*

**FirstOntario**  
INVESTMENTS

*FirstOntario.com/Investments*  
1-800-616-8878 ext. 1700

\*This Promotion runs from April 1, 2026 to September 30, 2026. A transfer of \$10,000 or more in qualifying assets must be initiated during the Promotion Period. The Cash Bonus is calculated at 1% of qualifying assets to a maximum of \$2,000. Other terms and conditions apply; for full details, visit [firstontario.com/investments/transfer-cash-bonus](https://firstontario.com/investments/transfer-cash-bonus).

Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc.