

# The Front Line

## New Hamilton hub houses Commercial and Small Business teams



FirstOntario was on the hunt for the perfect location to house a new business centre that would elevate access to the products, services and experienced professionals available to a growing number of business members — local entrepreneurs with unique needs. One detail was non-negotiable. The business hub would stay in downtown Hamilton.

In the end, the relocation landed just a short walk away from our previous King William address, and our former James Street branch. The new shared space joins our Small Business and Commercial teams at 45 King Street East. This location — the ground floor of The King William apartment building — demonstrates our long-standing commitment to Hamilton where we established our roots more than 86 years ago. Being a part of the city’s evolution is critically important to our credit union.

“In this new setting, with everyone together, we can provide an optimal experience for members,” said Mike Ross, Vice President, Business Banking. “We also included a dedicated office for Wealth Management to boost collaboration between our teams and to increase the ways our members can bank with us on site.”

The high-profile location is in the downtown core at the corner of King and Hughson. In addition to having a broad selection of staff available, FirstOntario members can also take advantage of ATM and Personal Assisted Teller services. They can scan their debit card at the front door on King Street to access these services or to meet with staff. Members can book appointments by calling 1-800-616-8878 or by getting in touch with their account manager.

The strategic move supports our bigger picture of continuous improvement to ensure business members get what they need. We’ve reimagined our daily accounts, recently added market-linked GICs and remote corporate deposit capture, we increased *Interac* e-Transfer limits — and more opportunities are coming.

“These are exciting times for our Business Banking Group,” Mike says. “We’re thrilled to be able to offer a comfortable and convenient place for specialized support. There was never any doubt about staying in the area and being a newly built space, we were able to weigh in on everything from the floor plan to the design, all with our members in mind.”

## A note from Our Chair



It's a wonderful way to kick off a new year, knowing you left the previous one on a high note. We wrapped a bow on 2025 with another donation to local food banks that serve several FirstOntario communities and while we're happy to give \$135,000 on behalf of our membership, it's unfortunate this support is necessary. The same sentiment can be said for student nutrition programs. We invested another \$260,000 into these vital programs that help fuel and feed kids for a new day of learning in schools because we know the need is there.

At FirstOntario, we're fully committed to our social purpose of "uniting communities for a sustainable future". That includes looking out for our neighbours and helping where we can. In keeping with care and consideration, I would like to let you know about the addition of new Environmental, Social and Governance (ESG) information to our website to encourage engagement throughout our ESG journey, including details on related activities and progress. Please take a moment to browse this new content on [FirstOntario.com](https://www.firstontario.com) if you have the opportunity.

We're happy to share that FirstOntario officially received Great Place To Work® certification. This achievement proudly demonstrates FirstOntario's culture behind the scenes, the pride people invest into their roles, and the dedication our employees demonstrate to work collaboratively to see our credit union succeed.

As a credit union, our members are integral to our success, and they too have a voice. Our annual Board of Directors election will kick off soon, and we hope you will consider the candidates who've declared their interest in running for a director position on the board. You'll find the details in this newsletter and on our website.

This is going to be an exciting year ahead. Our teams are working on several digital updates designed to enhance your banking experience, no matter which way you choose to bank. Stay tuned to [FirstOntario.com](https://www.firstontario.com) for updates and details and if you have anything you would like to discuss, feel free to connect with me directly through [Chair@FirstOntario.com](mailto:Chair@FirstOntario.com).

**Steve Boucouvalas**  
Chair, Board of Directors

## Have your say in this year's Board of Directors election

Contribute to our continued success by voting in your Board of Directors election from February 2 to March 2. Candidate voting packages will be available in branches and online starting February 2.

As a successful credit union with over \$7 billion in assets under management, our regulator, the Financial Services Regulatory Authority of Ontario, requires qualified members with the necessary skills and experience to serve on your Board. There are four vacancies for this election and candidates with the highest voting results will be elected for a three-year term.

FirstOntario's Governance Committee interviewed all candidates, and the Board has endorsed those with the required qualifications. We ask you to please consider the Board's endorsements when casting your votes.

### Here's how you can vote:

1. Through online banking at [FirstOntario.com](https://www.firstontario.com) and [CreativeArtsFinancial.com](https://www.creativeartsfinancial.com) (recommended)
2. Through the FirstOntario mobile app
3. At any branch

Commercial members are required to vote at any FirstOntario branch. Those who wish to appoint a proxy vote on their behalf must complete a proxy form (available online or in branches) and should include it with the completed ballot.

Election results will be announced at FirstOntario's virtual Annual General Meeting on Wednesday, April 22. All members are welcome to attend.

## Family Day weekend closures

- \*Saturday, February 14
- Monday, February 16

*\*Our Member Service Centre, Member Solutions Team and Personal Assisted Teller services will be available on February 14 from 8 a.m. to 5 p.m. Online/mobile banking is available 24/7.*

## The FirstOntario 1Awards open March 1

Have you owned a business for at least two years with less than 50 employees?



You could win cash and professional services through our annual 1Awards small business competition.

Stay tuned to [1Awards.ca](https://1Awards.ca) for details.  
The deadline to apply is March 31!

Make sure your information is up to date.

As our digital journey continues, we need to ensure we have up-to-date contact information for our members.

Please connect with your branch or our Member Service Centre if you need to update your current telephone number and/or email address.

## The 2025 RRSP contribution deadline is near

Don't forget, the deadline to contribute to your RRSP for the 2025 tax year is **March 2, 2026**.

Contact Wealth Connect at **1-800-818-6678 ext. 1700** for any last-minute transactions to lower your taxable income on your 2025 tax return before the window closes.



## Invest in the future for you or a loved one

Receive up to \$90,000 in government grants and bonds with a Registered Disability Savings Plan (RDSP)

[FirstOntario.com/RDSP](https://FirstOntario.com/RDSP)

# Have you been targeted in a scam? Here's why reporting fraud is critical

As of the end of September 2025, the Canadian Anti-Fraud Centre (CAFC) was showing a staggering number — up until that date, Canadians lost \$544 million to fraud. While the amount was down from the same time the previous year, this impacted 23,113 victims.

The numbers don't lie. But what they don't reveal is how many cases of fraud go unreported. Losses are thought to be significantly higher and stated numbers may only represent a fraction of what is actually happening. The CAFC shows 33,854 reports were processed by the end of September — but it is estimated that only 5 to 10% of cases of fraud and cybercrime are reported at all.

If you think you've been a victim, target or a witness, here's why you should report it:

The details could link crimes together, in Canada and abroad.

The information could help or complete an investigation.

Reports show crime trends and allows for crime forecasting.

It helps police, private and public sector, etc. learn about the crimes and help with prevention and awareness.

Use the new online reporting tool, [reportcyberandfraud.canada.ca](https://reportcyberandfraud.canada.ca), created by the Royal Canadian Mounted Police, Canadian Anti-Fraud Centre and the National Cybercrime Coordination Centre to share your experience. Remember, it's still important to call your local police too, and if you suspect fraudulent activity in your bank accounts, connect with us directly through 1-800-616-8878, we're happy to look into it for you.

## Working together to help those in need



To kick off the Season of Giving in December, FirstOntario gave **\$135,000** to 25 local organizations to help stock much-needed supplies and services.

**Coming soon:**

**Earn 1% cashback,  
up to \$2,000\***

Get ready to earn **BIG** when you transfer your wealth portfolio to Aviso Wealth at FirstOntario Investments.

**Now that's exciting!**

**FirstOntario**  
INVESTMENTS

[FirstOntario.com/Investments](https://FirstOntario.com/Investments)

1-800-616-8878 ext. 1700



\*Promotion runs January 15 to March 31, 2026. Minimum \$10,000. Other terms and conditions will apply.

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