

# FirstOntario Investment Shares

Annual dividend rate

# 6.00%\*

5-year investment\*

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## *Features & Benefits*

- Available exclusively to members
  - Can be held in non-registered and registered plans – RRSP, RRIF and TFSA
  - A unique investment to diversify your portfolio
  - No management fees or commissions
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*Learn more at*

[FirstOntario.com/InvestmentShares](https://www.firstontario.com/InvestmentShares)

**FirstOntario**  
CREDIT UNION

\*Dividend rates and payments are not guaranteed and are non-cumulative. Investment shares are not deposits and are not insured or otherwise covered by the Deposit Insurance Reserve Fund (DIRF) administered by the Financial Services Regulatory Authority of Ontario (FSRA). Funds for each member's subscription will be placed in an interest-bearing holding account until the shares are issued. Investment shares are non-redeemable for five years after the issue date. Redemption requests are considered on a first come, first served basis and are limited to 10% of the shares issued and outstanding at the end of the preceding fiscal year. Investment shares are only available after obtaining an Offering Statement detailing all the terms, conditions and risks of this investment.

# FirstOntario Investment Shares

## FACT SHEET



### *What are investment shares?*

- An investment option exclusively available to FirstOntario members offering the opportunity for a higher rate of return than traditional term deposits.
- They support sustainable long-term growth of our credit union, enabling FirstOntario to invest in new products, services and ongoing digital transformation.



### *Dividends*

- FirstOntario has consistently paid the annual dividend on all its existing investment share series, but past payment of dividends is no guarantee that dividends will be paid in the future or at any particular rate.
- Dividends may be paid in cash or shares and are considered interest income for tax purposes, if held outside of registered products.
- FirstOntario's Board of Directors considers whether to declare a dividend, and at what rate, annually. The target dividend rate for 2026 is anticipated to be at 6.00%\*.



### *Redeeming shares*

- Once the five-year non-redeemability period ends, members can request redemption of their shares. Members can request redemption of their investment shares twice annually, and requests must be received by February 28 or August 31. The Board considers redemption requests at its meetings in March and September each year. Redemption requests are permitted at the sole and absolute discretion of the Board and if approved, will be processed no later than April 1 and October 1, respectively.
- A maximum of 10% of all total issued shares from an offering may be redeemed annually. Redemption requests are considered on a first-come, first-served basis.
- Members are able to transfer (sell) their shares to another member at any time, provided there is an interested buyer. This process takes time and members cannot count on immediate liquidity should they need to access funds unexpectedly.

*View a complete list of frequently asked questions at [FirstOntario.com/InvestmentShares](https://www.firstontario.com/InvestmentShares).*

### *Important*

Dividend rates and payments are not guaranteed; historical payment of dividends does not predict future dividend payments. Investment shares are not deposits and are not insured or otherwise covered by the Deposit Insurance Reserve Fund (DIRF) administered by the Financial Services Regulatory Authority of Ontario (FSRA).

The Investment Share Offering Statement outlines all the terms, conditions and risks of this investment.