

The Front Line

Annual 1Awards business competition crowns four winners



Four small businesses were named FirstOntario 1Awards winners as part of our annual pitch competition. Milton's Tijuana Tom's House of Hot Sauce and Oakville's Ecoboard Inc. joined Niagara's Arms Open Counselling and Swept Away Services as the 2026 prize winners.

This year's pitch competition saw a vast variety of industries vying for prizes and included healthcare, food, energy, event, eco-friendly and recreation fields. All 10 finalists put on powerful presentations at Hamilton Stadium, each one trying to sway the panel in their favour with hopes of sharing in the \$200,000 prize pool. Each business owner put a unique twist on their pitch, and they all did an incredible job of explaining what they do, why they do it, and what they need to elevate their success.

"It's important to FirstOntario to continue to support our small business communities," said Joanne Battaglia, SVP, Marketing, Communications and Community Partnerships. "It's because of our 1Awards partners that we've been able to establish this long-standing program that was created to help businesses thrive – we admire all

the finalists and their obvious passion for what they do."

Long-time partners, which include Agro Zaffiro LLP, KPMG, Giant Shoe Creative Agency, Play Advertising, The Hamilton Spectator, Mohawk Centre for Entrepreneurship and Weever, were back again to review every application that came in, score each presentation, decide who the lucky winners would be and provide the specialized services as part of the prize packages. They also introduce each finalist at the gala, where the audience gets a sneak peek of each pitch before the winners are announced.

Winners walked away with a customized package based on their needs that included cash and professional services. This year, the cash component consisted of \$35,000 and was divvied up amongst all four businesses.

FirstOntario is proud to continue supporting local business communities and is already looking ahead to 2027's 15-year milestone! Local small business owners should visit 1Awards.ca early next year and consider applying for a chance to be the next group of winners. It's not just a competition – it's a community.

A note from Our Chair



There's something unique about being a member of a credit union, about having a voice and the opportunity to run for our board of directors. Members – who are owners – are part of something special when we reinvest profits back into our communities through charities and organizations that make an impact on our neighbourhoods and the people who live there. Our current investment share offering is also an exclusive benefit for members, an opportunity I encourage you to consider while it's still available. The funds raised from these sales support our credit union, giving our membership a unique way to contribute to our continued success and future growth.

Campaigns like these are a testament to our past achievements and milestones and as we celebrate 87 years of service this July, we're confident our members trust in our capabilities, our care for our communities and our strategic vision. FirstOntario is proud to remain a trusted financial partner, a home-grown local resource that consistently delivers specialized products and services, after all these years.

Our digital transformation continues, and as previously mentioned, exciting upgrades are coming to our mobile app and online banking platform. Teams are working hard to ensure a smooth transition, and as we get closer to launch, we'll communicate in different ways to ensure members are fully aware of any new features or modifications in advance. Please visit FirstOntario.com/updates to stay informed.

I would like to congratulate this year's 1Awards winners – four inspiring small businesses that showed passion for what they do, the impact they make and their exciting future plans. I would also like to extend our gratitude to our student nutrition partners and the programs that made sure students did not go hungry. These organizations, together with our Blue Wave volunteers, finished another school year making a world of difference.

Enjoy your summer and if you have any questions or feedback, please connect with me through Chair@FirstOntario.com.

Steve Boucouvalas
Chair, Board of Directors

Students start the summer with \$1000 Education Award

Congratulations to an outstanding group of post-secondary students who stood apart from the rest and were given \$1,000 towards their studies as part of FirstOntario's annual Education Awards. Each winner demonstrated exemplary leadership qualities, community engagement and the drive to make our communities better.

FirstOntario has supported 135 education award winners since 2005 with more than \$163,000 in the pursuit of higher education. Be sure to visit FirstOntario.com/YourFuture for more details if you or someone you know are post-secondary students. Applications will open in May 2027.



Upcoming holiday closures

Saturday, August 1*

Monday, August 3

Saturday, September 5*

Monday, September 7

Wednesday, September 30

Civic Holiday weekend

Civic Holiday

Labour Day weekend

Labour Day

National Day for Truth and Reconciliation

*Our Member Service Centre, Member Solutions Team and Personal Assisted Teller services will be available from 8 a.m. to 5 p.m.

Digital improvements are coming your way: please confirm your email address



The releases of our upgraded mobile app and online banking platforms are slated for the fall, and once they are live, you'll need to log in with a unique email address that is only associated with your profile in our banking system instead of your debit card number. Members – including family members – cannot share email addresses across different profiles.

Be sure to have your current phone number (to support two-step verification) and email address on file so you can continue to log in without any interruptions. **Please make any necessary updates by September 1 to ensure you are prepared in advance of the upcoming launches.**

You can make changes in online banking: look for *Profile and Settings* and *Change Contact Information*. This feature is not available on our mobile app, but our Member Service Centre can help, just call 1-800-616-8878. Visit [FirstOntario.com/updates](https://www.firstontario.com/updates) for more details.

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money grow.*



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

*This investment is not guaranteed or insured. Terms and conditions apply.

Impersonation Fraud is on the rise.



Be prepared for any situation

It's getting trickier to know what's real and what's fake, and fraudsters are getting smarter at knowing our weak spots. Knowledge is your best defense.

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



FirstOntario
CREDIT UNION

Anyone can be caught off guard by a scam

When we hear about a scam, it's tempting to think it won't happen to you. But that's exactly what fraudsters want you to think. There is no single profile of a victim – they're not defined by age, education, experience, intelligence, or job title.

Modern scams are designed to exploit the way people think and react under pressure. When someone is rushed, distracted, emotionally engaged, or is responding to an authority figure, the brain can move into act now mode. Even experienced professionals make decisions they would normally pause to question. Falling for a scam is not a sign someone is careless. It's often the result of a carefully engineered scenario.

Pause before you act

Before clicking a link, sharing information, moving money, approving access, or opening an attachment, ask yourself:

- Is this request creating urgency or pressure?
- Is it asking me to bypass a normal process?
- Is the sender, caller, or situation slightly different from what I would expect?
- Would I make the same decision if I had more time to think?
- Can I verify this through a trusted, separate channel?

If something feels off, stop and verify. Contact the person or department through a known channel, not the contact information provided in the suspicious message. Report concerns early, even if you are unsure.

Visit [FirstOntario.com/FraudAware](https://www.firstontario.com/FraudAware) for more details.



A man with a beard and glasses, wearing a yellow jacket over a green shirt and blue jeans, is jumping joyfully in the air while holding a smartphone. He has a wide smile and his arms are raised in excitement.

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
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*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://www.firstontario.com/investments/transfer-cash-bonus).
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