

The Front Line

Niagara Region rallies as FirstOntario
pledges \$35,000 for flood recovery

Neighbours
helping 
neighbours.

Back-to-back storms pelted parts of the Niagara Region this summer, causing severe damage, disruption and significant flooding to thousands of homes in the area. As families continue the clean up after the unexpected weather blasts, FirstOntario is lending a hand by pledging \$35,000 in support for local recovery efforts, including a \$10,000 donation to Day of Giving Niagara.

The community-led fundraiser brought Niagara radio stations together with FEED Niagara – a local organization representing 10 food banks – to help residents, families and neighbourhoods affected by the emergency. The campaign raised more than \$40,000 for flood relief programs, with funds directed to emergency food support, cleaning supplies and other essentials for impacted households.

“Niagara Region is home to many employees, members and community partners, and our thoughts are with everyone impacted by this flooding,” said Lloyd Smith, CEO at FirstOntario. “We are grateful to the local teams, volunteers and community organizations working to support people through cleanup and recovery, and we hope this donation helps provide timely relief

where it is needed most.”

FirstOntario’s contribution to the fundraiser is part of a broader relief campaign that includes an additional \$25,000 for local organizations helping Niagara neighbours recover and rebuild. The credit union is also reaching out to members who may have been affected by the flooding. Members, businesses and community partners were also encouraged to contribute through donations at FirstOntario branches or by e-Transfer. Funds raised will be used to support localized recovery efforts in St.Catherines and Lincoln, the two communities that had to declare a state of emergency to try and manage the impact.

“During urgent moments of need, credit unions have an important role to play in helping communities recover,” Lloyd said. “FirstOntario is committed to standing with Niagara and supporting the people and organizations leading local relief efforts.”

More information about the campaign is available at [FirstOntario.com/NiagaraFloodRecovery](https://www.firstontario.com/NiagaraFloodRecovery).

A LEADERSHIP CHANGE UPDATE FROM FIRSTONTARIO'S BOARD OF DIRECTORS

Effective September 11, Steve Boucouvalas stepped down as Board Chair and Director to pursue an executive opportunity within the credit union sector. On behalf of the Board, we thank Steve for his leadership, dedication, and service to FirstOntario and our members. The Board has elected Carrie Beltzner to serve as Board Chair and Lorri Meulendyks as Vice-Chair. We remain committed to strong governance, continuity, and FirstOntario's long-term success.

A note from Our Chair



It is an honour to serve as your new Board Chair. I'm grateful to my fellow directors for their confidence in me, and I want to recognize the dedicated leadership of those who have served before me. As Chair, I will lead with collaboration, transparency and strong governance, guided by our shared commitment to FirstOntario's long-term success.

One of our greatest strengths is the meaningful impact we create together. When torrential rain and flooding affected our Niagara neighbours, the question wasn't whether we would help, but how quickly we could get resources to those in need. Our response demonstrated what's possible when we work together with trusted community partners.

Our friends at the St. Joseph's Healthcare Foundation recently nominated us for an award. I'm happy to share that FirstOntario was named the recipient of the 2026 Excellence in Corporate Philanthropy Award by the Association of Fundraising Professionals – Golden Horseshoe. The decision was based on our commitment to strengthening local communities through partnerships and support for initiatives that respond to community needs.

As International Credit Union Day approaches on October 15, we recognize the global credit union movement and its purpose: to provide accessible financial services while keeping people and communities at the heart of every decision. That cooperative spirit also depends on members who are willing to help shape our future. When FirstOntario's candidate search opens next month, members will have the opportunity to seek election to our Board of Directors.

October also brings Small Business Week, a time to celebrate entrepreneurs who bring character, vibrancy and heart to our communities. Through changing times, our Business Banking team remains committed to supporting their resilience, growth and continued success.

If you have comments or questions, you can connect with me at Chair@FirstOntario.com. I look forward to hearing from you.

Carrie Beltzner
Chair, Board of Directors

Board of Directors Election: Make your experience count

FirstOntario's success is built on the strength of our members, and an important way members can contribute is through service on our Board of Directors. As we prepare for our upcoming election, we're seeking qualified members who are passionate about cooperative values and interested in helping guide the future direction and continued success of FirstOntario.

There will be four Director positions up for election in April 2027.

The Candidate Search Period runs from **November 2 to December 2**. If you are at least 18 years of age, have been a FirstOntario member for the past three years, and possess governance and financial literacy experience, we encourage you to explore this rewarding opportunity. Candidates must also meet the eligibility requirements outlined in the Credit Unions and Caisses Populaires Act, 2020 and FirstOntario's By-laws.

Interested members must attend one of three virtual information sessions. These sessions provide valuable insight into the role of a Director, and the requirements needed to serve on the Board, including time commitments and education expectations.

INFORMATION SESSIONS

- Monday, November 2 at 9:30 a.m.
- Wednesday, November 4 at 11 a.m.
- Thursday, November 12 at 9:30 a.m.

To register, email Elections@FirstOntario.com with your full name and the date of the session you wish to attend. A computer, tablet, or smartphone is required to participate.

Attendees will receive a *Candidate Package* after the session. This must be submitted along with required documents by December 2. Next steps include virtual interviews with a third-party consultant and the Board's Elections 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).

Digital Update: Members will move to updated platforms starting in November

The updates to our online banking platform and mobile app are almost ready to launch. We'll start to transition members in phases to the updated platforms beginning in November. You'll be notified in advance via email before you are transitioned.

Important reminder: Ensure we have your email address on file

You'll need a unique email address and phone number (that match what we have in your file) to ensure you receive important updates and to access your accounts online. If you need help updating your information or have questions about the transition, please contact our Member Service Centre at 1-800-616-8878.

After the transition: What does this mean for you?

- Access your accounts through our updated platforms using new email log in.
- Download updated FirstOntario mobile app from the App Store or Google Play.
- Register your email address, create a new password and set up 2-step verification.
- Enjoy your new user experience!

You'll see all the tools you've come to count on, wrapped in a sleeker look, with a few exciting features to try out including more self-serve options. Stay tuned to [FirstOntario.com/Updates](https://www.firstontario.com/updates) for the latest news. Details about your specific transition date will be emailed directly to you.



Upcoming holiday closures

Thanksgiving weekend	*Saturday, October 10
Thanksgiving Day	Monday, October 12
Remembrance Day	Wednesday, November 11
Christmas Day	Friday, December 25
Boxing Day	Saturday, December 26
Boxing Day (observed)	*Monday, December 28
New Year's Day	Friday, January 1
New Year's weekend	*Saturday, January 2

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



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FirstOntario
CREDIT UNION

*Conditions apply.



Finance Friday promotes financial literacy and empowerment

FirstOntario and Finance Friday go hand in hand. As we kick off another season on the air – live from CHCH studios – our team continues to deliver financial support through topics that matter to you. Whether we cover banking, budgeting or more complex concepts like the advantages of a TFSA versus an RRSP, tips for retirement savings or home ownership, our experts sit down to share insight that's geared to help you along your financial path. You'll see some new faces this season, some of the people you've gotten to know in our branches, who are ready for the red couch and the bright lights!

Got a question or a topic you would like to see covered? Send your suggestion to FinanceFriday@FirstOntario.com. If your idea is discussed on the air, we'll let you know in advance and we'll send you a gift card just to say thanks!





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*This Promotion runs from October 1, 2026 to January 7, 2027. 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.
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