

THE FRONT LINE

FIRSTONTARIO THRILLED TO MAKE ITS MARK AS PART OF 2023 GREY CUP WEEK SUCCESS



Left to right: Jennifer Finlay, Queenette Martins and Jennifer McEachern

Hamilton’s Grey Cup experience in 2021 was just a dress rehearsal for the celebration that was the 2023 event of the year.

There was plenty of planning that went into all of the Grey Cup festivities and FirstOntario was front and centre in many activities.

Staff and Blue Wave employee volunteers were especially busy a few days before the event, stationed at the James Street Fan Fest accepting donations of hats, mittens and scarves while mingling with football fans from across the country.

Local FirstOntario branches collected non-perishable food items in support of the Community Race To The Cup, led by

FirstOntario’s CEO Lloyd Smith.

The run helped to raise more than 650 pounds of food for Hamilton Food Share and FirstOntario gave an additional \$8,000 to the food bank in preparation for a tough year ahead. The donation kicked off another Season of Giving for our credit union.

“Coming together and representing FirstOntario Credit Union during one of the most popular Canadian events of the year was a tremendous team effort,” said Lloyd.

“Giving back to our communities is important to us and we knew this would be an opportunity to reach a wider audience

and help generate donations and awareness for those who need support.”

We were also proud to be a part of the Santa Claus/Grey Cup parade the day before the big game. It was a wonderful experience not just as a sponsor, but as a community partner with a mission to support our neighbours and those in need.

Thank you to more than 50 Blue Wavers who stepped up for the big game, a championship-worthy special teams crew who helped to make this event one to remember.

A NOTE FROM OUR CHAIR



I would like to thank our members for another successful year at FirstOntario Credit Union. The financial services industry is a competitive field, and I've never been more confident in the products and services we offer our membership as we add new options and features every year. In 2023, we added additional online security with 2-Step Verification and refreshed our online banking and mobile app platforms. Members can now open a First Home Savings Account, request a new Debit Mastercard and take advantage of our new online lending options. We were also excited to launch a new suite of business chequing plans.

Balancing members who prefer in-branch banking and serving others who prefer digital banking is a fine art and that's where our employees come in. Everyone works hard to ensure everyone is taken care of, regardless of their banking preferences. Your Board of Directors works in tandem with the teams at FirstOntario to keep delivering on our commitment to provide member service excellence.

Our annual Board of Directors election is about to get underway and we encourage you to take the time to read about your fellow members who are running as candidates. This is your opportunity to choose four candidates who will best contribute to the oversight and continued success of FirstOntario. Full details on this year's Board of Directors election are included in the newsletter and online at [FirstOntario.com/Election](https://www.firstontario.com/Election).

I would also like to echo our front-page story and say how proud we were of the 2023 Grey Cup festivities. It was a unique opportunity to showcase the pride we have in the Hamilton community, in our credit union and in our Blue Wave employee volunteers at a national level.

Stay tuned to our quarterly newsletter and visit our website regularly for news about community events, upcoming product launches and new service enhancements and offerings for members. Please don't hesitate to contact me anytime through Chair@FirstOntario.com with any questions. Wishing you all the best in the year ahead!

*Steve Boucouvalas,
Chair, Board of Directors*

GEARING UP FOR THIS YEAR'S ELECTION

Contribute to our continued success by voting in your Board of Directors election running from February 5 to March 4. Candidates will be featured in the voting packages available in branches and on the FirstOntario and Creative Arts Financial websites starting February 5.

As a successful credit union with over \$6.5 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 the Board. There are four vacancies for this election and the 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 and experience as set by our regulator and credit union. We ask you to please consider the Board's endorsements when casting your votes.

You can vote in several ways:

1. Electronically through online banking (recommended)
2. Through the FirstOntario mobile app
3. At any FirstOntario or Creative Arts Financial branch

Election results will be announced at FirstOntario's virtual Annual General Meeting on Wednesday, April 24. All members are welcome to attend.

FAMILY DAY WEEKEND CLOSURES



Saturday, February 17
Monday, February 19

Our Member Service Centre, Member Solutions Team and Personal Assisted Teller services will be available on February 17 from 8 a.m. to 5 p.m. Online/mobile banking is available 24/7.

BUY A TOQUE GIVE A TOQUE WITH TOQUES FROM THE HEART

Use the code: **FirstOntario**

to get **11% off** your purchase from Toques From The Heart. For every toque purchased, they'll donate one to those in need.

*Discount is valid until January 31. Visit toquesfromtheheart.ca to start shopping.



NEW CHEQUING ACCOUNTS ARE COMING THIS YEAR

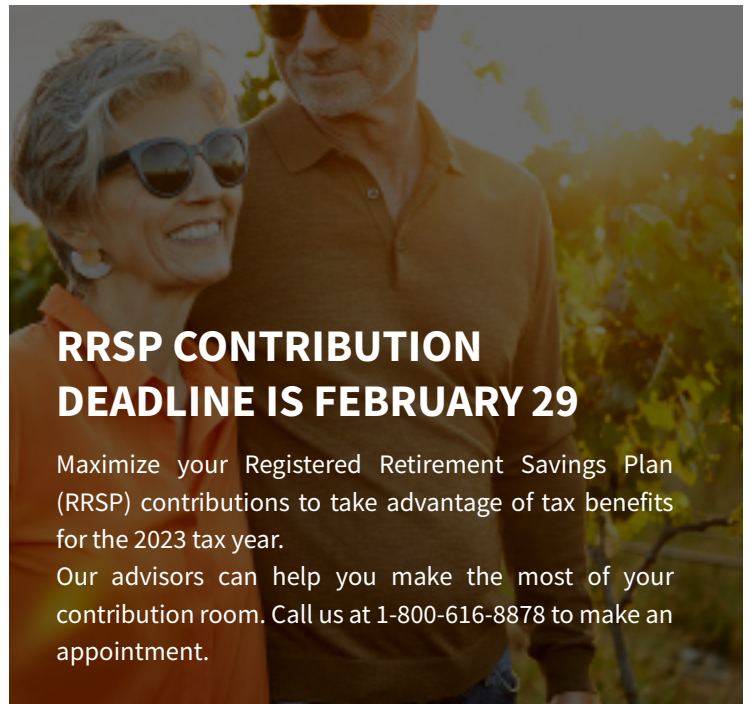
New chequing accounts are coming soon! Stay tuned to FirstOntario.com for details.



RRSP CONTRIBUTION DEADLINE IS FEBRUARY 29

Maximize your Registered Retirement Savings Plan (RRSP) contributions to take advantage of tax benefits for the 2023 tax year.

Our advisors can help you make the most of your contribution room. Call us at 1-800-616-8878 to make an appointment.



2024 FIRSTONTARIO 1AWARDS SUBMISSIONS OPEN MARCH 1

The FirstOntario 1Awards will be back and open for business in no time. Applications will be accepted from March 1 to 31 for a chance to win and share cash and in-kind services. Stay tuned to 1Awards.ca for details about this year's small business competition. Coming soon!

1

FRAUD ALERT: PROTECT YOURSELF FROM VISHING ATTEMPTS

Vishing – or voice phishing – is the fraudulent practice of making phone calls or leaving voice messages while pretending to be from a reputable company to try and steal personal information, login details or money. Criminals (or vishers) pretend to be someone or a company you might be familiar with to trick you into handing over private personal information, login details, verification codes, PINs or passwords.

HOW DOES THIS PARTICULAR SCAM WORK?

- 1 Fraudsters use different techniques to collect phone numbers for large groups.
- 2 Criminals can manipulate Artificial Intelligence (AI) technology to simulate a person's voice.
- 3 Vishers can spoof CALLER ID before they make calls and leave fraudulent messages.
- 4 They may express a sense of urgency (like a security or fraud attempt) with consequences (like a loss of funds or applicable fees).

HERE ARE SOME RED FLAGS TO LOOK OUT FOR

- Suspicious callers asking for private information
- Unknown numbers and automated calls
- Threats and deadlines
- Poor audio quality

FirstOntario Credit Union will never ask for your login details, passwords or 2-Step Verification codes over the phone. If a call seems suspicious, please hang up and call us directly.



CELEBRATING THE SEASON OF GIVING AND ANOTHER GREAT YEAR

Thanks to our members for helping us make a difference through ongoing support and initiatives.



650LBS

Food donated to Hamilton Food Share

\$110,000

Given to local food banks

\$244,000

For student nutrition programs

\$50,000

Grant from Equitable Bank to help fund student nutrition programs