

THE FRONT LINE

SUMMER SUCCESS STORY WITH THE NIAGARA 2022 CANADA GAMES



The FirstOntario relay team and volunteers in St. Catharines on July 31.

FirstOntario was thrilled to be a part of the Niagara 2022 Canada Summer Games. The national event ended after 16 days of competition that saw more than 5,000 athletes and coaches compete in different sports and events throughout the region.

As part of our sponsorship, we were able to kick off the first leg-of-the land torch relay in June and then circle back to close the relay in July before the games officially started. Both members and employees

had a unique opportunity to carry the torch during the run and represent the credit union as an active partner in the community.

Once the games began, we hosted the 13 for 13 Cultural Festival where the province of Ontario and Niagara Region were featured. It was a great day engaging with visitors, athletes and fellow volunteers who came out to enjoy the festivities.

We would like to congratulate the Canada Games crew for organizing an extraordinary event. We would also like to recognize our Community Impact team who organized our events, the volunteers who came out to help, the people who ran the relays, those who came out to enjoy the games – and of course the athletes. Kudos to everyone who was involved – it was a memorable event and the highlight of the summer.



A NOTE FROM OUR CHAIR



Another quarter is now over, and I am happy to report more good news. FirstOntario had a busy summer supporting the Niagara 2022 Canada Summer Games. We also extended our partnership with the Hamilton Tiger-Cats and Forge Soccer. We are proud to continue collaborating with partners like the Ticats, Hamilton Bulldogs and Brock University, to name a few, to positively impact our communities.

Last month, FirstOntario announced another initiative that's important to us – our five-year, \$50,000 commitment to Hamilton Food Share, a hub that supports local food banks across Hamilton, Niagara and Haldimand. Our credit union's success ensures we can reinvest our profits for the greater good. This donation will support the Priority Food Project, which helps food banks sustain critical items like frozen meat and dairy.

These opportunities are possible because of the people who make up FirstOntario. Our employees and members alike are dedicated to both our co-operative principles and operating a successful credit union.

We are now preparing for our next Board of Directors Election and are asking members to consider running for a Director position on our Board. As a member, you have a voice in how we move forward and joining our Board is a wonderful way to get involved and help shape our future. The Candidate Search Period opens in November and you can find more details in this newsletter and on our website.

We have much to look forward to for the rest of this year. Our Norwich branch is getting a makeover and our Thorold branch is moving to a new location across the street. We have enhancements coming to online banking and new products on the horizon. In the coming months, we will also be welcoming members and employees from Heritage Savings and Credit Union to the FirstOntario family.

If you have any questions or would like to connect with me, please reach out through Chair@FirstOntario.com.

STU WALKER
Chair, Board of Directors

2023 BOARD OF DIRECTORS ELECTION NEWS

FirstOntario has four Director positions available on its Board of Directors next April and we are currently seeking qualified members interested in supporting the corporate governance of FirstOntario.

This year's Candidate Search Period begins November 7 and ends at 12 p.m. on December 5. To qualify to run, members must be 18 years or older, have been a member of FirstOntario for the past three years and possess both governance and financial literacy experience.

Members must also meet the requirements outlined in the Credit Unions and Caisses Populaires Act and FirstOntario's by-laws. These qualifications will be reviewed during upcoming information sessions.

Mandatory Member Information Sessions

Members interested in joining the Board of Directors must attend one of three electronic information sessions. These sessions will offer much-needed background on the requirements to serve on the Board, including time commitments and educational expectations.



Information Sessions will be held on:

- Monday, November 7 at 9:30 a.m.
- Wednesday, November 9 at 1 p.m.
- Monday, November 14 at 9:30 a.m.

If you are interested in running, please email Elections@FirstOntario.com with your full name and the date of the session you would like to attend. You will need access to a computer, tablet, or smartphone. Attendees will receive a Candidate Package after each information session, which must be completed and submitted along with all required attachments by 12 p.m. on December 5. Sessions will be followed by interviews with potential candidates in November and December.

If you have any questions, please feel free to contact the Chair of the Elections Committee at Elections@FirstOntario.com or visit FirstOntario.com.

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A BETTER ONLINE BANKING EXPERIENCE IS COMING

We're getting ready to launch new features to make your life simpler and safer when it comes to online banking. Picture a new streamlined look, easier navigation and enhanced security.

Increased authentication strengthens online and mobile banking security. That's why we're implementing 2-Step Verification (2SV) for online users. When you log in, you'll soon be required to submit a code that was generated and sent to you by text message or email. It's another level of protection in addition to your password that acts to keep your money safe. You'll be notified when it's time to activate this new function in online/mobile banking.

Online users will also be able to reset Personal Access Codes (PAC) with a secure online tool – there will be no need to visit a branch or call our Member Service Centre.

There's more! We're working on a new design that will be easier to use with an updated layout, fewer steps for transactions and pages that are easily accessible on any device. Keep your eye on FirstOntario.com for more news!

Send your finance questions to FinanceFriday@FirstOntario.com or connect through Twitter @Finance_Friday. Tune in to CHCH Morning Live at 7:20 a.m. every other Friday for new episodes.

TUNE INTO CHCH MORNING LIVE at 7:20 a.m. on the second Wednesday of every month for help balancing your financial goals today and building wealth strategies for tomorrow.



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THERE ARE BENEFITS TO WORKING WITH A WEALTH ADVISOR



Complex financial matters and planning for your future can be overwhelming. Many people do not know where to start because when it comes to your money, every situation is different. It's never too late to start planning and it's always a good idea to get advice from an experienced professional.

Finances are personal and advisors work with investors to determine their goals, wants, and needs and recommend suitable investments. They cut through the noise and help investors by being a sounding board, providing reassurance and guidance to protect against acting on emotions. Sometimes investors are tempted to leave the market, cashing out low and locking in their losses. They look to get back in when the markets seem more stable – this results in buying high. These attempts to ‘time the market’ are risky and investors can miss significant gains. Advisors provide a holistic, customized client experience not just with investment selection but also with assessing how to reach retirement and financial goals. They help ensure the investments held in a portfolio align with each investor’s goals, circumstances, and risk tolerance. They help people find their own financial path.

An experienced advisor can help investors avoid decisions that could negatively impact their financial health. Research shows investors with advice accumulated 290% or 3.9 times more assets after 15 years than non-advised investors*.

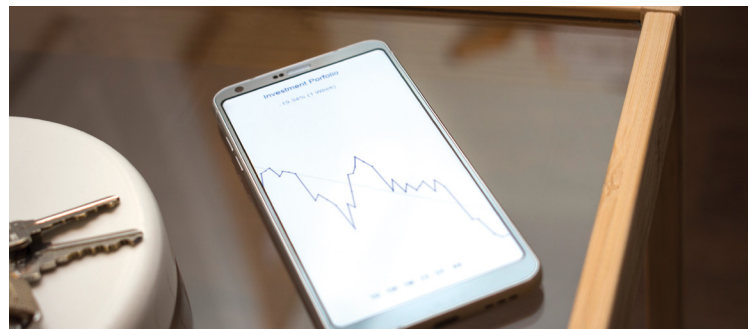
FirstOntario Credit Union in partnership with Credential Securities and Credential Asset Management Inc. has an experienced team of advisors specializing in various areas of wealth management including retirement planning, investment management, estate and succession planning, individual financial risk management and more. They are here to help you plan and reach your financial goals. Visit FirstOntarioInvestments.com or call 1-800-616-8878 ext. 1700 to connect and start growing your wealth today – your way.

UPCOMING HOLIDAY CLOSURES

<i>FirstOntario will be closed but online/mobile banking and ATMs will be available.</i>	
THANKSGIVING WEEKEND	*Saturday, October 8
THANKSGIVING DAY	Monday, October 10
REMEMBRANCE DAY	*Friday, November 11
REMEMBRANCE DAY WEEKEND	*Saturday, November 12
CHRISTMAS EVE	**Saturday, December 24
CHRISTMAS DAY (IN LIEU OF)	*Tuesday, December 27
BOXING DAY	Monday, December 26
NEW YEAR’S EVE	**Saturday, December 31
NEW YEAR’S DAY (IN LIEU OF)	*Monday, January 2

*Member Service Centre, Member Solutions Team and Personal Assisted Tellers will be available to serve members on this day from 8 a.m. to 5 p.m.

**Member Service Centre, Member Solutions Team and Personal Assisted Tellers will be available to serve members on this day from 8 a.m. to 4 p.m.



*Source: IFIC The Gamma Factor and Value of Financial Advice. Mutual funds, other securities and securities related financial planning services are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc. Mutual funds and related financial planning services are offered through Credential Asset Management Inc.