

THE FRONT LINE



FirstOntario offers small business services for every step of the journey

FirstOntario’s small business team is a dedicated and experienced group of advisors who provide business banking support at all stages of the business life cycle.

They work closely with local entrepreneurs to tailor solutions for the specific needs of each business – because every business is unique. The team is happy to manage all needs related to operating accounts, savings and investment options, business lending and credit cards, cash management services, payroll and HR

support, merchant services and more.

FirstOntario business advisors work to develop personal relationships with members because they recognize business owners want to talk to real people who are readily available and who understand their challenges.

Centralized in Hamilton’s downtown core, the small business team offers a welcoming space right next door to many homegrown businesses.

Business advisors support FirstOntario’s entire branch network and will work to meet members wherever they are, whether in-person at one of our locations, virtually or at

their place of business.

Always proud to support local events and initiatives that matter to our membership, the small business team stands behind the hardworking people and businesses that make our communities stand out. Our Blue Wave volunteer group and our long-running FirstOntario 1Awards small business program are just some of the ways we give back to the businesses and organizations in our communities.

Learn more about how FirstOntario works to put your business first at [FirstOntario.com/business](https://www.firstontario.com/business).

a note from
Our Chair



The fall feels like a new beginning even though we're heading into the final quarter of 2023 and planning for a new year ahead. Our Blue Wave employee volunteer team is busy preparing for another school year of supporting student nutrition programs (SNP) and apple deliveries. FirstOntario was recently revealed as the recipient of a \$50,000 grant as part of EQ Bank's *Empowering Your Community* program. This will add to our annual SNP donation – stay tuned for details in the next newsletter.

We were thrilled to be announced as a signature partner for the 2023 Grey Cup Festival in Hamilton where more than 1,000 volunteers will help to make this an unforgettable event. We'll also present the Community Race to the Cup in partnership with Around the Bay, North America's oldest road race. More than 2,500 kids will participate while collecting food for the *Purolator Tackle Hunger* initiative to eliminate hunger in our communities.

Work is also underway for our next election and the nomination period begins in November. I strongly encourage our members to consider running for a position on our board of directors. It's a great opportunity to be a part of the wonderful team that helps to ensure our credit union remains on the path to success. The details are included in this edition of the newsletter and on our website.

Also in the coming weeks, we'll be transitioning our Hamilton location on James Street South into a dedicated small business centre. The downtown core of Hamilton is home to many successful and thriving small businesses and FirstOntario will be strengthening our service and support to this vital sector. It's an exciting time for our business teams as we recently launched new business chequing plans with more enhancements to come.

If you have any questions you can always connect with me through Chair@FirstOntario.com. Thank you for your continued support.

Steve Boucouvalas,
Chair, Board of Directors

Details: Upcoming Board of Directors election

FirstOntario has four Director positions available on its Board of Directors in April. We're currently seeking qualified members interested in supporting the corporate governance of our credit union.

This year's *Candidate Search Period* runs from November 6 to December 4 at 12 p.m. Anyone interested in running must be 18 years of age 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.

Member Information Sessions

Members interested in joining the Board of Directors must attend one of three virtual information sessions. These meetings will offer valuable background on the requirements needed to serve on the Board, including time commitments and education expectations.



Information sessions will be held on:

- Monday, November 6 at 9:30 a.m.
- Wednesday, November 8 at 1 p.m.
- Monday, November 13 at 9:30 a.m.

Important

If you are interested in running for election, please email Elections@FirstOntario.com with your full name and the date of the information session you wish to attend. You will need access to a computer, tablet or smartphone to attend the meeting.

Attendees will receive a *Candidate Package* after the information sessions. This package must be completed and submitted along with the required attachments by 12 p.m. on December 4. The sessions will be followed by two interviews with potential candidates in late November/early December.

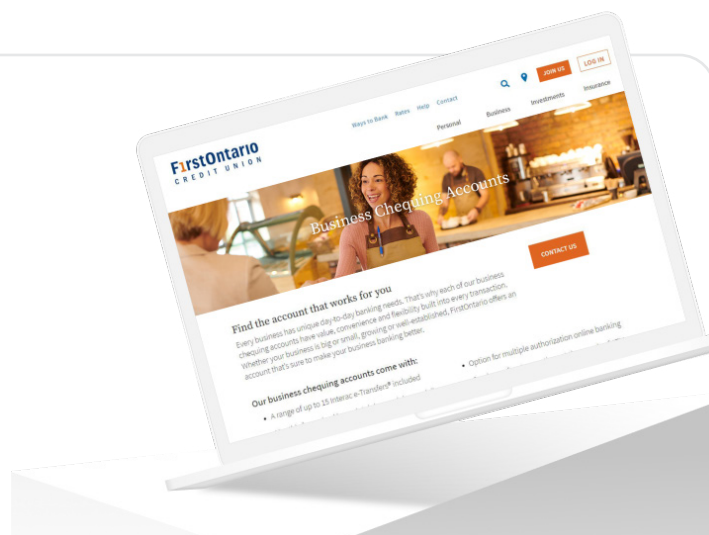
If you have questions, feel free to contact FirstOntario's Corporate Secretary at Elections@FirstOntario.com or visit FirstOntario.com.

New business chequing accounts available

Ask us about our suite of business chequing accounts that offer a range of free *Interac e-Transfers*[®] and transactions.

We put your business first

FirstOntario.com/BusinessChequing



First Home Savings Account available now!

FirstOntario.com/FHSA

Upcoming holiday closures

We will be closed on the following days.
Online banking and ATM services will be available.

| | |
|-----------------------------------|------------------------|
| Thanksgiving weekend | *Saturday, October 7 |
| Thanksgiving Day | Monday, October 9 |
| Remembrance Day | *Saturday, November 11 |
| Remembrance Day (observed) | *Monday, November 13 |
| Christmas Day | Monday, December 25 |
| Boxing Day | Tuesday, December 26 |
| New Year's Day | Monday, January 1 |

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

FirstOntario
CREDIT UNION

Investment Shares

6.00%*

Annual dividend rate
5-year investment

FirstOntario.com/InvestmentShares

Offer ends October 14!



*Dividend rates and payments are not guaranteed. Dividends may not be paid or may not be paid at the target rate; however, FirstOntario Credit Union has historically always paid a dividend on its previous Series of Investment Shares. Past payment of dividends in no way predicts future ability to pay dividends at all, or at the target rate. These shares are only available by obtaining an offering statement detailing all the terms, conditions, and risks of this investment.



Three ways to save for students who want to make money last

As summer turns to fall, students may find they have some extra cash on hand from seasonal jobs. While it's nice to have, it doesn't last long. Embrace the challenge of a new school year with some tips to help you make the most of your money.

1. Categorize your expenses

Split into essential (need to do) and discretionary (want to do) expenses to determine where your money will go. Throughout the school year, divide the funds into a chequing and savings account and make it less tempting to spend what you might need for something else.

2. Maximize your daily banking

Take advantage of student perks that include no monthly fees, discounted credit cards and lines of credit and unlimited transactions. You'll need proof of enrollment, but there are lots of student products available to meet your needs and reduce costs.

3. Remember your income tax

File your income tax return annually and leverage tax deductions and tax credits while you are studying. Figure out your taxable (e.g. employment) and non-taxable (e.g. scholarships) income and your refundable versus non-refundable tax credits to ensure the best return you can get.

Visit [FirstOntario.com/Student](https://www.firstontario.com/Student) for more details about our student products.

With you from day 1

Check out our no-fee student chequing accounts

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

