

# THE FRONT LINE

## AFFORDABLE HOUSING COLLABORATION WELCOMES NEW RESIDENTS



It's one thing to put a plan into action, but it's something else when that plan comes together and immediately gives the community a boost! The newest residents of 111 Church Street in St. Catharines have moved into their brand new homes as part of a collaboration between Bethlehem Housing and Support Services, Penn Terra and FirstOntario. The new affordable housing building was developed to address the need

of safe and secure housing in the Niagara region.

FirstOntario CEO Lloyd Smith noted it is FirstOntario's responsibility as a credit union to invest in our communities. "We recognized there was a need for affordable housing in the Niagara Region so we came together in partnership to help provide a homegrown solution and make the dreams of this secure,

family-friendly community development a reality," he said.

Residents continued to move in throughout the month of June until all 127 units were occupied. Onsite support services will be available for the tenants, as well as laundry facilities, storage space and an outdoor play area. This is FirstOntario's first venture into this space and we look forward to developing more opportunities for those in need.

## A NOTE FROM OUR CHAIR



Life over the last three months has been far from normal. The effects of the COVID-19 pandemic are evident in almost every aspect of our society. Standing in line, six feet apart outside grocery stores would have seemed bizarre to us in February. Now it's the standard. COVID-19 has caused many disruptions. The school year ended in March and travel plans had to be cancelled. People started working from home, while offices sat empty.

When considering how much our lives have been impacted, it's encouraging to remember that this is temporary. Things will start to return to normal – albeit a new normal. Eventually, we won't line up to buy groceries and our kids will go back to school. Workplaces are already beginning to reopen. There will be changes to the way we conduct ourselves in everyday life however – a new normal.

I can honestly say that FirstOntario adapted well to the disruptions caused by the pandemic. We overcame the challenges and rapidly expanded our digital capabilities. Members can now sign documents remotely by using DocuSign and becoming a FirstOntario Member is easily done by joining through our website. We began offering free educational webinars and to top everything off, we even held our first-ever virtual AGM, which went very smoothly and was very well attended.

I am also tremendously excited to announce that the doors of our affordable housing project in St. Catharines opened in early June. These homes were constructed as a joint venture between FirstOntario, Penn Terra Group Limited and Bethlehem Housing and Support Services. We are now welcoming 127 families to their new homes. For these families, who could not necessarily afford a home in the past, this is an exciting new normal. I'm thrilled that we could be part of this project.

As always, I'd like to hear from you, owner to owner - about anything; where we did well, where we stumbled, or just to say hello... please feel free to email me at [Chair@FirstOntario.com](mailto:Chair@FirstOntario.com).

CAREY SMITH  
Chair, Board of Directors



Check out our *Community Assistance Program* online where we list all of the financial support and information related to COVID-19. Visit [FirstOntario.com](http://FirstOntario.com) for more details.

## HATS OFF TO THIS YEAR'S EDUCATION AWARD WINNERS



2020 Award winner Syeda Taliya Rizvi

FirstOntario is celebrating its annual Education Award winners in a different way in 2020! Instead of stopping by the branch, this year's talented young students had the option to attend a virtual meet and greet online with our branch managers where they were awarded their \$1000 prize. Congratulations to Ekaterini Dimakis, Grace Gong, Rebecca Mosimann, Syed Hussain Rizvi, Syeda Taliya Rizvi and Keylee Smith for their outstanding efforts and contributions to their communities.

## UPCOMING HOLIDAY CLOSURES

Our branches, Member Solutions Centre and Personal Assisted Tellers will be closed on the following days. Our ATMs and online/mobile banking will be available 24/7.



CIVIC HOLIDAY  
LABOUR DAY  
THANKSGIVING

Monday, August 3  
Monday, September 7  
Monday, October 12

# 1



Register for online banking today and we'll [donate \\$5 to the United Way](#). If you ditch the paper and switch to eStatements, we'll throw in another \$5! For those of you who are already enjoying our digital banking services, you can still contribute to this great community initiative by switching to eStatements and we'll give \$5 on your behalf. The money raised goes towards the COVID-19 Emergency Fund to support organizations like local food banks.

*Reduce Financial Stress.  
Make Life a Little Easier.*

5-YEAR FIXED RATE LOAN

**5.24%\***

\*Terms and Conditions apply. OAC. Rates subject to change without notice.

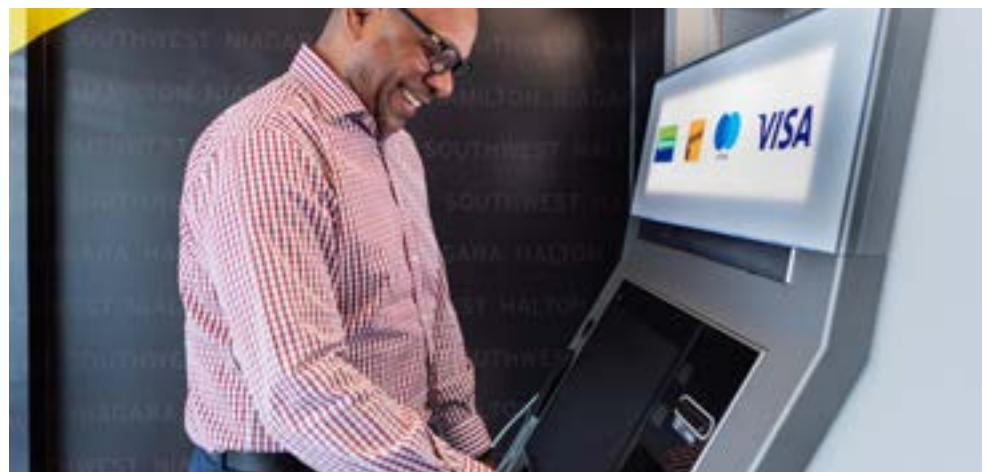
## TELL YOUR FRIENDS THEY CAN BECOME A MEMBER IN MINUTES

June saw the launch of an enhanced online membership opening platform. Spread the word that new Members can apply for membership and open accounts from the comfort of home. Visit [FirstOntario.com](http://FirstOntario.com) and click [Join Us](#) in the top right corner.



## CONVENIENCE BANKING JUST GOT BETTER

Let us introduce you to our new Interactive Teller Machines (ITMs) – the first hybrid network of its kind in Canada! They were designed to serve Members both as an ATM and a Personal Assisted Teller (PAT). Take care of simple transactions 24/7 or engage with a live video Member Service Representative for a personalized banking experience. The PAT team can do almost anything a branch teller can do – with the bonus of extended hours!



# 1

## BLUE WAVE VOLUNTEERS CELEBRATE 10 YEARS OF GIVING BACK

### BY THE NUMBERS



13,800+ volunteer hours since 2010



304 employee volunteers



39 volunteers have given more than 100 hours each



\$22,750 to various charities through FirstOntario donations based on volunteer milestones



Blue Wave volunteers Sandra and Debbie head to Parkdale Elementary School in Hamilton in early 2020 before their workday begins to get nutritious snacks ready for the students.

Time flies when you're having fun! This year we are celebrating 10 years of our Blue Wave employee volunteer team – that's a milestone of our first decade giving back to the causes and initiatives that are important to so many of us.

The Blue Wave program began in 2010 as a small group of 10 employees who wanted to bring to life a vision to create a wave of employees who are counted on to support the community. Over the last 10 years, that handful of volunteers has grown to over 300 people who give their time to support local events, activities, groups and organizations that contribute to building and sustaining the places where we live. The program allows us to connect eager volunteers with organizations that provide valuable services and support, often to the most vulnerable and underserved.

When school is in session, our volunteers regularly support local schools and prepare healthy snacks and breakfasts for students to ensure a productive day of learning.

"I'm so proud to be part of an organization that values the importance of volunteerism," said FirstOntario CEO Lloyd Smith. "I too am a Blue Wave volunteer and I get to see first-hand the value that our contributions add to our communities".

Even COVID-19 can't stop us! Throughout these challenging times, Blue Wavers continue to step up virtually to show their support. We're looking forward to recruiting even more volunteers as we work towards another 10 years of giving back. Thanks to the Blue Wave Committee for all of your hard work and helping us to land this fantastic achievement!



Our volunteers raising money in the 2019 Climb for Cancer.