

THE FRONT LINE

FIRSTONTARIO MEMBERS CAN HELP SUPPORT THE PEOPLE OF UKRAINE



FirstOntario Credit Union is deeply concerned for the health and well-being of the Ukrainian people who are facing growing conflict and violence.

We are joining with the rest of Canada's credit union system to raise funds in support of the people in the Ukraine and have made a \$10,000 donation to the Canada-Ukraine Foundation to help provide much needed humanitarian aid.

To continue to try to do our part to help, FirstOntario locations are now accepting member and community donations in branch and online that will provide humanitarian aid to the Ukrainian people. All monies received will be sent directly to the Canada-Ukraine Foundation. Members who would like to provide their support can make a donation to our

Ukrainian Relief Fund at any FirstOntario branch or via e-Transfer to Community.Impact@FirstOntario.com. We, unfortunately, are not able to issue tax receipts for any donations made to this account.

Our thoughts are with the people of Ukraine and everyone who has family or friends being impacted by this ongoing crisis and terrible turn of global events.

A NOTE FROM OUR CHAIR



As we head into April, there's no better time to be enthusiastic about a new season of warmer weather, a more positive outlook in terms of the pandemic and new opportunities for our membership through enhanced upgrades and investments.

While there is much to look forward to, we are also dealing with the conflict in the Ukraine. This war weighs heavily on all our hearts and our thoughts are with the Ukrainian people.

This will be my last column reporting to you as your Board Chair. It has been a pleasure and an honour to serve you in this role and to work so closely with the wonderful people who sit on FirstOntario Credit Union's Board of Directors. Our success will continue because we are surrounded by Board members and employees who genuinely care about this credit union both as a trusted financial institution and a leader in the community. We are on the right path; our growth continues to climb every year financially and in membership and our impact on the community is stronger than ever.

Your new Board members will be announced at our upcoming annual general meeting on Wednesday, April 20. Everyone is welcome to join online through a live video link from the location of your choice. I encourage all members to attend so you can hear about everything we've accomplished in 2021 and all the highlights despite another year of unexpected challenges. You'll see how our credit union continued to provide top-notch financial services and support regardless of any obstacles.

I would like to send a fond farewell and gratitude to Board directors Lucy Morton and Tricia Hellingman who will also be departing this year. Thank for your service, your support, and your commitment to FirstOntario. In the next edition of The Front Line, you will hear from your new Board Chair. In the meantime, you can still reach us through Chair@FirstOntario.com.

OTTO PENNER
Chair, Board of Directors

DON'T FORGET TO REGISTER FOR THIS YEAR'S AGM



2022 ANNUAL GENERAL MEETING

FirstOntario's Annual General Meeting (AGM) is our opportunity to connect with members to share who will represent them on the Board of Directors, provide details about our community involvement, share success stories and more. This year's AGM will be held electronically on Wednesday, April 20 at 7 p.m. using Webex – a live, online video conferencing platform. You can actively participate from the comfort of home using a computer, tablet, or smartphone through an internet browser or by downloading the Webex app.

AGM REGISTRATION

Members who wish to participate are asked to register before 12 p.m. on April 20 by sending an email request to AGM@FirstOntario.com. Please include your first and last name and the last three digits on your member debit card. Business members are asked to include their first and last name and the legal name of your business.

FirstOntario will confirm your request via email. Registered members will receive a second email after April 14 with the details needed to attend the meeting. All FirstOntario, Creative Arts Financial and Saven Financial members are welcome to attend. See you there!

UPCOMING HOLIDAY CLOSURES

Our branches, Member Service Centre, Member Solutions Team and Personal Assisted Tellers will be closed on the following days. ATMs, online and mobile banking will be available for your convenience.



GOOD FRIDAY Friday, April 15

VICTORIA DAY Monday, May 23

CANADA DAY Friday, July 1

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Why do you invest?
Get the full picture. Connect to trusted advice, so you can get ahead.

ASK US FOR DETAILS
FirstOntario.com/WealthConnect




Pick a credit card that's all about you!

3.90%[†] BALANCE TRANSFER SPECIAL

† OAC. Terms and conditions apply.

Go to FirstOntario.com for the details

GOING PAPERLESS IS A WIN-WIN

We can't pass up the opportunity to celebrate Earth Day and rave about the benefits of going paperless. View your transaction history anytime with safe and secure eStatements and get immediate access to this year's statements and the previous year. The icing on the cake? No paper means no waste and more trees. Call 1-800-616-8878 to make the switch or take care of it today in online banking.



SYSTEM UPGRADES AND SERVICE INTERRUPTION UPDATE



We're upgrading our banking system and updating our ATM software to invest in our future. Notices of service interruptions will be posted in advance to ensure members are prepared and to help minimize the impact of any temporary inconveniences.

ATMS: ATM transitions have already started. Details will be posted at each ATM and Personal Assisted Teller (PAT) machine in advance of the update that will cause a service interruption. Each machine will be transitioned separately on different dates.

There will be a few service changes once the machines have been updated. Members will no longer be able to pay bills or retrieve mini-statements at ATMs. Also, members will only have access to their primary chequing and savings accounts at ATMs. **This limited access is temporary** while we prepare for our banking system upgrade that is planned for April. Once the banking system upgrade is complete, members will have access to all of their accounts using both ATMs and PAT machines.

Members can continue to pay bills in a branch, through our PAT service or in online/mobile banking.

BANKING SYSTEM: More details will be shared about the banking system upgrade as they are confirmed. During the upgrade, banking services will be unavailable for three days over the course of a weekend. However, members will still be able to make purchases with their FirstOntario/Creative Arts Financial debit or credit cards. Members will also be able to make deposits and withdrawals at FirstOntario and THE EXCHANGE Network ATMs. Stay tuned to FirstOntario.com/maintenance for updates.



1 AWARDS

SUPPORTING 10 years LOCAL BUSINESSES

STRONG BUSINESSES. STRONGER COMMUNITIES.

In the summer edition of The Front Line, we'll recap this year's 1Awards competition and celebration of 10 years of support for our small business communities. Stay tuned to 1Awards.ca for our winner reveal in May!







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FOR YOUR INFORMATION

PHISHING

Spot the red flags before you click

Phishing scams are common forms of identity theft. Criminals try to gain illegal access to your private and personal information by disguising themselves as a legitimate company you may trust – like a financial institution. Here are some signs that something might not be right.

-  You don't recognize the sender's email address.
-  The email domain looks suspicious because the formatting is odd or misspelled.
-  You have no relationship or previous communication with the sender.
-  The email is unexpected and comes with a hyperlink or attachment.
-  The email arrived in your inbox at an unusual time (e.g. 3 a.m.)
-  The email has bad spelling or grammar.

FirstOntario Credit Union will never ask you for confidential information or ask you to complete a task related to your accounts through a random email or text message. If you are not comfortable or suspicious about anything when it comes to your banking, please get in touch with your branch or call 1-800-616-8878 and we can confirm the authenticity of the message in question.

A QUICK REFRESHER

Dormant vs. Inactive accounts

Did you know if you don't complete any transactions over a number of years your account status can change to inactive or dormant?

INACTIVE ACCOUNT

No transaction activity for two years.

DORMANT ACCOUNT

No transaction activity for five years.

These accounts and any balances remain yours, and if applicable, continue to accrue interest.

Canadian financial institutions, including credit unions, are legally required to advise account holders in writing about inactive accounts. FirstOntario sends members written notification after two years of inactivity and again at five years, at which time the account becomes dormant and is subject to an annual maintenance fee.

It's easy to reactivate an account

Simply complete one banking transaction using the account. This could be a withdrawal or deposit, a debit card purchase, bill payment or a transfer of funds. Please note, accruing interest and service charges on an account are not considered to be transactions.

If you have any questions, please connect with our Member Service Centre at 1-800-616-8878.

EDUCATION AWARDS - WE WANT TO SEE STUDENTS SUCCEED

Students can apply now to win one of six FirstOntario Education Awards valued at \$1,000 each!
Visit [FirstOntario.com](https://www.firstontario.com) for all of the details. The deadline to apply is Friday, May 6.