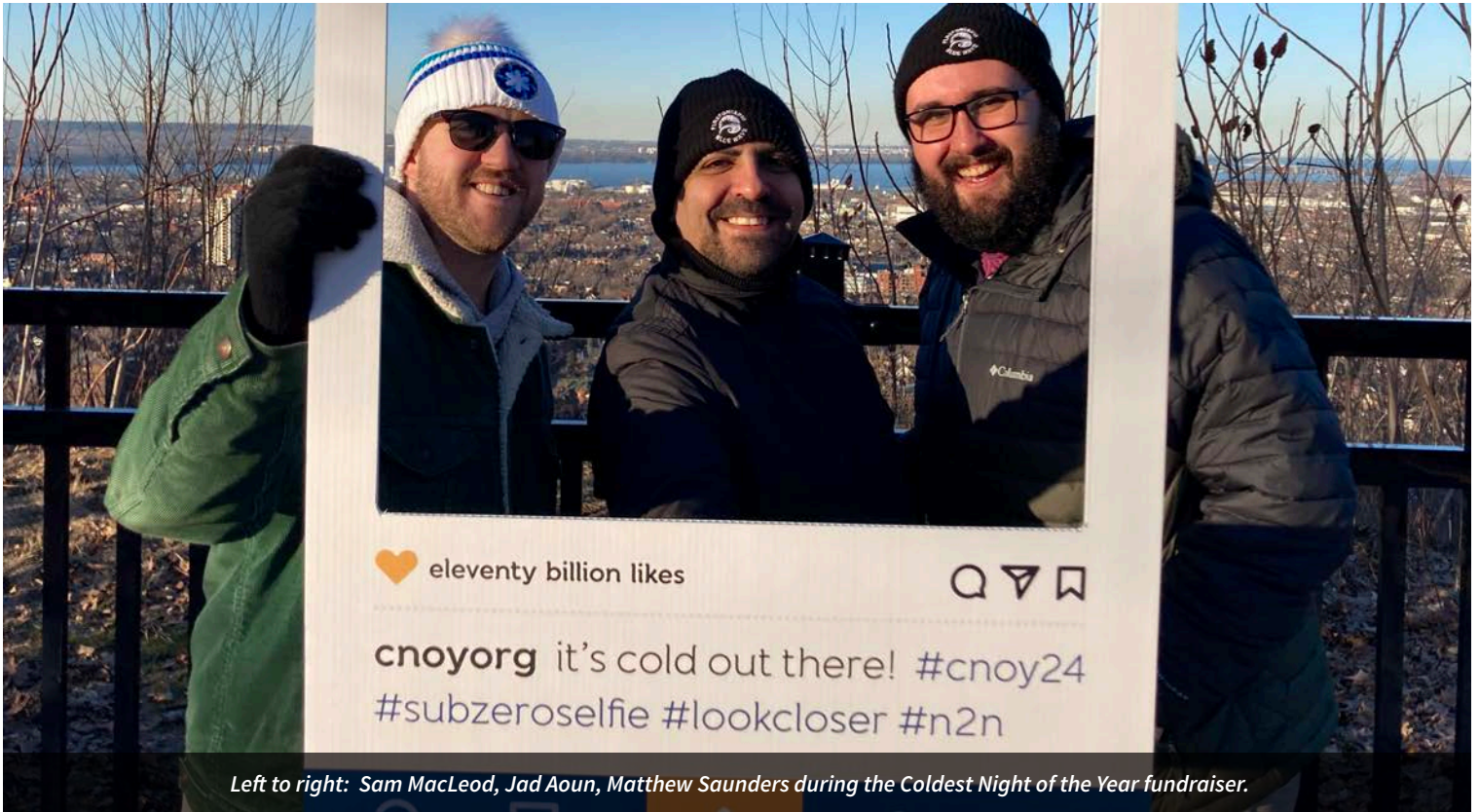


THE FRONT LINE

Celebrating National Volunteer Week all year round



Left to right: Sam MacLeod, Jad Aoun, Matthew Saunders during the Coldest Night of the Year fundraiser.

Canada’s National Volunteer Week takes place April 14 to 20 – where 24 million people across the county are celebrated for giving their time to help with causes and initiatives that are important to them. The need for volunteer involvement has never been greater. Have you ever thought of looking into opportunities in your neighbourhood? Coming together for the greater good is something that has always been a high priority at FirstOntario Credit Union. Our network of employee Blue Wave volunteers has expanded to over 250 people.

“Being part of the FirstOntario family opens up many opportunities to help

out,” said FirstOntario CEO and Blue Wave volunteer Lloyd Smith. “Financial support is critical to the well-being of our communities, but working together, being directly involved and a part of the impact is a very rewarding experience – thanks to everyone who participates in so many wonderful initiatives.”

We would like to send high fives and sincere thanks to all volunteers – the world is a better place because of you. However, this isn’t something we just shout out in April – FirstOntario does it all-year round. We regularly recognize our Blue

Wave employee volunteers, and we also celebrate milestones for time spent in our communities. The first level of recognition – 96 hours of dedication – gets our volunteers a \$500 donation to the charity of their choice. We provide \$750 for a donation to second milestone achievers (192 hours) and \$1,000 for volunteers who give more than 288 hours. Thanks to the commitments from 62 of our volunteers, we’ve been happy to share close to \$40,000 with local organizations that work towards the same goal as our Blue Wavers – to lend a hand when needed. Thanks to the volunteers out there who continue to make a difference.

A note from Our Chair



We have some exciting new products launching soon that will continue to support members on their financial journey. A new full suite of chequing accounts will launch in the coming weeks, which will replace our current plans. These new chequing plans were designed to offer customized options that provide our members with more choices. Details are coming soon to let everyone know when their current chequing accounts will be transitioned to the new ones, so keep an eye out for mailed letters advising of these important details. Our website will have the most up-to-date information as well, so please check in regularly.

On another note, I would like to thank the small business owners who recently submitted applications for the 2024 FirstOntario 1Awards. Once again, these unique businesses are vying for a chance to pitch, win and share \$200,000 in prizes – thanks to our 1Awards community partners. We will soon be announcing the finalists and proceeding to final presentations in May. This year’s prize pool will put our total investment back into our local business communities at \$2.3 million over the last 12 years.

While the 1Awards application window has closed, another window is still open. Post-secondary students under the age of 25 who are heading into their first or second year of college or university are encouraged to apply for FirstOntario’s Education Awards by May 3. There are six awards of \$1,000 each up for grabs this year, which will add to the \$144,000 we’ve shared through this initiative since 2005. Please see full details at FirstOntario.com/YourFuture.

I would like to close by reminding everyone about this year’s Annual General Meeting taking place on April 24. All members are invited to attend. We’ll discuss the highlights and successes of 2023 and your new board will also be announced. Please see the details included in this newsletter as far as how to register. This will be a virtual event, so you will need a link to join the meeting.

Thanks again for all your support. If you need to reach the Board Chair at any time, please send an email to Chair@FirstOntario.com.

Steve Boucouvalas,
Chair, Board of Directors

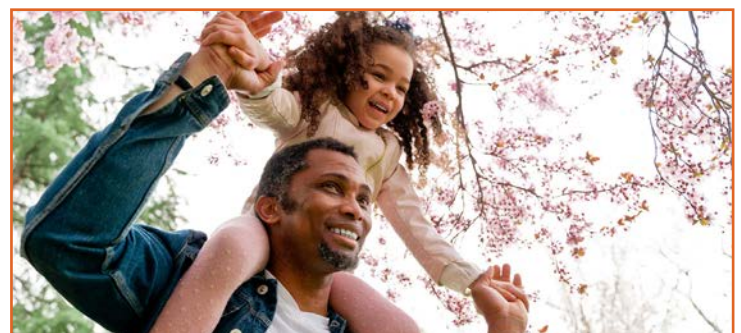
2024 Annual General Meeting: Here’s what you need to know

FirstOntario’s Annual General Meeting (AGM) is our opportunity to connect with members to share important news like the results of our Board of Directors election, details about our community involvement, success stories and more. This year’s AGM will be held electronically on Wednesday, April 24 at 7 p.m. using Webex – a live, online video conferencing platform. This platform allows members from across all our regions to participate in the AGM from the comfort their home using a computer, tablet, or smartphone through an internet browser or by downloading the Webex app.

AGM Registration

Members who wish to attend this year’s AGM are asked to register before 12 p.m. on April 24 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 registration request via email. Registered members will receive a second email after April 19 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

Saturday, May 18*	Victoria Day weekend
Monday, May 20	Victoria Day
Saturday, June 29*	Canada Day weekend
Monday, July 1	Canada Day

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

Everyday chequing accounts will transition to new plans soon

We're launching our new chequing accounts on April 15 and will be transitioning current *Everyday* plans later this spring. Primary chequing account holders will receive a mailed letter soon outlining the transition plan for all existing chequing accounts. Please watch for the letter and visit FirstOntario.com regularly for updates.

Tailored accounts that put you first

Arriving April 15

When it comes to banking, one size doesn't fit all. Discover our new chequing plans: *Pay As You Go* for flexibility, the competitive *Premium* plan, and the top-tier *Premium Unlimited* plan with worry-free banking and our valuable **Benefits1 Bundle** featuring legal, estate, identity theft and home referral assistance.

FirstOntario
CREDIT UNION

FirstOntario
INSURANCE BROKERS

Unlock savings with exclusive member rates on your home and auto insurance

Let's get you a quote!




FirstOntarioInsurance.com

Post-secondary students can apply now
for one of six **\$1,000 Education Awards**

The deadline to apply is May 3!
Visit FirstOntario.com/YourFuture for details

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FirstOntario investment options: Find the best mix for your portfolio

SECURE	SECURE + MARKET	MARKET	MEMBER BENEFIT
			
GIC SPECIALS¹ <i>Get a competitive rate of return.</i> View rates at: FirstOntario.com/GICspecials	MARKET-LINKED GICs² CANADIAN 3 years up to 11.33% ³ / 38.00% ⁴ 5 years up to 10.53% ³ / 65.00% ⁴ GLOBAL 3 years up to 11.87% ³ / 40.00% ⁴ 5 years up to 8.45% ³ / 50.00% ⁴ <i>Current Sales Period:</i> March 19, 2024 to May 20, 2024	WEALTH CONNECT <i>Easy access to a centralized team of qualified Aviso Wealth advisors dedicated to providing personalized planning, advice and solutions.</i> Call 1-800-616-8878 ext. 1700	INVESTMENT SHARES <i>An exclusive opportunity for our members to earn a highly competitive annual dividend rate.</i> Annual Dividend 6.00% ⁵ Ask us how investment shares can be added to your investment portfolio!
PRINCIPAL: Guaranteed RETURN: Guaranteed	PRINCIPAL: Guaranteed RETURN: Not guaranteed	PRINCIPAL: Not guaranteed RETURN: Not guaranteed	PRINCIPAL: Not guaranteed RETURN: Not guaranteed

¹ APR. Subject to change without notice. Conditions apply.

² Rates and terms are subject to change without notice. Returns are based on the performance of the securities of the companies outlined above and could be nil at maturity. The principal amount of a market-linked GIC is guaranteed and is repayable upon maturity. Market-linked GICs are non-redeemable. Terms and conditions for market-linked GICs are included with your market-linked GIC purchase agreement and are also available at any FirstOntario branch.

³ Maximum annual compound rate of return.

⁴ Maximum cumulative return.

⁵ Dividend rates and payments are not guaranteed and are subject to board approval. The sale and redemption of these shares are subject to certain restrictions.

Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Unless otherwise stated, mutual funds other securities and cash balances are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions.



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