

# THE FRONT LINE

## MAKING GOOD ON OUR COMMITMENT TO OUR COMMUNITIES



Photo taken by Paul Forsyth, Niagara Falls Review

FirstOntario is proud to assist with Niagara Nutrition Partner’s Farm to School program. Aside from funding, this initiative relies on volunteers to deliver fresh apples to elementary schools so students can enjoy nutritious snacks. Blue Wave employee volunteers deliver to almost 70 schools each month.

There are many ways our credit union continues to make an impact. In February, Kevin Tom – FirstOntario’s Chief

Investment Officer – participated in the United Way Halton & Hamilton’s annual Sleepless in our Cities event. He spent the night in his car, getting a glimpse of what vulnerable people experience on any given night. Kevin reached his goal of \$10,000 to raise awareness for the need of affordable housing and a safe place to live.

We teamed up with the Hamilton Tiger-Cats to back YWCA’s #WomenBuild

Hamilton campaign with a \$4,500 donation thanks to Hammer toque sales. Proceeds support services at the Putnam Family YWCA – a social and economic hub for women. FirstOntario teams also raised over \$6,700 for Coldest Night of the Year walks to help organizations that service the most vulnerable.

Thanks to everyone who comes out to help those in need – making a difference is part of what we do!

# A NOTE FROM OUR CHAIR



The first quarter of the year has been a busy one and I'm pleased to update everyone on our achievements. Our teams behind the scenes are working on new products and services designed to offer our members a better banking experience. You can look forward to online and mobile banking updates and security enhancements and we're also getting ready to bring over members from Heritage Savings & Credit Union in Chatham and welcome them to the FirstOntario family.

I would like to take this opportunity to put the spotlight on one of our teams – our Community Impact group. These people coordinate the wonderful events and fundraisers across all of our FirstOntario communities. The success of these initiatives wouldn't be possible without their dedication, the generosity of our Blue Wave employee volunteers and our members who we can always count on. The support from our membership is at the core of what we do and a direct contributor to our credit union's success.

Your new Board members will be announced at our upcoming Annual General Meeting on Wednesday, April 19. 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 that FirstOntario accomplished in 2022. There is much to share, and we want to be sure that everyone has the opportunity to celebrate with us. Don't forget to register so you can hear about our strong performance and our community impact.

I would like to express the Board's gratitude to Director Peter Pennacchietti who will be leaving the Board this year. Peter has played a valuable role in the continued success of FirstOntario. Thank you for your service, support, and commitment these past seven years Peter!

In the next edition of The Front Line, you will hear from your new Board Chair. In the meantime, please feel free to reach out any time through [Chair@FirstOntario.com](mailto:Chair@FirstOntario.com).

STU WALKER  
Chair, Board of Directors

## TIME TO REGISTER FOR APRIL AGM

FirstOntario's Annual General Meeting (AGM) is our opportunity to connect with members to share the results of our Board of Directors Election, details about our community involvement, our success stories and more. This year's AGM will be held on Wednesday, April 19 at 7 p.m. using Webex – a live, online video conferencing platform. All members will be able to 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 would like to attend are asked to register before 12 p.m. on April 19 by sending an email to [AGM@FirstOntario.com](mailto:AGM@FirstOntario.com). Please include your first and last name and the last three digits on your member debit card. Business members should include their first and last name and the legal name of your business. FirstOntario will confirm your registration 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. See you there!



## APPLY NOW FOR A FIRSTONTARIO EDUCATION AWARD

Be one of six first or second-year post-secondary students to win and share \$6,000! Apply online at [FirstOntario.com/YourFuture](https://www.firstontario.com/YourFuture).

## UPCOMING HOLIDAY CLOSURES

<i>We will be closed on the following days. Online banking and ATM services will be available.</i>	
VICTORIA DAY	*Saturday, May 20 Monday, May 22
CANADA DAY	Saturday, July 1 *Monday, July 3

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

# 1

**FirstOntario**  
INSURANCE BROKERS

**Are you saving  
as much as you  
could be?**

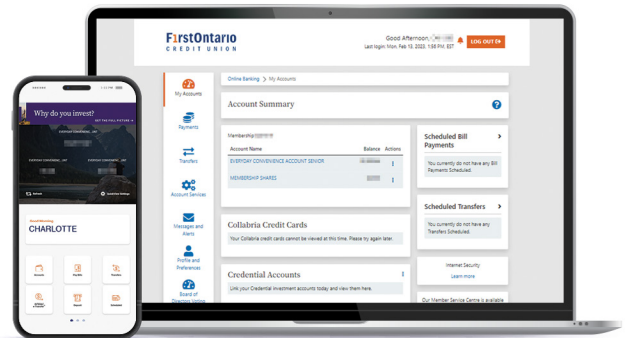
Call for a  
complimentary  
policy review

**1-866-956-3642**



## EXCITING CHANGES TO ONLINE AND MOBILE BANKING ARE HERE

FirstOntario's digital banking has a new look that offers a more seamless user experience. There are no changes to how you manage your finances - that stays the same. You'll see a refreshed log-in screen, all of your accounts in one quick view and tracking your account activity will take no time at all. Our mobile app offers the same new look and feel, plus android users can now use biometrics when logging in. Stay tuned to [FirstOntario.com](http://FirstOntario.com) for updates on 2-Step Verification that's coming soon!



What's your  
#1 reason  
to invest?



*Ask us for some trusted advice.*



1-800-616-8878 x1700  
[FirstOntario.com/WealthConnect](http://FirstOntario.com/WealthConnect)



## THANK YOU TO EVERYONE WHO APPLIED FOR THIS YEAR'S 1AWARDS

We received top-notch applications for this year's small business pitch competition. Finalists will be notified in the coming weeks and pitches will take place in May. Winners will be featured in the summer edition of our newsletter. Good luck everyone!

# 1

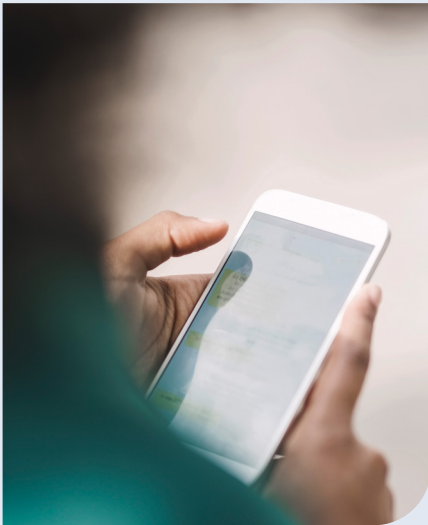
## WHAT SHOULD YOU DO IF YOU HAVE BEEN A VICTIM OF ONLINE FRAUD?

If you believe you have been the victim of online fraud or your financial information has been compromised, it's important to take action as soon as possible to protect yourself from any potential impacts of the fraudulent activity.

### GATHER INFORMATION

The details will form an important part of any fraud investigation and can be used as evidence. Take screen shots of the following:

- Web pages
- Web banners
- Links
- Emails
- Anything else you may have clicked



### PROTECT YOUR IDENTITY AND YOUR ACCOUNTS

- Place a flag or alert on all your accounts and ask for new debit and credit cards
- Reset your passwords and PINs
- Get a professional to scan your devices for malware and spyware
- Contact Equifax (1-800-456-7166) and TransUnion (1-800-663-9980) to place an alert on your credit file



### REPORT THE INCIDENT

- Call FirstOntario and your other financial institutions and tell them what happened
- Contact local police, file a report and record the file number
- Report the incident to the Canadian Anti-Fraud Centre (1-888-495-8501) or through the online Fraud Reporting System



## OUR TEAMS ARE AVAILABLE TO GET YOU THE HELP YOU NEED

Day -to-day banking  
Call our MEMBER SERVICE CENTRE  
1-800-616-8878

Monday to Friday – 7 a.m. to 8 p.m.  
Saturday – 8 a.m. to 5 p.m.

Mortgages, loans, line of credit  
Try our MEMBER SOLUTIONS TEAM  
1-800-616-8878

Monday to Friday – 8 a.m. to 8 p.m.  
Saturday – 8 a.m. to 5 p.m.

Wealth services  
Contact WEALTH CONNECT  
1-800-616-8878 x1700

Monday to Friday  
9 a.m. to 5 p.m.