

The Front Line

Blue Wave volunteers celebrated for significant achievements



Back row: Matt Saunders, Tom Irvine, Stacey Marshall. Front row: Sarah McSweeney, Marisa Muraca, Leslie Williams, Michele Lennox, Debbie Murdoch, Susanne Stewart, Colin Schuringa. Not pictured: Melissa Folino, Mandy Lea, Jennifer McEachern

Volunteering isn't just an idea we promote, it's an act of kindness we encourage and continue to take part in. We're not shy when it comes to celebrating our Blue Wave volunteer team – now made up of close to 330 employees – and everyone else who makes a difference by giving their time.

"We take an active role our in our communities when it comes to giving back – our Blue Wave program is a highly organized effort with lots of opportunities for people to get involved," said Joanne Battaglia, SVP Marketing, Communications and Community Partnerships and dedicated volunteer.

"There are many benefits to volunteering and it means a great deal to us to work with our community partners and reach as many people as we can right here at home."

April's National Volunteer Week recognizes people across the country who make an impact. This year's theme is

#VolunteersMakeWaves, highlighting the power and impact of collective efforts across Canada. Like a wave – volunteering is a movement building and gaining momentum and each contribution big or small, has an effect.

FirstOntario is proud to also put the spotlight on team volunteers who have reached significant milestones. There are several people who have earned their first milestone (96 hours), second (192), third (288) and even fourth (384) this year! On behalf of their community contributions, the credit union makes a donation to a local organization chosen by each milestone achiever. These donations now add up to more than \$45,000 thanks to 71 milestones! Thank you to everyone who is committed to making their communities stronger and more resilient – and joining that wave of positive change – one hour at a time!

A note from Our Chair



While we find ourselves going through a period of uncertainty as a result of the current political climate, know that FirstOntario continues to be there to support our members. Canadian owned and home grown, we've been rooted in our communities for more than 85 years. The strength and stability of our credit union and our ability and willingness to be there for our members has never been in question. While we may not be able to predict the future, we're confident in our abilities to weather this storm and continue our business as usual.

Supporting local companies and the Canadian economy are part of our daily conversations lately. It's one of the reasons we were eager to launch the 2025 FirstOntario 1Awards – our annual, local small businesses competition that we've offered for 13 years. It's an opportunity for us – together with our 1Awards partners – to recognize, reward and raise the profile of neighbourhood businesses that are prospering. It's grown into a network of people who are committed to succeeding in their operation while also caring for their community. This year's finalists will be announced in April. Please check 1Awards.ca for updates, and to view previous winners. I encourage you to visit their websites or storefronts to take in their unique offerings.

Also in April, we'll be hosting our virtual Annual General Meeting (AGM) where we will summarize and celebrate our successes from 2024. We invite all members from FirstOntario, Creative Arts Financial and Saven Financial to attend on April 23, to hear about the highlights that are also featured in our annual report. Any questions can be submitted prior to the event. Registration details can be found in this newsletter or at FirstOntario.com.

You can reach out anytime through Chair@FirstOntario.com if you have questions or concerns.

Steve Boucouvalas
Chair, Board of Directors

Gearing up for this year's Annual General Meeting

FirstOntario's AGM is our opportunity to connect with members to share important news, the results of our Board of Directors election, details about our community involvement, success stories and more. This year's event will be held electronically on Wednesday, April 23 at 7 p.m. using Webex – a live, online video conferencing platform. This platform allows members from across all our regions to participate from the comfort of home using a computer, tablet or smartphone.

Registration

Members who wish to attend this year's AGM are asked to register by 12 p.m. on April 23 through two different options (an email address is required).

1. Use the registration link provided in online banking (in online *Messages*).
2. Call our Member Service Centre at 1-800-616-8878.

On behalf of FirstOntario, Webex will confirm your registration by email. Registered members will receive a second email after April 20 with additional details. All FirstOntario, Creative Arts Financial and Saven Financial members are welcome to attend. See you there!

Upcoming holiday closures

Saturday, May 17*		Victoria Day weekend
Monday, May 19		Victoria Day
Tuesday, July 1		Canada Day

**Our Member Service Centre, Member Solutions Team and Personal Assisted Teller services will be available on May 17 from 8 a.m. to 5 p.m. Online/mobile banking is available 24/7.*





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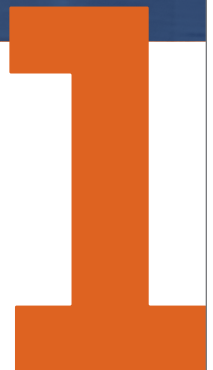


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Distraction theft: Be aware of your surroundings and stay alert

Distraction theft at ATMs typically begins with a scammer shoulder surfing to obtain someone's PIN, then telling the victim they've dropped money on the ground nearby. While the unsuspecting victim is distracted, another criminal quickly swaps out their bank card with a counterfeit or blank version. When they return to the ATM screen, an error message appears after unsuccessful attempts using the faulty card. By this time, the scammers are long gone with the real card, ready to tap purchases or unlock the PIN for big purchases.

It's important to note, distraction theft isn't unique to ATMs – it can happen anywhere – with thieves also stealing money, wallets and valuables, if given the chance. While older adults are often targeted, anyone out in public alone should be wary of anyone being a little too close for comfort.



TIPS TO STAY SAFE



Be aware of your surroundings, especially at financial institutions and ATMs.



Always keep an eye on your bank card and the ATM when performing your transaction.



Shield the keypad when entering your PIN at an ATM or point of sale terminals.



Be cautious of anyone offering unsolicited assistance causing a distraction.



Report suspicious behaviour to branch staff or authorities. It's better to be safe than sorry.

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