

THE FRONT LINE

JUNE ANNUAL GENERAL MEETING WILL BE BROADCAST LIVE ONLINE

AGM NOTICE: JUNE 8, 2020

Save the
new date

In light of the impacts of COVID-19, we've had to quickly adjust our business operations so we can continue to support our Members the way we always do. The health and safety of our staff, our Members and our communities is our first priority.

Since there are restrictions around gatherings and in order to adhere to social and physical distancing requirements, FirstOntario's Annual General Meeting (AGM)

has been rescheduled to Monday, June 8 at 7 p.m. and will be available online only. The AGM will take on the same format as previous years, but it will be broadcast to Members live in real time instead.

By offering our AGM online, Members can attend the meeting from the safety and comfort of their own home. We look forward to offering our AGM in this new, innovative

way so we can feature some of the highlights of another great year in 2019, at FirstOntario Credit Union. This new format will give even more Members the opportunity to get involved.

Please stay tuned to [FirstOntario.com](https://www.firstontario.com) for updates as Members will be required to pre-register for the event. We'll share more details as they are confirmed and don't forget, all Members are welcome to attend.

A NOTE FROM OUR CHAIR



FirstOntario celebrated its 80th anniversary last year. At that time, I recounted the founding story of our credit union. Conceived by steelworkers, automakers, and agricultural workers, the credit unions that joined to make up the FirstOntario of today were established by people who believed they could accomplish more by working together. By cooperatively saving their earnings, they were able to help each other purchase homes, send their children to school and save for retirement. That was in 1939, on the eve of the Second World War, one of the worst global events ever faced.

Today, our world is facing another global threat; the COVID-19 pandemic. This time, the entire world is fighting on the same side to stop the spread of the virus. Companies, economies, and nations have closed down in a coordinated effort to “flatten the curve”. This remarkable disruption has caused stress and uncertainty for many of us. Many have been laid off, businesses have been temporarily shuttered and the markets are in turmoil. It is difficult to predict the fallout from this crisis.

In the face of this uncertainty, the resilient and compassionate nature of people has shone through. People are stepping up and helping each other in new and unique ways. We are working together to overcome the difficulties brought on by this pandemic. Our global cooperative spirit has never been so strong.

In the midst of this crisis, FirstOntario continues to serve our Members with the same determination and commitment that we have demonstrated for over 80 years. We have always been here for our Members. We remain focused on what is important and ready to help each other. Our cooperative spirit is what defines us. We can and will get through this difficult time together.

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.

CAREY SMITH
Chair, Board of Directors

A WORD FROM OUR CEO



I wanted to take this opportunity to thank our Members – and our employees – for all of your patience and understanding during these last few months. Due to the impacts of COVID-19, we've all had to make unexpected changes to our daily routines. As a credit union, we've come together to continue to offer the same great products and services you expect from us, with even more options to get you through these trying financial times.

We've had to temporarily close some of our branches, and we've reduced our business hours, all with everyone's health and safety in mind. This is a good time to remind everyone that our Members always have options. Our online and mobile banking services are available 24/7, and you can do everything you need from the comfort of your own home. Our Member Solutions Centre, Personal Assisted Tellers (PAT) and ATMs are also here if you need quick access to cash or branch services that you can't do online.

If you have any questions or concerns about your finances, please connect with our Member Solutions Centre or your branch. We're here to help our Members, who are experiencing financial stress, in accessing various relief options. It's important that our Members know, now more than ever, that we are here to support you and we will get through this together. We'll continue to keep you posted. All updates can be found on our website. Take care and be safe.

LLOYD SMITH
Chief Executive Officer

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 services are available 24/7.













VICTORIA DAY Monday, May 18
CANADA DAY Wednesday, July 1

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TOP 10 REASONS TO BANK ONLINE OR GO MOBILE

- 1 You don't have to go anywhere! Bank from the comfort of home 24/7. 
- 2 Set up or delete bill payees, pay bills on the spot or schedule payments for a later date. 
- 3 Keep an eye on your transactions and balances. 
- 4 Transfer funds now, set them up in advance or schedule recurring transfers. 
- 5 Send and request money fast in a few quick clicks with [Interac e-Transfer](#)®. 
- 6 Deposit a cheque with [Deposit Anywhere](#)™ using your smartphone camera. 
- 7 Switch to easily accessible [eStatements](#) and ditch the paper statements. 
- 8 Get quick access to direct deposit forms to set up pre-authorized payments or credits. 
- 9 Check account details and rates for GICs and term deposits. 
- 10 Switch over automated payments and direct deposits from other financial institutions with our [ClickSWITCH](#) service. 

A worry-free investment with nowhere to go but up



CANADIAN AND GLOBAL MARKET-LINKED GICS

Principal protected. Earnings expected. Interested in an investment that offers market performance growth opportunity and all the security of a traditional GIC? Our new market-linked GICs could be right for you.

BRANCHES WILL BE TEMPORARILY CLOSED ON SATURDAYS

As we continue to make adjustments due to the impacts of COVID-19 and with the health and safety of everyone in mind, we will be temporarily closing our branches on Saturdays, beginning April 25, until further notice. However, our Members Solutions Centre and our Personal Assisted Tellers will be available for full support from 8 a.m. to 8 p.m. Monday to Friday and 8 a.m. to 5 p.m. on Saturdays.

THE 2020 1AWARDS COMPETITIONS WILL BE BACK!

In light of COVID-19, the 2020 1Awards competitions have been postponed. Please visit [FirstOntario.com](#) for details.

1AWARDS

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IN THESE CHALLENGING TIMES - FIRSTONTARIO IS HERE TO SUPPORT YOU





This is one of those unpredictable curveballs that financial experts always say you need to be prepared for. Though most of us never thought COVID-19 would change our day-to-day lives to the extent it has – one thing hasn't changed. FirstOntario is here for its' Members, and we are in this together.


During these uncertain financial times, we want to emphasize the different ways we can help. We're happy to support you – that goes for our business Members too – the best way we can. If you are under financial strain, please consider some of the options that may be available to you.

FirstOntario has been supporting our Members for more than 80 years and you can count on us to continue delivering the financial products and services you need now and in the future. If you have any questions or concerns, please get in touch. We're standing by, ready to help you get through this.


FOR OUR PERSONAL MEMBERS


 We can work with you to defer up to six months of mortgage payments, and/or personal loan payments. Every situation is different so please talk to our branch staff to explore the ways we can help.

 If you have questions about your finances and/or investments, please connect with your advisor. If you do not have one, our [Member Solutions Centre](#) can schedule a telephone appointment for you.


 Sign up for [CRA Direct Deposit](#) for personal accounts through our online banking service.

FOR OUR BUSINESS MEMBERS

 Please talk with your account manager who can provide advice and support on various mortgage and/or loan payment deferral options on a case-by-case basis.

 Eligible businesses can easily apply for the federal government's [Canadian Emergency Business Account loan](#) on FirstOntario's website. These loans of up to \$40,000 help cover operating costs for small businesses and not-for-profit organizations if revenues have been temporarily reduced.

FOR OUR BUSINESS AND PERSONAL MEMBERS

 FirstOntario Visa cardholders who are experiencing financial stress due to the impacts of COVID-19 can contact our credit card partner *Collabria Financial* to request credit relief. Call 1-855-341-4643 to go over your options.

MEMBER SOLUTIONS CENTRE AND PERSONAL ASSISTED TELLERS (PAT)

OPEN EXTENDED HOURS

Monday to Friday: 8 a.m. to 8 p.m.

Saturday: 8 a.m. to 5 p.m.

1-800-616-8878 | 905-685-5555

