

THE FRONT LINE

CELEBRATING 10 YEARS WITH THE 2022 FIRSTONTARIO 1AWARDS WINNERS



Left to right: Ella Nuñez, Kim Simons, Alyssa Lancia, Shelley Gordon

The 2022 FirstOntario 1Awards marked a decade of supporting small businesses and celebrated this year with four entrepreneurs who are ready to step it up.

Anchors Away Support Services (Kim Simons), Darling Donuts (Alyssa Lancia), Love My Mat (Shelley Gordon) and Wax and Fire Co. (Ella Nunes) took home the top prizes. They competed among 11 strong candidates who represented Hamilton, Halton, Brant and Niagara regions after

the program was amalgamated this year.

The competition returned to in-person events after a virtual 1Awards subbed in last year due to the pandemic. Finalists were back pitching at Tim Hortons Field in front of the judging panel that was made up of longstanding 1Awards partners – The Hamilton Spectator, Agro Zaffiro, Mohawk College, KPMG, PLAY, Giant Shoe and Weever.

Winners were announced on May 25 at Carmen’s Banquet Centre.

Together with 1Awards partners, FirstOntario has invested more than \$1.8 million into small businesses across all of our regions in hopes that the winners can elevate their business and get to the next level.

Visit [FirstOntario.com](https://www.firstontario.com) to find more about the competition, this year’s winners and past winners.

A NOTE FROM OUR CHAIR



With the shuffle between the old and new Board, it is my pleasure to serve as your newly elected Board Chair. It's a privilege to represent our membership in this role. As part of our Annual General Meeting (AGM) in April, we announced our new Board Directors. I would like to welcome Carey Smith and Lorie Peacock back to the Board. Rick Sroka was re-elected and Carmelina LaVigna was voted in for her first term. Current Director, Steve Boucouvalas, was elected by the Board as the new Vice Chair.

Thank you for taking the time to vote in our Board of Directors Election for those candidates you believed were best suited for the positions. It is a unique opportunity when you belong to a credit union where members have a voice and a vote to help shape our Board of Directors and the path of FirstOntario.

During the AGM, we heard that FirstOntario had another successful year. You can find our 2021 Annual Report and Financial Statements at [FirstOntario.com](https://www.firstontario.com) to learn more about everything we achieved, how we continue to grow and how we are working with community partners to make an impact.

Now is the time to shine for a few of our community partners. The Hamilton Tiger-Cats and Hamilton Forge FC are kicking off brand new seasons, while the Hamilton Bulldogs showed what they were made of and made us proud. Our student nutrition programs concluded for another year and the 1Awards celebrated 10 years of small business support.

We're looking forward to the Niagara 2022 Canada Summer Games and supporting financial literacy through Finance Friday and Wealth Wednesday segments on CHCH TV, as well as our FinTip\$ series with Brock University.

Thank you for your feedback and ideas over the last few months. If there is ever a time you need to reach out – please send an email to chair@firstontario.com. I would be happy to hear from you.

STU WALKER
Chair, Board of Directors

NIAGARA 2022 CANADA GAMES SET TO START WITH TORCH TREK



As part of our sponsorship, FirstOntario participated in the first leg-of-the-land torch relay on June 25 led by our CSO Dave Schurman. Staff and members who won our relay contest were welcomed at the pre-run rally before clocking kilometers through Thorold. Join us as our CEO Lloyd Smith laces up for the final leg-of-the-land relay July 31 at 9 a.m. at the FirstOntario Performing Arts Center on St. Paul Street in St. Catharines. On August 14, we'll celebrate the 13 for 13 Cultural Festivities – in St. Catharines. Stay tuned to Niagara2022games.ca for all of the details. The games officially begin August 6!

\$10K IN SCHOLARSHIPS AWARDED

Congratulations to an impressive group of 10 post-secondary students who each took home \$1,000 as part of this year's FirstOntario Education Awards. The awards – established to support first and second-year students in college and university – have given more than \$135,000 to over 100 recipients since 2005. Watch for next year's applications to open in April 2023.

UPCOMING HOLIDAY CLOSURES

<i>Branches will be closed but online/mobile banking and ATMs will be available.</i>	
CIVIC HOLIDAY	*Saturday, July 30 Monday, August 1
LABOUR DAY	*Saturday, September 3 Monday, September 5
NATIONAL DAY FOR TRUTH AND RECONCILIATION	*Friday, September 30 *Saturday, October 1
THANKSGIVING	*Saturday, October 8 Monday, October 10

**Member Service Centre, Member Solutions Team and Personal Assisted Tellers will be available to serve members on this day from 8 a.m. to 5 p.m.*

WEALTH WEDNESDAY DEBUTS SOON

Wealth Wednesday's are coming to CHCH Morning Live starting July 13! Tune in at 7:20 a.m. on the second Wednesday of each month to watch our wealth experts share valuable insight on investment planning and wealth strategies. Episodes will be posted on FirstOntario.com for you to view in case you missed it.



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PERSONAL ACCOUNT PROTECTION - PREVENTING FRAUD TAKEOVER

Protecting your accounts and your identity doesn't have to be complicated. Simplify your security practices in three easy steps.



1 MAKE YOUR PASSWORDS LONG

Don't skimp out on the character count – the more you use, the stronger your password will be. At FirstOntario, the minimum number for online and mobile banking is 12 characters, but best practices say to strive for the maximum number for maximum protection. The longer and more complex it is, the more difficult it is for fraudsters to figure out.



2 DON'T USE THE SAME PASSWORD TWICE

Don't let your guard down by taking the easy way out and using the same passwords for different accounts. Any breached account can result in other accounts being compromised as well. The best approach is to come up with one unique password for each platform/account you use.



3 USE ACCOUNT PROTECTION TOOLS

Enable any notifications that are available (like alerts) to flag unauthorized account access or activity. If you can, set up multi-factor authentication – otherwise known as two-factor authentication and two-step verification – that requires a one-time code in addition to your password to access your accounts.

Congratulations

TO THE 2022 OHL CHAMPIONS THE HAMILTON BULLDOGS!



The OHL finals went down to the wire to decide the winner between the Windsor Spitfires and the Hamilton Bulldogs. It wasn't until game seven in Hamilton that the Bulldogs came through for the win and a ticket to the Memorial Cup.

FirstOntario Credit Union CEO Lloyd Smith and WFCU Credit Union CEO Eddie Francis agreed that whoever ended up on the losing side of their friendly wager would proudly wear the opponent's jersey while donating \$1,000 to the winning CEO's charity of choice. All in good fun to rally some support for community services, Eddie Francis graciously put on a Hamilton Bulldogs jersey and wrote a cheque to the Hamilton Bulldog's Foundation. Congratulations to both teams on a remarkable season!

