

EXCLUSIVE OFFER FOR IUOE LOCAL 722

FirstOntario
C R E D I T U N I O N

FirstOntario is pleased to offer you access to our Member Value Program.

Get exclusive rates, lower fees and unique offers.



FirstOntario Credit Union is a community-based financial cooperative serving members in Hamilton, Niagara, Halton and throughout the southwest regions of Ontario.

We started in 1939 when a dedicated group of employees at Steel Company of Canada in Hamilton, inspired by their shared commitment to the idea that people could achieve more through financial co-operation, created the Stelco Employees Credit Union Hamilton Works Limited. The credit union opened its doors with 26 founding members and \$54.45 in deposits. Over the years, our credit union grew, expanded, changed and merged with other like-minded credit unions, inviting their members to the FirstOntario family.

Today, over eighty years since we began, FirstOntario has grown into one of the largest credit unions in Canada, serving 126,000 members with \$5.8 billion in assets under management. Although much has changed since our humble beginnings, our values remain the same: we put our members first. We're proud of this legacy and our commitment to being supporters and partners in our community—and we look forward to many more years of serving our members and strengthening our communities!

MVP PROGRAM BENEFITS

Get preferred rates, services and perks¹

Exclusive Rates

- 0.10% off posted rates for mortgages or MeritLine²
- 0.25% off posted rates for personal loans or personal line of credit²
- 0.10% bonus on posted non-redeemable GIC rates
- 0.50% bonus on posted redeemable GIC rates – giving a competitive rate and flexibility to withdraw the funds without penalty or loss of interest earned²

\$100 BONUS

Open an Everyday Premium Account, set up two consecutive direct deposits and receive \$100³

Home & Auto Insurance³

Members are eligible for home and auto insurance savings offered through FirstOntario Insurance Brokers

Visa Promotion

- Rebate of up to \$60 on the annual fee for your FirstOntario Visa
- Sign up for a new card and receive up to 15,000 Welcome Points⁴
- 3.90% Balance Transfer Offer⁵

Extra Benefits

- Easy access to a dedicated, centralized team of qualified advisors readily available through phone or online video consultations and who offer access to a full suite of wealth services.
- Complimentary personalized planning, advice and solutions to help you achieve your financial goals.
- Complimentary investment portfolio review from a dedicated wealth advisor.
- First-Time Home Buyer coaching, including a review of your finances and advice on purchase-price range.
- Access to financial literacy seminars.
- Access to exclusive contests and prizes.
- Access to over 3,700 surcharge-free ATMs across Canada on THE EXCHANGE Network⁶.
- ClickSWITCH available to make it easy to switch pre-authorized payments to your FirstOntario account.

JOIN MVP TODAY!

Contact Pam Murphy

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FirstOntario.com



¹Offers are available to new and existing members of FirstOntario Credit Union. Existing members are eligible for offers on all new purchases. Offer is not available for online account openings. Member must present evidence that they belong to the connected organization/event. Direct deposit must be for a pension or payroll. Direct deposit must cycle twice in order for the \$100 to be awarded to the individual in their Everyday Premium Account. Rate offers not applicable on specials. Some conditions apply. Insurance is underwritten by CUMIS General Insurance Company. ²From January 1 to December 31, 2023, Cardholders will be awarded with welcome points after their new eligible credit card has been activated, based on the reward's structure as follows: 10,000 welcome points if they apply for a Centra Gold card or a Travel Rewards Gold card; 15,000 welcome points if they apply for a World/Infinite card or a Platinum/Infinite Business card. This offer is available on all consumer and business credit card accounts, except the US Dollar card. During the promotional period, cardholders will be able to transfer balances to a Collabria credit card at the promotional annual interest rate of 3.90% ³Subject to approval. ⁴Bonus on term deposits is not available on Market-Linked GICs. This offer is subject to change without notice. For full offer details and terms and conditions contact us. Expires March 31, 2023.