

## A Message from Your CEO

Welcome to fall, everyone! For my family, the Thanksgiving holiday is a beautiful time of year when we come together to give thanks for all our blessings, including family, friends, and good health. I hope you also had the opportunity to unwind and recharge with those close to you!

It has been several months since I became Moya's new CEO. First, I want to thank the great team at Moya for helping make my transition from the Board of Directors to the business leadership role as seamless as possible.

As your new CEO, I have been able to leverage my many years of financial experience and my years as Chair of the Audit & Risk Committee to serve our members and to help craft a growth strategy that will achieve results. I have had the privilege of meeting hundreds of you, both in the branch and at Moya-sponsored events, including Pečenkafest at Slovenski Park in Guelph, Music in the Park Picnic at Lipa Park in St. Catharines, Baseball Championship Weekend at Slovenian Summer Camp in Bolton, and Holiday Gardens' 65th Anniversary Picnic in Pickering. These opportunities to meet and get to know Moya members (and prospective Moya members) are invaluable. Thank you to everyone who shared their experiences and thoughts on how to make Moya a

better financial institution by serving the Slovenian community and beyond.

The state of your credit union is strong, from a liquidity, capital, and growth perspective! As Ontario moves ahead to a quasi-post-COVID environment, we have brought Saturday hours back at the Brown's Line branch by popular demand. As always, we are here to assist you, whether you choose to bank in person or via our robust online and mobile applications. Of course, we also have our new Moya ATM, which is available 24/7.

I invite you to reach out to me at [andrew.rovansek@moyafinancial.ca](mailto:andrew.rovansek@moyafinancial.ca) to share your comments, feedback, and ideas. With your help and our great team at Moya, I am confident our best days are ahead!

On behalf of everyone at Moya, I sincerely thank you for your continued support. I look forward to seeing you at our Annual General Meeting, in person, in March 2023, if not sooner.



**Andrew Rovanseck**  
Chief Executive Officer



# Call for Nominations for Moya Financial's Board of Directors

Every year, Moya Financial holds its Board of Directors' election for available positions.

Moya is always interested in new directors joining the Board. Any Moya Financial member who is interested and meets the criteria can inquire and apply to be a part of the dynamic team responsible for shaping the organization's strategic direction and for ensuring appropriate processes and controls to manage and monitor applicable risks.

Joining the Board of Directors is a great way to make a difference in your community. Each director should have a deep commitment to our credit union as a cooperative financial banking organization striving to deliver innovative and competitive financial services to help our members achieve their financial goals.



Moya is looking primarily for individuals with at least one of the following designations/experiences:

- CPA, CGA, CMA, CA or CFA designation/experience;
- J.D., LL.B., LL.M. designation;
- MBA designation and/or;
- CHRP designation/experience;

As well as one or more of the following qualifications:

- Strategic planning experience;
- Marketing, compliance/regulatory/risk, or project management experience;
- Business development experience and/or;
- Senior Management experience at a medium or large size firm (e.g., CEO, CFO, COO)

Directors have a significant amount of preparatory reading and analysis to complete before Board or committee meetings that require advanced financial insight and experience in corporate governance and prudential risk management. The workload is approximately 8-10 hours per week. Directors must constructively and actively contribute to all directors' discussions in a collaborative and collegial atmosphere.

The election process will begin in early **December 2022**. The Nominating and Member Relations Committee will accept new director applications from **Thursday, December 1, 2022**, until 12:00pm EST on **Friday, December 30, 2022**.

Every Moya member with a minimum of \$50 in membership shares will be allotted one ballot for voting purposes. Ballots will be issued by mail before the start of the election period on **Monday, February 27, 2023**, along with voting instructions and a list of candidates and their biographies. All materials will be posted on **MoyaFinancial.ca**.

## IMPORTANT DATES:



**NOMINATION PERIOD OPENS**

**Thursday, December 1, 2022**

**NOMINATION PERIOD CLOSES**

**12:00pm EST on Friday, December 30, 2022**

**VOTING STARTS**

**Monday, February 27, 2023**

**VOTING ENDS**

**Friday, March 10, 2023**



**RESULTS ANNOUNCED AT THE AGM: SUNDAY, MARCH 26, 2023**

For more information, please refer to the **Director Candidate Package** available in the Governance section of the **MoyaFinancial.ca** website, or contact the Nominating and Member Relations Committee Chair, Jason Gorel, at **jason.gorel@moyafinancial.ca**





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Email: [invest@moyafinancial.ca](mailto:invest@moyafinancial.ca)

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<sup>2</sup>Eligible deposits in registered accounts have unlimited coverage through FSRA. Eligible deposits not in registered accounts are insured up to \$250,000 through FSRA. For further information on deposit insurance, visit FSRA's website.

**For a full list of terms and conditions, visit [MoyaFinancial.ca](https://moyafinancial.ca).**



## Focus on the Fight, Not the Fright

Every Friday during October, you'll find our staff wearing t-shirts to raise awareness of the fight against cancer and the importance of monitoring your health. This month we acknowledge the strength of those who have experienced or are experiencing cancer. In honour of October being breast cancer awareness month, we're donating \$500 to the Canadian Cancer Society for breast cancer research.

### BROWN'S LINE IS OPEN FOR BUSINESS ON SATURDAYS!

We're happy to tell you that our main branch is once again open on Saturdays, from 9:00 AM to 12:30 PM. But please note that to access safety deposit boxes, you must call in advance and make an appointment.

#### MAIN BRANCH

Monday	9:00 AM to 4:00 PM
Tuesday	9:00 AM to 4:00 PM
Wednesday	9:00 AM to 4:00 PM
Thursday	9:00 AM to 6:00 PM
Friday	9:00 AM to 4:00 PM
Saturday	9:00 AM to 12:30 PM
Sunday	Closed

**Call or click to make an appointment.**

T: 416-255-1742

E: [main@moyafinancial.ca](mailto:main@moyafinancial.ca)

W: [www.moyafinancial.ca/contact-us](http://www.moyafinancial.ca/contact-us)

## CONGRATULATIONS TO OUR 2022 SCHOLARSHIP RECIPIENTS

Every year we are amazed at how smart and talented our members are. This year was no different, and we are happy to present **five scholarships** to well-deserving students. **Congratulations Owen Byrne, Adam Horvat, Paul Orazem, Christopher Pinnington, and Calista Stergar!**



To stay up to date, please follow our social media channels and web site.

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Visit us online at [moyafinancial.ca](http://moyafinancial.ca)

Moya Financial is a business name used by Moya Financial Credit Union Limited.

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