



## AGM SUMMARY

In accordance with regulations and good governance, we hosted our 5th Annual General Meeting (AGM) virtually on Wednesday, March 24, 2021.\* With 101 registered members, a total of 76 joined the meeting. Members had the opportunity to ask questions, which were answered throughout the meeting, and to vote online for various motions. This year we had three vacancies on the Board of Directors, and Mr. Jason Gorel, Mr. Andrew Rovanseck, and Ms. Margaret Zalar Sparling were elected for the 2021-24 term.

William (Bill) Stajan, a long-time Board member, announced his retirement from the Board. The Board thanked him for his 45 years of dedicated service to our credit union.

Like all businesses and organizations, Moya has had to make changes and to adapt during 2020. Our focus continues to be making Moya the financial institution of choice for members, and with that in mind, we have adapted our operations to keep our services accessible, with minimal downtime. We have attempted to remain open for business as much as possible, and while there have been some changes to the way we interact with members, we appreciate your support during these times.

2020 was another year of incredible growth. Our assets grew by 13 percent, raising our total assets to just over \$310 million. Over the past two years, the assets of Moya Financial have grown by just over \$70 million, something we attribute to Moya's dedication to providing the best banking experience to you, our members. We have our staff to thank, staff who are friendly, knowledgeable, and helpful and who go the extra mile to ensure your banking experience is the finest.

COVID-19 has forced us to be adaptable, and one of the best ways we've been able to adapt is by increasing our online presence, whether that means reaching out to members via emails and electronic newsletters, or posting notices on all our social media platforms, or through interesting and educational podcasts and blog posts.

You may not have noticed if you haven't been coming to the branch lately, but we now have a proper sign outside our main branch. And I hope you've had an opportunity to check out our new Moya Financial website. It has been redesigned to be more up to date and to allow you to navigate more easily to find whatever you need. In addition, we have a new website dedicated to our community and community events. Check it out at [MoyaCommunity.ca](http://MoyaCommunity.ca).

The COVID-19 pandemic definitely interrupted normal day-to-day business operations, not only for Moya but for everyone and every organization that deals with Moya. I'm happy to say we are weathering the storm, and while the storm has not yet passed, we hope that in 2021, with the rollout of vaccines, we will see a loosening of restrictions as this pandemic gets under control and life assumes a new normal.

A handwritten signature in black ink, appearing to read 'V. Koncan', is written over a white background.

**Val Koncan**  
Chair, Board of Directors

# Grow with Us

The **time is right** to plant something **new** in your garden of investments.

Moya's Class A Investment Shares are an exciting investment opportunity available exclusively to Moya Financial members for a limited time.



## Discover the Benefits of Investing in Moya's Class A Investment Shares, Series 1

### HIGH RETURN OF 4%\*

Investment shares are designed to give conservative investors a great return. The rate for this investment is higher than comparable term deposits,\* making it ideal for diversifying your portfolio - and helping to grow your credit union.

### LIMITED TIME OFFER

Investment shares are sold for a limited time on a first-come, first-served basis.

**Don't delay, invest today!**

### EXCLUSIVE ACCESS

Join an exclusive club by owning investments that only members can benefit from. Investment shares help grow your credit union too, so we can continue to serve you and our community.

For more information and to view the Offering Statement for full details, visit us at [www.moyafinancial.ca/grow-with-us](http://www.moyafinancial.ca/grow-with-us)

### Ready to invest?

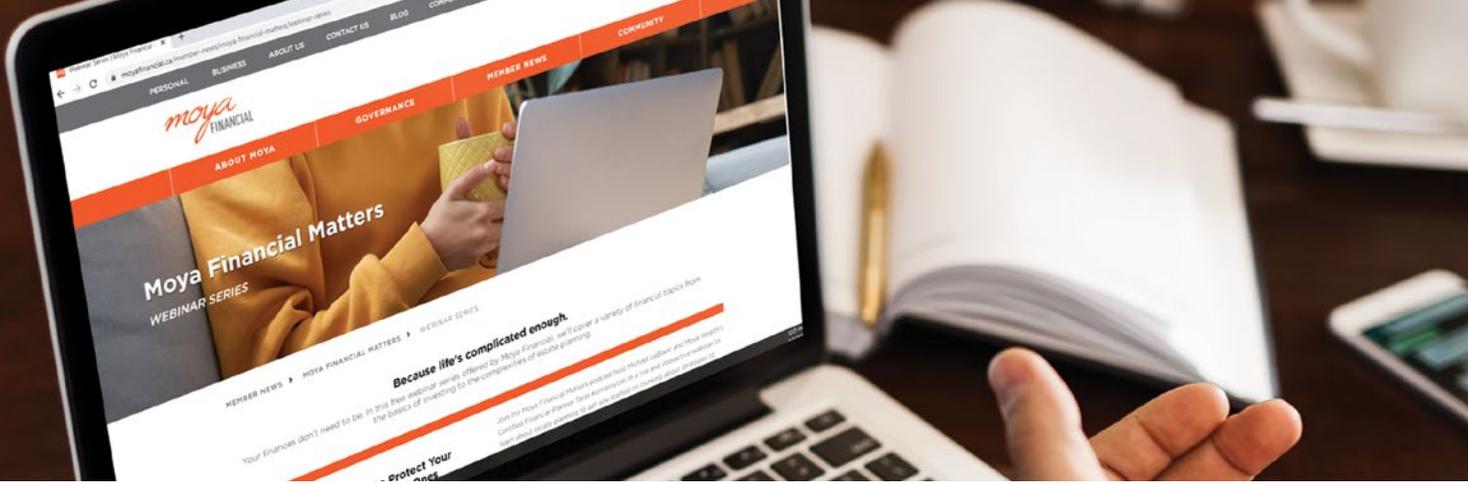
**Call or make an appointment at our main branch and speak with a Financial Services Representative.**

**T:** 416-255-1742 ext. \*208

**E:** [invest@moyafinancial.ca](mailto:invest@moyafinancial.ca)

747 Brown's Line, Toronto, ON M8W 3V7

\*Dividends are not guaranteed, and are paid at the sole discretion of the Board of Directors. In any fiscal year no dividends, or dividends at a rate less than 4%, may be paid. Minimum dividend rate is 4.00% annually from 2021 to 2026 if dividends are declared. Dividends are non-cumulative. Members must review the Offering Statement for full details before purchasing investment shares. Only members may purchase Class A Investment Shares, Series 1.



## Introducing the Moya Financial Matters Webinar Series! Life's complicated enough. Your finances don't need to be.

Back in February we hosted our first free interactive livestream for members. Moya Financial Matters podcast host Michael LeBlanc and Moya Wealth's Certified Financial Planner Taras Komarnytski covered two topics - the basics of investing and the complexities of estate planning. We will continue with one more webinar in June and then resume in the fall.

Our webinar series is intended to help keep members informed about financial planning and banking, and we'll have different guests join us to look at the many elements of finances and banking in your lives.

Members can watch the recorded webinar on our YouTube channel.

### In our latest webinar, we covered estate planning to get everyone started on thinking about strategies to protect their wealth and take care of loved ones.

Estate planning is the preparation that ensures assets are suitably managed or properly distributed if an individual becomes incapacitated or dies. Estate planning involves writing a will and can include setting up trusts, arranging charitable donations, or making efforts to reduce income tax.

Needless to say, proper estate planning is vitally important to ensure that an individual's wishes are respected, and that family and friends are appropriately cared for. It's common for people to enlist the help of a lawyer or notary who specializes in estate law to assist with estate planning.

Without professional help, it's easy to make mistakes when estate planning. Further, many people never realize the implications of these errors, and unwittingly leave a mess for their family and friends to sort out.

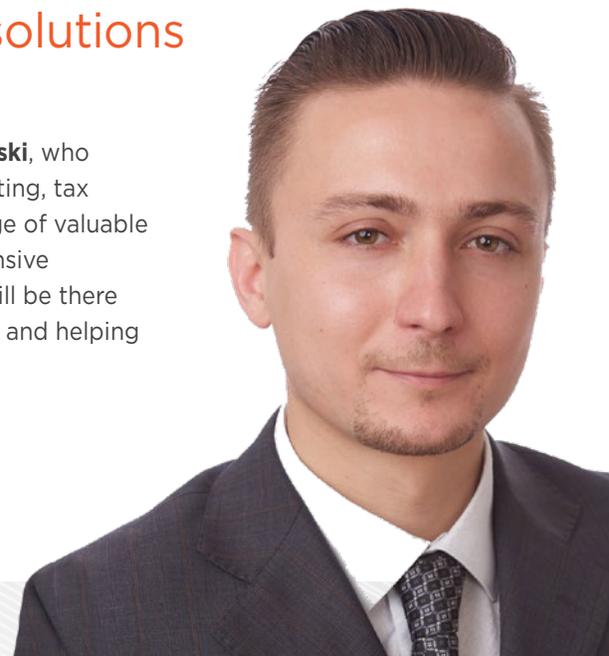
## We work together to find personalized solutions that **make your money work for you.**

Moya is proud to offer the services of Certified Financial Planner **Taras Komarnytski**, who brings more than 10 years of experience to our team. With a background in investing, tax planning, business planning, credit, and cash flow, Taras can provide a broad range of valuable insight and advice. His knowledge is further supported and enhanced by an extensive professional network. Financial planning is an ongoing, dynamic process. Taras will be there with you every step of the journey, creating a plan tailored to your specific needs and helping you meet your unique goals and objectives.

**Contact Taras to book a free consultation.**

**T:** 416-255-1742 ext. \*216

**E:** taras.komarnytski@moyafinancial.ca





## WE'RE PROUD TO DO OUR PART TO HELP MAKE OUR PLANET BETTER

On April 22, we celebrated Earth Day. This worldwide event demonstrates support for environmental protection and encourages individuals, companies, and communities to participate in environmental protection activities.

Last year we made a promise to do better and be "greener." We are proud to partner with Bullfrog Power and shift our branch and head office to renewable energy solutions, eliminating our energy-related emissions footprint, and we're proud to take part in the great movement for more eco-conscious cities by installing beehives in Toronto.

On May 20, we are celebrating World Bee Day. This initiative focuses on bee production and ethical practices adopted by beekeepers everywhere to support their livelihoods and deliver high-quality bee products. Moya is committed to spreading awareness of these little workers' importance for our environment and their connection to our heritage and culture. Spring is here, our bees are back to work, and we're thrilled the beekeeping season is taking off!



## THE MOYA ATM HAS ARRIVED!

**Our bright new ATM has arrived at our main branch.**

We work hard to go beyond what is expected of a financial institution and this means that we continue to strive to implement innovative solutions that support the financial goals of those we serve in our communities. With the help of an ATM, Moya will be able to provide our members with the digital self-service they want and expect from us. We look forward to seeing how our ATM will further serve our members and the positive impact it will make

### Connect with Us!

**Tel:** 416-255-1742

**Email:** [main@moyafinancial.ca](mailto:main@moyafinancial.ca)

747 Brown's Line, Toronto ON M8W 3V7

 /moyafinancial

 @moyafinancialCU

 @moyafinancial

 /moya-financial

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

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

