

AGM SUMMARY

In accordance with regulations and good governance, we hosted our 6th Annual General Meeting virtually on Wednesday, March 23, 2022.*

This year, the membership was asked to vote on two Bylaw Amendments. The first Bylaw amendment referred to Moya's bond of association. The majority of members who voted were in favour of increasing the percentage of membership that can be of non-Slovenian ethnic background from 25% to 35%. The second Bylaw amendment referred to the number of Directors. The majority of members who voted were in favour of reducing the size of the Board of Directors from 10 to 9.

This year, Mr. Matt Paznar, Mr. John Sustersic and Mr. Mark Zizek were elected to the Board of Directors for the 2022-2025 term. We would like to thank our departing directors for their dedicated service.

Throughout 2021, Moya operated as an essential service while demonstrating a commitment to providing a safe environment to our staff and members. We continued to work together, assisting our members with their financial needs, while keeping the health and well-being of our members' top of mind. We want to thank you for your unwavering support during these challenging times.

For the year 2021, our assets grew by 12.7 percent to \$349.8 million, while member deposits increased by \$34.4 million to \$321.7 million. Our credit union continues to prosper because of our ongoing focus on the development of long-term relationships with our members.

This past year, we successfully launched and closed an investment share offering that increased our regulatory capital, which will provide for future growth, development and stability while maintaining a prudent cushion of capital above regulatory requirements. We also launched Moya Wealth, effective financial planning that goes beyond simply growing your investments. Moya Wealth focuses on building, preserving, and managing all aspects of your financial well-being.



Moving ahead, we will continue to pursue our shared goal of becoming a safe, secure, and viable alternative to the big banks. We will focus our resources on strengthening our credit union and its relationship with its members, and on attracting a new generation of members. Our key priorities are to increase deposits and our loan portfolio, maintain a strong credit quality, manage capital efficiently, and remain responsive to our community.

We are honoured to be your financial institution of choice and we look forward to serving all your future financial needs.

A handwritten signature in black ink that reads "Mark Zizek". The signature is written in a cursive, flowing style.

Mark Zizek
Chair, Board of Directors

*The annual report is available on our website for review at <https://www.moyafinancial.ca/governance/annual-general-meeting>.



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**We don't mean to get your slopes
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*Each package contains two pairs of Alpina hiking boots. This promotion is not associated with or sponsored by Alpina Sports. A minimum \$5,000 deposit is required to be entered in the draw.

¹ Rate available on new funds transferred from another financial institution. A minimum \$500 deposit is required to take advantage of the rate promotion.

² Eligible deposits in registered accounts have unlimited coverage through FSRA. For a full list of terms and conditions, visit MoyaFinancial.ca.

Creating Value by Reducing Our Environmental Impact



Moya Financial believes that a sustainable environment is an essential foundation for our communities and for future generations. We are all responsible for our beautiful planet and we need to act now. With every action, reducing our carbon footprint, repairing, reusing, and recycling, we make a small contribution to the solution.

Moya is fully committed to mitigating the negative impact and environmental burden of climate change by proactively reducing our environmental impact. We keep this in mind with everything we do, including the products and services we offer. Our mission is to deliver innovative, competitive financial services to help our members achieve their financial goals. On top of that, we strive to make a significant contribution to our communities and the environment.

Bee the change

Honeybees play an important role in the environment, and we are proud to be part of this element of nature. In 2019, we launched Moya Hive, our honeybee program. Moya members loved the idea: honeybees and beekeeping are essential parts of Slovenian culture and the environment we live in.

These incredible little creatures remind us of the importance of working together, and one of the much-loved elements of Moya Hive is that members feel like part of the community and join us when our professional beekeepers come to maintain the hives. Because of the pandemic last year, we hosted two virtual workshops.

Members also purchased hive products - honey, soap, and candles - with all proceeds going back to our community.



We're Proud to make Our Planet Better

In 2020 Moya took a big step to reduce our business's carbon emissions footprint by choosing environmentally responsible electricity from Bullfrog Power, a Spark Power company. We set sustainability targets as one of our long-term strategic priorities at Moya Financial. By managing the environmental impact of our activities, we will continue to work in harmony with our communities and challenge ourselves to improve energy efficiency and act responsibly toward the environment where we live, play, and work.



Growing for the Future

In 2021 we partnered with Tree Canada to support its National Greening Program! The program targets regions across Canada that need reforestation or afforestation (the creation of new forests) as a result of human activity or other causes. In addition to restoring forests and wildlife habitat, trees planted through the National Greening Program contribute to cleaner air, healthier soil, and cleaner waterways.

To kick-start the partnership and our new Youth Accounts (we plant a tree for every active account, each year), Moya Financial has donated \$2,000 toward the program - that's 400 trees!



JOIN OUR TEAM AND MAKE A DIFFERENCE!

We strive to offer our employees a positive, passionate, performance-driven work environment that includes opportunities for growth and where community-oriented values drive our business.

Moya Financial is committed to employment equity and encourages applications from all qualified candidates.

We are currently looking for full- and part-time Member Service Representatives for both our Toronto and Hamilton offices.

Visit moyafinancial.ca/about-moya/careers to learn more.



WE ARE COMMITTED TO BEING HERE FOR YOU.

OUR STAFF CAN ASSIST YOU WITH MOST SERVICES REMOTELY:

- If you require assistance with day-to-day banking, products, or services, please call 416-255-1742 or send an email to main@moyafinancial.ca.
- If you require assistance with term deposits or mutual funds, please call 416-255-1742 ext. 208 or send an email to invest@moyafinancial.ca.
- If you require assistance with loans or mortgages, please call 416-252-6527 or send an email to loans@moyafinancial.ca.

WE'VE UPDATED OUR MAIN BRANCH HOURS

747 Brown's Line, Toronto ON M8W 3V7

Tel: 416-255-1742

Toll Free: 1-888-728-1742

Email: main@moyafinancial.ca

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

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

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