



A MESSAGE FROM YOUR CEO ABOUT COVID-19

Dear Members,

I hope you are having a wonderful summer so far and starting to enjoy time with family and friends as our lives begin to return to normal.

Thanks to everyone for your patience, perseverance, and good citizenship. Our province is demonstrating an increasingly strong vaccination rate and has been able to move the needle forward on getting past the COVID-19 pandemic. As a result, we are moving to Step 3 of the Ontario economic re-opening plan effective July 19, 2021. As restrictions continue to ease, **we have returned to regular business hours**. We encourage members to continue to book appointments before they visit our branches, which helps us to manage the number of people in our branches at any one time, to keep everyone comfortable and safe, and to remain within capacity limits. We continue to adhere to all protocols and our members and staff are still required to wear masks at all locations.

Our procedures will continue to follow any restrictions and public health measures outlined by the government and health officials. Moya's number one priority continues to be the health and safety of our employees, members, and community.

COVID has created many challenges over the past 16 months, and I am proud of the Moya team's performance throughout the pandemic. This challenge has brought out the best in our people and we have worked hard to keep the credit union fully functional and maintain our growth.

We continue to strive to implement innovative solutions that support the financial goals of those we serve in our communities. With the help of our **new ATM at our main branch**, Moya will provide our members with the digital self-service you expect any time you need it. For our members who may not be close to a branch, even outside the province, The Exchange® Network gives you access to more than 4,500 ATMs across Canada, free of charge.

Thank you to all our members for helping Moya grow through these uncertain times. While our progress in defeating COVID-19 so far is great news, it is important to continue observing best practices laid out by our local health authorities to ensure the health and well-being of our members and staff.

For now, I ask that all members visiting our branches **continue to follow the current health protocols** of masking, hand sanitization, and social distancing. Your continued cooperation and support are greatly appreciated – and we look forward to seeing you again in our branch!

Stay safe and take care!

Tony Krošel
CEO

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

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

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

*The Board shall consider whether or not a dividend will be declared, the rate of that dividend, and the manner in which it is paid, including whether in the form of additional Class A Investment Shares, Series 1; in cash; or partly in shares and partly in cash. The Board shall consider this at least annually, and any declared dividend will be paid following each fiscal year-end and before each annual general meeting of members. There is no guarantee that a dividend will be paid in each year. The Board has defined an appropriate rate, for the first five fiscal years after the shares are issued, to be 4% on the Redemption Amount of those shares.

Hello Summer, We Missed You

*Enjoy the great outdoors
and the hottest cooler
money can buy!*

Get a hot rate of 1.60% on your new-money investment. With every \$5,000 you invest, you have a chance to win a YETI Hard Cooler.¹

INVESTMENT FEATURES

- Promotional rate of 1.60% on a 2-year non-redeemable term deposit.²
- Invest by August 31, 2021, for a chance to win 1 of 2 YETI Tundra 45 Hard Coolers. Every \$5,000 invested earns you one (1) contest entry.
- Available as non-registered and registered deposits.
- Rate available on new funds transferred from another financial institution.
- Eligible deposits in registered accounts have unlimited coverage through FSRA. Eligible deposits (not in registered accounts) are insured up to \$250,000 through FSRA.³

Are you YETI to invest? T: 416-255-1742 ext. *208 | E: invest@moyafinancial.ca

1. This promotion is not associated with or sponsored by YETI. All trademarks are property of YETI Coolers LLC. Total prize value of one cooler is \$400.
2. Rate provided for information purposes only and subject to change without notice. 3. For full terms and conditions, visit MoyaFinancial.ca.

Our New ATM Makes Banking Even More Convenient

We're always listening to your needs and thinking about what we can do to improve the member experience. The Moya ATM at our main branch at 747 Brown's Line allows members to access their money 24/7 with their Moya MemberCard® debit card. As a Moya member you also have access to thousands of surcharge-free Exchange® Network ATMs across Canada.

Use our ATM to:

- withdraw cash,
- deposit cash and cheques,
- change your PIN,
- transfer between accounts, and
- check your account balance.

If you don't have our new tap debit card yet, make an appointment to get yours today!



WE'RE COLLECTING SUBMISSIONS FOR OUR 2022 MOYA RECIPE CALENDAR!

Has being cooped up indoors inspired you to get creative and come up with a new recipe? We want to see it! This year, there are no special ingredient requirements. Feel free to submit any of your kitchen creations without limitations! Just remember to **follow our recipe submission guidelines and use our new recipe submission form**, both of which can be found on **MoyaCommunity.ca**.

The deadline for submissions is August 31, 2021.
All submissions will be entered into our draw for a prize!



OUR MOYA COOKBOOK IS ALMOST READY!

Our Moya Cookbook is coming along nicely, and we expect to have it completed by early fall. We will be selling the books for **\$10 each and donating the funds to our community**. Books will be available for purchase in our branches.

*We can't wait to share this with our members!
Stay tuned for more details.*



DISCOVER THE ENTIRE HONEY HARVESTING AND EXTRACTION PROCESS

WHEN? Wednesday, September 29, Time TBD
WHERE? Location TBD

Ever wondered about the incredible journey honey takes to get from the neighbourhood's flowers to the hive, and then from the honeycombs to the jar? Join our beekeeper for this interactive workshop and dive into everything honey - although not literally, of course!

Expect a few surprises as our beekeeper provides a behind-the-scenes look at the process of artisanal honey extraction and the inside scoop on the unique qualities of urban honey.

Keep an eye out for a registration link to reserve your spot!



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

 /moyafinancial  @moyafinancialCU  @moyafinancial  /moya-financial

Visit us online at moyafinancial.ca

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