

EXPLORE OUR NEW LINE OF VISA* CREDIT CARDS



Moya Financial now offers a complete lineup of personal and business Visa* credit cards! From cash back on your everyday purchases to valuable travel insurance benefits, we have a Visa* card to fit your life.



GET CASH BACK

Our all-new Visa* credit cards offer **FlexRewards** with a credit to your account for every dollar you spend.



LOW INTEREST RATES

Enjoy **low rates** and **bigger rewards**.



EARN REWARDS

From hotel stays and flight discounts to deals with top retail brands, these cards are **serious about rewards**.

It's easy to learn more and to apply:

- Talk to a **Member Services Representative**
- Call **416-255-1742**
- Go online to **CollabriaCreditCards.ca/MoyaFinancial**

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UPDATE YOUR MEMBERSHIP INFORMATION

We may be contacting you in the next few months to verify your account information! Please let us know if there have been any changes to your membership information - for example, change of address or phone number.

It's best to keep your contact information current!



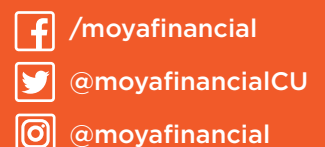
JOIN OUR EMAIL LIST TODAY!

- ✓ Free financial advice
- ✓ Money-saving tips
- ✓ Community news



Sign up now!
moyafinancial.ca/newsletter-signup/

Follow us for all the latest news!



Probate – A Deeper Dive: Estate Planning Seminar

When? Wednesday, October 24, 2018 at 7:00 PM

Where? Brown's Line Church Hall, 739 Brown's Line, Toronto

Peace of mind for your financial future.

Probate is often seen as an overly burdensome and excessively costly process that adds little or no value for the deceased's family or the executor. This seminar will discuss the purpose of probate and its advantages and disadvantages, along with various techniques to minimize probate fees.

An estate may face numerous costs, such as income and probate tax. We'll review the proactive steps you can take to minimize taxes during your life, as well as steps that someone acting as a power of attorney for an incapacitated person can take to reduce costs.



FEATURED SPEAKER

Keith Masterman, LLB, TEP, Vice-President, Tax, Retirement and Estate Planning, CI Investments

Keith is a key technical resource for CI's sales and marketing teams on estate planning and other general wealth planning topics. Prior to joining the CI family, Keith worked in a variety of senior roles in risk, estate and trust management in the Private Client Group. He has gained extensive experience in the private practice of law, where he worked in the estate administration, estate litigation and estate planning field.

ACCESS YOUR MONEY EASILY WITH A MOYA MEMBERCARD® DEBIT CARD!

In June we celebrated **Ding Free® Day** and we want to remind our members about the large network of **SURCHARGE-FREE ATMs** that you have access to across Canada. Moya Financial members can withdraw money without a service charge ("ding free") at over 4,500 locations from coast to coast, a network bigger than most banks.

To find the closest ding free ATMs to you, download the ding free ATM locator app and save those dings for other things!

Whether at home or visiting other towns or cities in Canada, the ding free ATM locator app will point you in the right direction, allowing you to withdraw your money free of charge and save upwards of \$4 per transaction. **Visit ding-free.ca or visit us in-branch to learn more!**

Take advantage of free cash-back service!

Several stores offer a free cash-back service anytime you pay with your debit card - among them are grocery stores, liquor stores, office supply stores and electronics stores. Remember, there is usually a limit to how much you can withdraw.



Start Planning for Your Child's **FINANCIAL FUTURE**



We always wish the best for our children: health, a good education and financial security.

The time to start planning for their future is now!

Parents, grandparents or anyone with an interest in saving for a child's education can contribute to a Registered Education Savings Plan (RESP).

An RESP is a government approved plan for providing post-secondary education funding for a beneficiary. Income earned within these plans is not taxed until it is withdrawn, but RESP contributions are not tax deductible. Eligible deposits (up to \$2,500 annually) may qualify for a 20% matched Canada Education Savings Grant (up to \$500 annually) for children up to age 17.

Talk to one of our Wealth Advisors for more details!

Bring Your Money Back Home

Get 3.25% on a five-year, locked-in, new-money term deposit!

Not ready for a long-term commitment? We've got you covered!

Get 2.25% on a one-year, locked-in, new-money term deposit!

Deposits are insured by the Deposit Insurance Corporation of Ontario (DICO) up to \$250,000 for non-registered and unlimited for registered products.



INTEREST RATES

Non-redeemable Term Deposits

1 year	2.00%
2 years	2.10%
3 years	2.25%
4 years	2.50%
5 years	2.75%

Redeemable Term Deposits

(available only for non-registered products.)

1 year	1.50%
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Savings Account Rates

Savings account	0.60%
Daily interest savings	0.25%

Growing Rate Term Deposit

(available as non-registered, RRSP, and TFSA.)

1 year	2.25%
2 years	2.50%
3 years	2.75%
4 years	3.00%
5 years	4.50%
Effective yield	3.00%

Residential Mortgage

1 year open	3.25%
1 year closed	3.00%
2 year closed	3.10%
3 year closed	3.20%
4 year closed	3.35%
5 year open	3.75%
5 year closed	3.50%

Variable Mortgage Products

Variable rate (open)	3.40%
Variable rate (closed)	3.25%
Construction mortgage	4.25%

Borrowing

Student financing	4.75%
Vehicle financing (variable, starting at)	4.75%
Personal loans (term, starting at)	7.00%
HELOC (starting at)	3.75%
Meritline	3.75%
Commercial loans (term, starting at)	4.25%

All rates are provided for information purposes only and are subject to change without notice. Terms and conditions may apply.

If you would like more information, please contact us today!

Tel: 416-255-1742 | E-mail: main@moyafinancial.ca

COMMUNITY EVENTS

Moya Financial is a proud sponsor of community events and organizations important to our members. From Beamsville to Bolton and from Brown's Line to Bancroft, Moya Financial helps with fundraising efforts and promotions. Stay up to date on the latest Slovenian community events happening throughout Ontario by visiting moyafinancial.ca/events.

OCTOBER

October 7 Slovenian Summer Camp, Vinska Trgatev

October 12-13 Sava Club, Oktoberfest Celebrations

October 14 Club Triglav, Vinska Trgatev & Oktoberfest
Lipa Park, Thanksgiving Luncheon

October 27 Slovenski Park, Fall Clean-Up

NOVEMBER

November 10 St. Gregory the Great, Martinovanje

November 11 Club Triglav, Mass & Social
Simon Gregorcic, Martinovanje Luncheon

November 17 Sava Club, Hunters' Banquet
Bled Planica Social Club, Hunters' Banquet

November 18 Lipa Park, Martinovanje Luncheon
Slovenski Park, Annual General Meeting

November 25 CWL - Sv. Gregorija Velikega,
50th Anniversary Banquet



Congratulations to Moya Financial's 2018 Scholarship Winners!

This year we received applications from nine outstanding students and couldn't decide on just two winners, so we chose three!

Erika Hull is attending the University of Guelph to study human kinetics. She plans to continue her education after university and attend a college pre-service firefighter education program. Her goal is to pursue a career in firefighting and help protect communities in emergency situations.

Rachel Murgel is enrolled in the arts and science program at McMaster University. This program focuses on the development of problem-based learning and critical-thinking skills, which will provide a strong foundation for the career path of Rachel's choosing.

Juliana Podobnik will be attending McMaster University to study life sciences, a program that will offer many possible career paths in the medical and biological fields.

We would like to wish our winners - and all those who applied for the scholarship - success in their upcoming studies!

Fall Closures

Thanksgiving
October 6 & 8

Remembrance Day
November 10 & 12

Main Branch

747 Brown's Line, Toronto
Tel: 416-255-1742 Toll Free: 1-888-728-1742
Email: main@moyafinancial.ca

Mon, Tues & Wed from 9:30 AM to 4:30 PM
Thur & Fri from 9:30 AM to 7:00 PM
Sat from 9:00 AM to 1:00 PM

Manning Branch - Our Lady Help of Christians

611 Manning Avenue, Toronto
Tel: 416-531-8475 Email: main@moyafinancial.ca
1st Friday of the month from 10:30 AM to 2:00 PM

Hamilton Branch - Villa Slovenia

23 Delawana Drive, Hamilton
Tel: 905-578-7511 Email: hamilton@moyafinancial.ca

Tues from 12:00 PM to 6:00 PM
Thur & Fri from 12:00 PM to 5:00 PM
1st and 3rd Sat of the month from 9:00 AM to 12:00 PM

Visit us online! moyafinancial.ca

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