

## PHISHING AND ONLINE SECURITY



At Moya Financial, we look forward to serving you at one of our branches, but we know that it's not always convenient for you to visit us during regular business hours. That's why we're happy to offer you online banking options that enable you to access a full range of member services anytime, anywhere.

We are also dedicated to keeping you safe while you access your accounts online. If an email or web page popup seems fishy, it could very well be "phishing." Phishing is a scam using electronic communication. Its aim is to steal personal information from victims. Moya Financial is dedicated to keeping your account information safe and secure. We never send you emails requesting any of the following information:

- Information to "validate" or "restore" your account
- Your online banking Internet alias or personal access code/password
- Debit card number or PIN
- Personal documents (such as your SIN, credit card number, or driver's licence number)
- Any other personal or confidential information

If you receive an email that appears to be from us that raises a red flag, do not hesitate to call us at **416-255-1742** or email us at [main@moyafinancial.ca](mailto:main@moyafinancial.ca). Trust your instincts and take action immediately.

### WHAT SHOULD I LOOK OUT FOR?

- Check the email address of the sender.
- Watch for impersonal introductions.
- Don't fill in embedded forms.
- Beware of urgent deadlines and threats.
- Be cautious about phone numbers and web links.

It is important that you take the appropriate action to protect your information on your personal computer and mobile device. While Moya Financial takes strong measures to ensure the security of your financial transactions and the confidentiality of your information, it is also important for you to understand the precautions you should take to make sure your information remains safe and secure. You must protect your identity. Never, under any circumstance, provide your personal information in an email or on the web page. Staying safe online is a shared responsibility. You can rest assured that at Moya Financial, we'll do our part to keep you safe 24 hours a day, seven days a week.

**If you have any questions or concerns, please phone or email our main branch.**

## PROTECT YOUR PERSONAL INFORMATION.

*If you receive a fraudulent email or website that claims to be from Moya Financial, do not provide any personal information.*

Forward the email and any additional information to [main@moyafinancial.ca](mailto:main@moyafinancial.ca) exactly as you received it. While such web pages and emails may appear legitimate, they are attempts by criminals to collect your information to commit fraud.



### JOIN OUR EMAIL LIST TODAY!

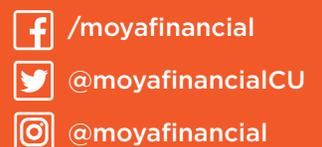
- ✓ Free financial advice
- ✓ Money-saving tips
- ✓ Community news



**Sign up now!**

[moyafinancial.ca/newsletter-signup/](http://moyafinancial.ca/newsletter-signup/)

Follow us for all the latest news!





## SHARE THE BENEFITS OF CREDIT UNION MEMBERSHIP!

Credit unions have a long history of satisfying their members, consistently ranking higher than banks in annual opinion polls. If you're a satisfied member, why not share the credit union secret with your friends and loved ones? Because you are a member of Moya Financial, your friends and relatives are also welcome to join.

As members, your friends and family will experience the same benefits of credit union membership that you already enjoy. They, too, will benefit from our expert advice, low rates on loans, high dividends on savings accounts and investments, and excellent customer service. Share the credit union secret. Tell your loved ones about the advantages of membership at Moya Financial and encourage them to contact us.

## THE MOYA FAMILY IS GROWING!

Moya Financial is pleased to announce the appointment of Gail DiFabio to the position of HR Coordinator and Executive Assistant to the CEO. Gail brings over twenty years of experience in supporting senior executives with firms such as Mercedes-Benz, Magna, and Manpower. Gail also has HR experience specifically in full-cycle recruitment, employee job profiles and contracts, benefits, and payroll. We are very excited about the quality and level of expertise that she will bring to the organization!



## CAREER OPPORTUNITIES

**We are currently looking to fill several key roles:**

1. Assistant Branch Manager (Supervisor of Member Service Representatives)
2. Manager of Compliance and Reporting
3. Senior Manager or Director, Commercial Banking

If you are looking for an exciting, challenging, rewarding, and positive environment to advance your career, we encourage you to submit your resume in confidence to [careers@moyafinancial.ca](mailto:careers@moyafinancial.ca).

Visit [moyafinancial.ca/about-us/careers/](http://moyafinancial.ca/about-us/careers/) for more information.



## DEPOSIT A CHEQUE AND GET A MOYA POWER BANK!

Moya Mobile allows you to do your banking securely, anytime and anywhere - in the palm of your hand! View your account balances, pay your bills, transfer money, and deposit cheques no matter where you are! There are no new passwords to remember. All account log-in information is the same as your online banking information.

***Download Moya Mobile today and deposit cheques with your smartphone or tablet. The first 100 members to use Deposit Anywhere™ will get a Moya Power Bank free of charge.***

Any questions? Visit our Moya Mobile Banking page at [moyafinancial.ca/account-access/mobile-banking-app](http://moyafinancial.ca/account-access/mobile-banking-app).

# THE BEST WAY TO SAVE FOR YOUR CHILDREN'S OR GRANDCHILDREN'S EDUCATION

With the high cost of post-secondary education these days, and given that your children and grandchildren need an education to compete in our very competitive world, what is the best way to save for their future educational needs? If someone told you that for every dollar you saved for them, the government would give you 20% automatically, would you be interested? Where else can you get a 20% bonus? Well, it's true. With a Registered Education Savings Plan (RESP), the government will add 20% to your contribution. Here's how it works.

You can open an RESP account for your children or grandchildren - or just about anyone for that matter, but let's stick to the first two for explanations. You can contribute a maximum of \$2,500 per child per year and the government will add 20% to the total. So a contribution of \$2,500 gets an additional \$500 from the government. That's 20% right away; no need to wait. You can invest the money in a variety of vehicles, including savings accounts, mutual funds, stocks, etc. The money that you earn in this account continues to grow tax free for the entire period that it is invested. It will be taxed on withdrawal, but it will be taxed to the beneficiary (the student), who will most likely not have much income because they are in school and so will pay a very low tax rate. The contributor (subscriber) does not get a tax deduction for their contributions, but the money's growth is tax sheltered while it is in the account, until it is withdrawn for educational purposes. The lifetime maximum government grant is \$7,200 per child and you can contribute a lifetime maximum of \$50,000 per beneficiary.

There are different types of plans that cater to different situations. For instance, a family plan can include more than one child, and you can allocate monies to any of your children depending on how much they need for school. There are rules for withdrawals, but as long as the monies are used for education as intended, there are no penalties.

The chart at right illustrates how a contribution grows within the plan versus the same contribution outside the plan over the course of a child's first 18 years. The contribution used for the example does not even maximize the total grant available, yet still produces a significantly higher return than a non-grant vehicle.

Earnings from contributions and grants invested in an RESP grow tax-free until the beneficiary begins post-secondary studies. The graph clearly illustrates the advantages. In fact, a monthly investment of \$110 over 18 years yields \$17,347 more when invested in an RESP.

If you wish to learn more about RESPs or have any questions, please feel free to contact Jakob Slavec at Moya Financial. He will be pleased to show you the logistics of investing in this great vehicle so that your children or grandchildren will have the opportunity to realize their dreams of higher education in the competitive world we live in. Call **416-255-1742** or email **Jak.Slavac@moyafinancial.ca**.

## INTEREST RATES

As of March 1, 2017. Rates subject to change without notice.

### TERM DEPOSITS (Non-redeemable)

3 months	0.65%
6 months	0.75%
1 year	1.20%
15-month special offer*	1.50%
2 years	1.40%
3 years	1.50%
4 years	1.60%
5 years	1.90%

\*Terms and conditions may apply.

### SAVINGS ACCOUNTS

Member Savings Account	0.50%
Daily Interest Savings	0.25%
RRSP/RRIF Savings (variable)	0.50%
TFSA (variable)	0.50%

### MORTGAGES

1 year open	4.00%
1 year closed	2.75%
2 year closed	2.70%
3 year closed	2.90%
4 year closed	3.10%
5 year closed	3.25%

### RESIDENTIAL MORTGAGE

Prime Rate	3.25%
Promotional Mortgage Rates*	2.89%

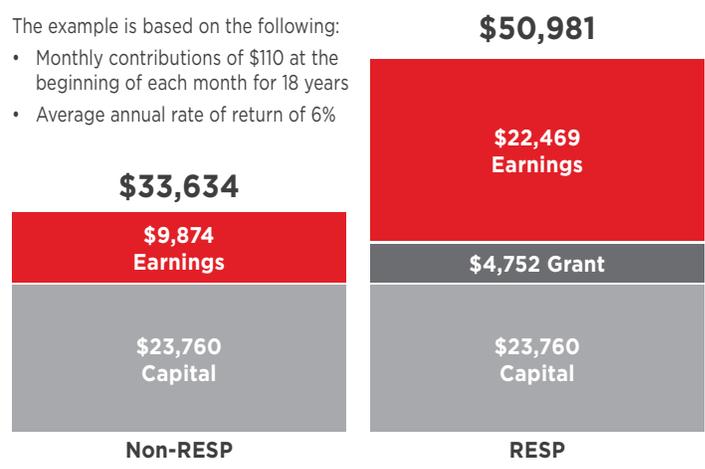
\*First-time home buyers & transfer in - 5-year closed mortgage.

### BORROWING

Student Loan	3.25%
Line of Credit (variable, unsecured)	4.50%
Personal Loans (term)	4.75%
Vehicle Financing (variable, starting at)	3.25%

The example is based on the following:

- Monthly contributions of \$110 at the beginning of each month for 18 years
- Average annual rate of return of 6%



**Sunday,  
March 26, 2017,**  
at 4:00 PM

**v nedeljo,  
26. marca 2017,**  
ob 4h popoldne

**Our Lady of the  
Miraculous Medal  
Parish Hall**  
739 Brown's Line,  
Toronto, Ontario

## **AGENDA | DNEVNI RED**

1. Registration of Members | **Registracija članov** (3:00 PM)
  2. Chair's Opening Remarks | **Predsednica začne občni zbor** (4:00 PM)
  3. Approval of Agenda | **Sprejem dnevnega reda**
  4. Adoption of the Minutes of the Last Annual Meeting | **Potrditev zapisnika zadnjega občnega zbora**
  5. Acknowledgment of Past Service | **Zahvala uslužbencem za pretekle storitve**
  6. Reports | **Poročila**
    - a) Chair of the Board of Directors | **Predsednica upravnega odbora**
    - b) Chief Executive Officer | **Glavni upravnik**
    - c) Finance Manager | **Finančni direktor**
    - d) VP of Credit Operations | **Direktor za posojila**
    - e) Audit Committee Chair | **Predsednik nadzornega odbora**
    - f) External Auditor | **Zunanji revizor**
  7. Election and Appointment of External Auditor | **Volitve in imenovanje zunanjega revizorja**
  8. Open Forum and Door Prizes | **Slučajnosti in žrebanje nagrad**
  9. Adjournment of Meeting | **Zaključek občnega zbora**
- Refreshments to follow. | **Sledi družabni del s prigrizki.**

**Copies of the financial statements are available at all offices and at the Annual Meeting.**

### **MAIN BRANCH | Member Retail Operations**

725 Brown's Line, Toronto, ON M8W 3V7  
Tel: 416-255-1742 Fax: 416-255-3871  
Toll Free: 1-888-728-1742

### **CORPORATE OFFICE**

747 Brown's Line, Toronto, ON M8W 3V7  
Tel: 416-252-6527 Fax: 416-252-2092

### **HAMILTON BRANCH**

Villa Slovenia, 23 Delawana Drive,  
Hamilton, ON L8E 3N6  
Tel: 905-578-7511 Fax: 905-578-5130

### **MANNING BRANCH**

611 Manning Ave, Toronto, ON M6G 2V9  
Tel: 416-531-8475

See [moyafinancial.ca](http://moyafinancial.ca) for our business hours.

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