



## CELEBRATING SUCCESS & OUR COMMUNITY

The third Moya Financial Annual General Meeting (AGM) was held on Sunday, April 7, 2019, at the church hall of Our Lady of the Miraculous Medal Church in Toronto. Thank you so much to the over 350 members who attended the meeting.

Our theme for the 2019 AGM was “Community.” Last year, we introduced honey bees as our symbol to represent our purpose and community. These wonderful little creatures are an important part of both Slovenian culture and the environment we live in. They remind us of the importance of working together as a community and so we’ve selected them to be our Moya Financial brand ambassadors. Like honey bees, we are all small pieces of a greater collective that produces a strong, thriving financial institution and successful members.

The Board of Directors and senior staff presented several reports at the AGM. We exceeded our profit expectations and as a result we were able to declare share dividends of 4%. We also declared a patronage distribution for the second year in a row in the amount of \$250,000.

The Board remains focused on Moya Financial’s growth strategies to ensure our credit union is sustainable and viable for the long term. The Board works closely with the

CEO and management to set the strategic direction to achieve this objective, and our staff executes the tactical elements of the plan to bring our strategy to life. The three pillars of our growth are within the Slovenian community, in the non-Slovenian community, and among businesses.

Crucial to our success in the first pillar of our growth strategy, the Slovenian community, is having our children and grandchildren bank with us and trust us with their financial needs. We’re excited that with recent technology updates, our credit union is as accessible as any major bank in Canada. As you are well aware, with Moya Financial **you get full-service banking without the fees that come with it.** We’re continuously striving to make the member experience better and easier. Finally, we work actively in the community with donations and sponsorships to ensure that Slovenian Canadians can remain proud of our heritage, proud of our community, and proud to be Slovenian.

Also at the AGM, the results of the 2019 Board of Directors’ elections were announced. No nominations were received from the membership. The four directors whose terms expire in 2019, Lori Cimerman, Paul Dolenc, David Mezič, and Mark Žižek, will serve another three-year term on the Board.





## MOYA FINANCIAL CONNECTION NEWSLETTER



## Goes Digital

Each and every day we're working hard to communicate all the great things that are happening here at Moya Financial for our members - and that includes our quarterly newsletter we mail out four times a year.

As part of our efforts to keep expenses low, use fewer natural resources, and at the same time make sure you hear from us as often as you would like, we will begin to transition from printing and mailing our quarterly newsletters, to emailing them to our membership. But don't worry, we know that email communication isn't for everyone, so there are a number of ways you can still get a printed copy:

- At Moya Financial branch locations
- View PDF at [moyafinancial.ca/member-communications](http://moyafinancial.ca/member-communications)
- Community parks and organizations
- For those members who still wish to receive a paper copy in the mail, let us know and we will continue to send it to you!

**This change will take place starting with our Summer 2019 issue in July.**

Continuing on the theme of saving you money and improved communication, be sure that you are signed up for our monthly e-Newsletter that is distributed via email.

### Why subscribe to our email newsletter?

- Stay up to date on monthly financial advice, money saving tips, and timely community news;
- The latest offers and rates from Moya Financial and partners;
- Exclusive offers and early look at regular program updates - like our new beehives;
- News and offers you can share with friends and family to make sure they know all the great reasons to belong to Moya Financial!

Sign up now at [moyafinancial.ca](http://moyafinancial.ca)!

**Don't forget to follow us on social media for all the latest news!**



[/moyafinancial](https://www.facebook.com/moyafinancial)



[@moyafinancialCU](https://twitter.com/moyafinancialCU)

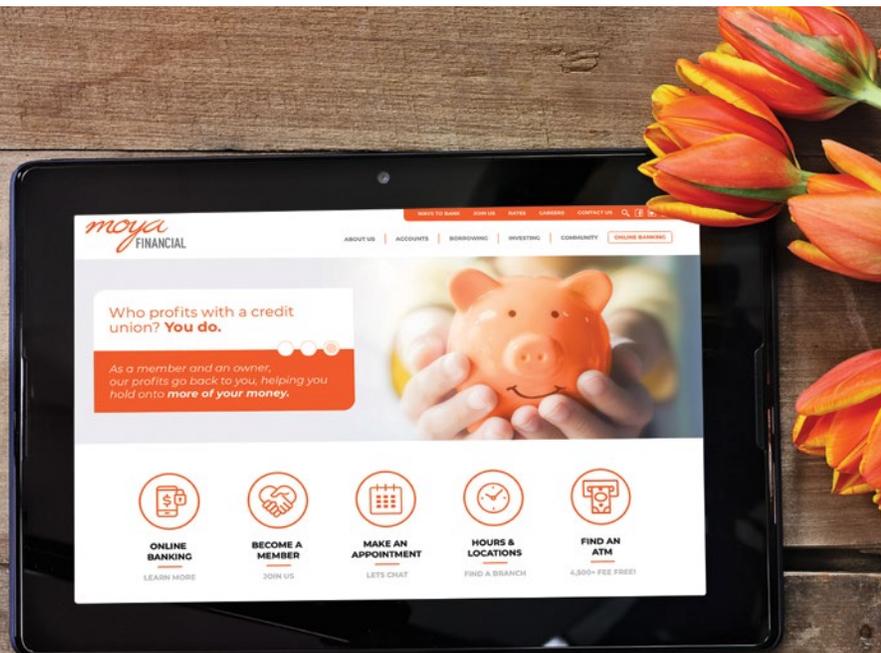


[@moyafinancial](https://www.instagram.com/moyafinancial)

## MOYAFINANCIAL.CA Gets a Makeover!

We've refreshed and modernized our website, ensuring that it's mobile-friendly to reflect the modern financial institution that Moya Financial is today. Our goal was to make our site easier to use and to welcome new members with a contemporary digital brand experience. We will continue to enhance and grow our social media presence as well to ensure we are speaking to all our members - and attracting new ones.

More projects are planned this summer that will make us competitive with the big banks, including the ability to open an account with us online. We'll be sure to keep you updated.



# SPECIAL LIMITED-TIME PROMOTION: BRING YOUR MONEY HOME WITH OUR 1% CASH BACK OFFER!

Available on locked-in new-money term deposits.

## Ready to start investing?

Call or visit our main branch and speak with Frank, Jakob, or Nancy. Tel: **416-255-1742 ext. 208** or email: [main@moyafinancial.ca](mailto:main@moyafinancial.ca) to book your appointment.

## Did you know?

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



## Available Terms

- 5-year term deposit
- Growing-rate term deposit
- Index-linked term deposit

Earn up to \$500



Full terms and conditions available at [MoyaFinancial.ca](http://MoyaFinancial.ca).

# Summer Is Coming. TIME TO PLAN YOUR VACATION.



necessary arrangements. For example, it can take 20 days or more to receive a passport if you are applying by mail. You also want to give yourself enough time to enjoy your destination once you get there.

## Build a travel budget

There can be a lot to consider when planning a vacation, especially if it involves travel to another country. Cost is always a key factor. Having a thorough and realistic budget is the cornerstone of a well planned trip.

### Things to budget for:

- Transportation: Airfare, train fares, car rental and fuel, taxis and buses
- Accommodation: Hotels/motels, guest houses/B&Bs, online rentals, camping
- Meals: Restaurants, food carts, cooking for yourself

## Paying for your trip

Once you know your costs you can decide how you will pay for your vacation. Putting aside a set amount of money every payday is a proven way to

build a holiday fund. Moya Financial can set-up an automatic transfer that will move money from your everyday account to a dedicated savings account. You do not have to do a thing and most people do not notice that the money is being set aside.

Credit cards can be helpful. Moya Financial offers a full range of travel reward and cash-back credit cards that allow you to contribute to vacation plans just by making your usual purchases.

Another useful tool for vacation planning is a Personal Line of Credit (PLC). It can be a no-fee way to cover unexpected or emergency expenses while you are travelling and offers far lower costs than credit card cash advances. You could use a line of credit to fund your vacation. A PLC offers easier repayment terms and lower interest rates than credit cards or a personal loan. Moya Financial offers a range of personal credit options.

The way wintry weather has been lingering it might be hard to believe that summer is just weeks away, so now is the time to get serious about planning your summer vacation.

## Timing is everything

Once you have decided where you will be going the most important decision is when. It is important to pick dates that will give you enough time to make all the

*Bon Voyage!*



# We're Taking Honey Bees Under Our Wing!

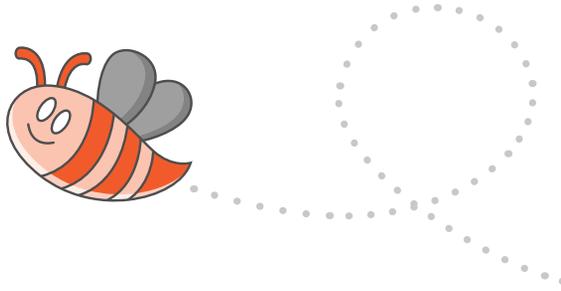
Honey bees are an important part of both Slovenian culture and the environment we live in. But their lives are not easy in urban environments, so we decided to do something real to help. Moya Financial is proud to take part in the great movement for more eco-conscious cities by installing beehives right in our own backyard at the main branch in Toronto.

Starting in June, we'll host two beehives. Our thousands of new colleagues will pollinate the urban flora that surrounds our church, community centre, and branch during the summer. At the end of the season in October we'll harvest the Moya honey, put it in jars, and share it with our community.

## *You might have a few questions (we did!)*

### **What about bee stings?**

Honey bees are not interested in humans. They set out on a daily quest to take resources back to the colony to ensure its development. Unlike wasps, they are not aggressive and will sting only as a last resort - and they die after they sting. They have no interest in stinging people unless they feel their colony is threatened.



We invite you to take this opportunity to discover the links that bind us to honey bees and better understand the flora and fauna that surround us, right here in the city. Learn more by visiting us at [MoyaFinancial.ca](http://MoyaFinancial.ca) and follow along with our little brand ambassadors via our Facebook, Twitter, and Instagram on social media.

### **Alvéole: A partner to fly with!**

Our project will be realized in collaboration with Montreal-based Alvéole, a social beekeeping company. Since 2013, Alvéole has partnered with hundreds of companies and schools to start beekeeping projects, each hive creating more ecological awareness, allowing city dwellers to reconnect with nature and change their sense of responsibility toward the environment. Alvéole will be regularly managing our hives and will be harvesting the honey for us.



Join us for a workshop

## **INTRODUCTION TO URBAN BEEKEEPING**

**Thursday, May 23, 2019  
from 1:30 PM to 2:30 PM**

Get familiar with fundamental concepts of beekeeping, the role bees play in pollination, and the interdependent relationship we have with them. Participants will get acquainted with the essential tools beekeepers use, the complex social world inside a hive, and the cycle of the beekeeping season.



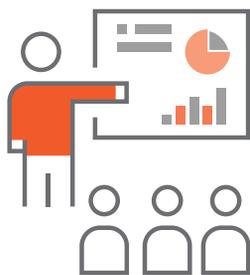


## Enriching Our Community: Doubling Our Commitment

Moya Financial is committed to giving back to our community. Our motto, **Live and Work as a Community**, is fundamental to everything we do. We are now giving back up to 4% of our net profits to foster education, transformation, and collaboration. Connecting our financial commitment to the success of the business means that when our members grow their business with Moya Financial, we can increase our contribution to the community.

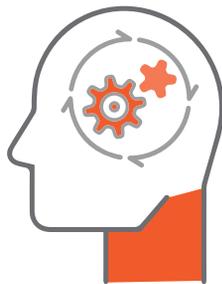
We do this strategically through academic scholarships, sponsorships, donations, and grants.

### KEY FOCUS AREAS:



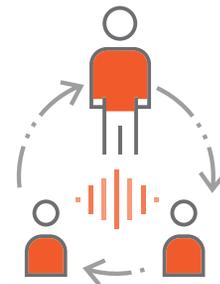
#### EDUCATION

Funding for financial literacy and Slovenian heritage education and preservation.



#### TRANSFORMATION

Funding for community groups that have or launch innovate programs as they undertake to creatively resolve complex social or environmental challenges.



#### COLLABORATION

Funding for meaningful interaction between generations, community groups, and local community organizations.

### WHAT'S NEW?

- Our new online application encourages organizations to submit one application for multiple events.
- A Moya Financial Community Giving Committee reviews all applications.
- Moya's Donations & Sponsorship Criteria clearly define our eligibility guidelines.
- We're launching a Community and Business Directory on [MoyaFinancial.ca](http://MoyaFinancial.ca) – if you are a part of the community, please create a profile and start sharing your story!

### INTRODUCING OUR NEW MOYA FINANCIAL GRANT

- Our goal is to support innovative ideas that will help to revitalize our community. Our support is focused on longer-term projects that achieve bigger objectives within the community.
- Available funds: \$1,000-\$12,000 per project until our annual community giving budget is exhausted.
- Applications are accepted annually between Sept. 1 and Nov. 15.
- We look for organizations that do a great job of telling us why their program works, what results are expected, and how results will be measured.

# Next-Generation Investing: A Free Seminar Not to Be Missed

*We've introduced a session  
for our Hamilton folks!*

**When?** Tuesday, June 4, 2019, 7:00 PM  
**Where?** SGTG Church Hall, 125 Centennial Parkway North, Hamilton

**When?** Thursday, June 13, 2019, 7:00 PM  
**Where?** Brown's Line Church Hall, 739 Brown's Line, Toronto

Whether you are just starting out in your first job or are looking for new insights around your investments as you head toward retirement, this free seminar is for you! For those of you with children entering the workforce, this is a perfect no-pressure way to introduce them to important elements of investing and to Moya Financial as their trusted financial partner.

At the seminar, you'll learn where to put your money to work and the investments that work best for you based on your life objectives. You will discover tips and tricks for successful investing that will put money in your pocket and get you on the golf course or travelling around the world sooner. And remember, Moya Financial is here to help with advice that matters.

## FEATURED SPEAKER

### Jennifer Cheung,

District VP, Retail Sales, at Mackenzie Investments

Prior to joining Mackenzie Investments, Jennifer spent almost seven years at a global asset management firm, and in a previous role she was a Certified Retirement Specialist and Investment Advisor. She has more than 12 years of experience in the investment industry and a proven history of effective advisor and investor collaborations involving business-building and practice management. With her team, Jennifer is fully committed to understanding client needs, educating, and providing solutions to support investment strategies and portfolio construction.

*Don't forget to tell your kids and grandkids - this seminar will be the gift that keeps on giving!*

#### Main Branch

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

#### Hamilton Branch - Villa Slovenia

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

#### Manning Branch - Our Lady Help of Christians

611 Manning Avenue, Toronto  
Tel: 416-531-8475 Email: [main@moyafinancial.ca](mailto:main@moyafinancial.ca)  
1st Friday of the month from 10:30 AM to 12:30 PM

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

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



Follow us on social media and stay up to date with all the latest news!

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