

MEMBER SERVICES HAS MOVED



As of July 3, 2018, Member Services (branch banking) has permanently moved to 747 Brown's Line. It will be our pleasure to serve members at our refreshed branch with the same quality and service you have come to expect of us.

Our lending department will continue to serve members at 747 Brown's Line while we begin renovations on the main floor of 725 Brown's Line. If you have any questions or concerns about the change, please feel free to contact us. We hope to see you soon!

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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!



We want to celebrate you!

Member Appreciation and Branch Grand Opening

When: Thursday, July 26, 2018, 4:00-8:00 PM
Where: Main Branch, 747 Brown's Line

Come out and enjoy some light refreshments and performances by Mladi Glas & Planika dance group, and maybe even win a prize! Moya Financial would like to celebrate our members while inviting you to check out our new Member Services location!

Be sure to invite your friends and family!

JOIN OUR EMAIL LIST TODAY!

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



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



CALLING ALL STUDENTS ENTERING THEIR FIRST YEAR OF UNIVERSITY OR COLLEGE!



Need some extra cash to help you kick-start your post-secondary education?

Every year, Moya Financial offers **Moya Financial Scholarships of \$1,250** to two individuals entering their first year of university or college study.

To apply, candidates must submit the following documents:

- A completed application form
- A 750-word statement about their career aspirations and goals, academic achievements, extra-curricular high school activities, and involvement in the Slovenian community
- An official high school transcript

Further details and the application form can be found on our website under Education Services.



JOIN US FOR OUR FALL ESTATE PLANNING SEMINAR

Peace of mind for your financial future.

Missed our Wealth Creation and Preservation Seminar? No problem. We will be hosting a seminar in September 2018, to discuss estate planning.

Watch for updates in-branch, online, and in our fall newsletter.



MEMBERSHIP SHARES: GOOD NEWS FOR OUR MEMBERS!

Moya Financial announced a **\$225,000 patronage distribution** in the form of patronage shares to our members at our recent AGM. The distribution will be shared equally among Moya Financial's borrowers and savers. The distribution will be based on the amount of income earned and paid for 2017, with a minimum distribution of \$1. Members will see the amount deposited in their new patronage share account in the coming days.

Your Board of Directors will be announcing a patronage share dividend later this year.



INCREASE YOUR SHARES AND EARN DIVIDENDS!

Did you know that members may hold additional membership shares up to a maximum value of \$1,000?

Membership shares belong to you, the member. Although membership shares are not covered by deposit insurance, they help keep our credit union's capital position strong.

We encourage you to increase your share amount and take advantage of dividends.

We are proud of the credit union's unique cooperative structure and to be able to share a portion of our annual profits with members.

For more information about the distribution and member shares, please call or visit our branch.

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!

Call or visit our branch for full terms and conditions.

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	1.75%
2 years	1.90%
3 years	2.10%
4 years	2.25%
5 years	2.50%

Redeemable Term Deposits

(available only for non-registered products.)

1 year	1.35%
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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	2.00%
2 years	2.25%
3 years	2.50%
4 years	3.00%
5 years	4.50%
Effective yield	2.85%

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)	3.15%
Variable rate (closed)	3.00%
Construction mortgage	4.25%

Borrowing

Student financing	4.50%
Vehicle financing (variable, starting at)	3.50%
Personal loans (term, starting at)	4.50%
HELOC	3.50%
Meritline	3.50%
Commercial loan (term)	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 membership. 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.

Look for Moya Financial at these upcoming events!

SUMMER EVENTS

July 21	Slovenski Park, Pecenkafest
Aug 4	Button Accordion Rocks, Button Accordion Championships
Aug 25	Slovenian Summer Camp, Softball
Sept 2	Slovenian Hunters & Anglers Club, Oktoberfest

A full list of community events can be found by visiting moyafinancial.ca/events.

Summer Hours



Main Branch

We're now open on Saturdays throughout the summer!

Hamilton Branch

Closed on Saturdays starting Victoria Day weekend (Saturday, May 19) through and including Labour Day weekend (Saturday, September 1)

Moya Financial will be closed on the following dates this summer:

- Civic Holiday, August 4 & 6
- Labour Day, September 1 & 3

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

Have you submitted your favourite traditional Slovenian recipe yet?



Got a great family recipe or your own personal kitchen creation people can't get enough of?

Submit it for a chance to be featured in our 2019 Moya Financial Calendar!

To submit your recipe, including detailed ingredients and preparation directions:

- Post it using **#MoyaCommunity**,
- Email main@moyafinancial.ca, or
- Take a hard copy to one of our offices

Submit by September 30, 2018, and watch for the 2019 calendar to see if your recipe is selected!

Every participant will have a chance to win a **KitchenAid® Stand Mixer**.

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

* Closed on Saturdays starting Victoria Day weekend through and including Labour Day weekend.

Visit us online! moyafinancial.ca

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