



WHY DOES THE CREDIT UNION NEED YOUR UP-TO-DATE INFORMATION?

Moya Financial needs both your up-to-date contact information and preferences, and information about your current financial situation for a number of reasons. First, it's very important for the credit union to be able to alert you quickly in cases of possible fraud or other unauthorized activity in your accounts, or if your debit or credit card is lost, stolen, or compromised.

Why does Moya need to know your financial circumstances? Good banking service is service that meets your needs. Only if we know you well can we give you good advice. Not all financial advice is suitable for everyone; we need to know your unique situation to adapt our advice to fit your needs. The better we know you, the better we will be able to make sure our services suit you. We might have a special offer that's perfect for you!

We want to contact you the way you prefer. That way, both you and Moya will know that you're getting the information you need from your credit union. If you prefer email, for example, we will email you news, offers, and tips to help you with day-to-day banking.

If you prefer postal mail or telephone, let us know, and that's how we'll keep in touch.

So please ensure that the information we have for you is up to date. You'll be glad you did.

Protecting your privacy - We're in it together

Member privacy is important to us. Moya Financial is committed to protecting our members' privacy and safeguarding your personal and financial information. We're also committed to protecting the personal information of credit union employees and other individuals.

We collect only the personal information required to improve the services we offer and to contact you with information about our services. We will not share any of your personal information with any other organization without your express knowledge and consent.

Find out how we take care of your personal information on our website or ask at your branch.

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MOYA FINANCIAL CONNECTION NEWSLETTER GOES DIGITAL!

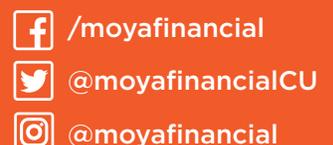
As part of our efforts to keep expenses low, use fewer natural resources, and at the same time make sure you hear from us as often as you would like, we will begin to transition from printing and mailing our quarterly newsletters to emailing them to our membership.

If you wish to receive a paper copy in the mail instead, just let us know and we will continue to send it to you!

To help us to continue improving communication, please be sure to sign up for our monthly email newsletter.

Sign up now at moyafinancial.ca

Follow us for all the latest news!





INVEST SMART EAT WELL

Get 2.70% on an 18-month registered product – and free groceries!



Summer is well underway, and Moya is celebrating by offering you a **fantastic rate** on registered products. And to help you enjoy the fruits of the season, for a limited time, we're giving away **\$50 GIFT CARDS** for Farm Boy Grocery when you open a new registered account.

FEATURES

- Promotional rate of 2.70% for an 18-month term
- Offer available on new TFSA, RESP, and RRSP accounts
- Minimum investment of \$5,000
- New funds are eligible
- Qualifying accounts receive a \$50 Farm Boy gift card, good at any location across Ontario
- Insurable deposits covered by the Deposit Insurance Corporation of Ontario

Ready to start investing?

Call or visit our Main Branch and ask to speak with **Jakob** or **Nancy**.

Tel: **416 255 1742 ext.208**

Email: **main@moyafinancial.ca**

The deposit must be made by close of business September 30, 2019.

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INTERAC E-TRANSFER® HAS CONVENIENT NEW FEATURES

Send, receive, and request money safely – **anytime, anywhere.**

Request Money

You can now send a money request through your Moya Mobile App or online banking. It's an easy way to say, "Hey, you owe me money" between friends. For businesses, it's an important tool to streamline payments and keep receivables up to date.

When your contact completes the transfer, the funds will be automatically deposited into your account. You won't have to log in again to accept their transfer!

Autodeposit

You can now securely receive money transfers without having to log in to online banking or your app. You can choose to register your email address with Interac e-Transfer® to automatically deposit funds for you, making email transfers an even simpler and faster way to receive your money.

For more information and to read frequently asked questions, visit moyafinancial.ca.



Follow Our Hive

It's been three months since thousands of little workers joined Moya. By adopting honeybees, we are helping to change people's perspective on the urban environment and reconnecting our community with the subtle wonders of nature. Another goal is to harvest the products that bees create, such as honey and beeswax. We also help by giving bees a safe, non-invasive space to "bee" in our neighbourhood.

Moya Financial is continuing to spread awareness of the importance of urban pollinators. Beekeepers from Alvéole regularly inspect our hives to make sure everything is in top shape and ready for a smooth honey harvest in September. Until then, up to 60,000 little workers set out on a daily quest to take food back to the colony to ensure its development. While working, they help garden and tree pollination in our community.

Unlike wasps, honey bees are not aggressive and will sting only as a last resort – and they die after they sting. At our last hive inspection in July, Moya Financial staff demonstrated how honey bees are not interested in humans. You are welcome to stop by our main branch at 747 Brown's Line and check on the hives. Though bees are not threatening, you must be careful not to disturb them.



What's Your favourite Slovenian Recipe?

Is it a traditional recipe that's been in the family for decades? Something new and creative you conjured up? (We're still trying to perfect our potica-flavoured ice cream!). Whatever it is, we want you to share it with our community in our 2020 Moya Calendar!

Send us your recipes by September 30, 2019.

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

- Email marketing@moyafinancial.ca, or
- Take a hardcopy to one of our offices

Please follow our recipe submission guidelines available at www.moyafinancial.ca/moya-recipe-calendar/

For every recipe you submit, you will have a chance to enter a draw for your choice of an EMO cookware set or a Cook Eat Slovenia cookbook.



Find Us on Our Summer Tour!



We've been busy hopping from picnic to picnic every weekend this summer, and we're not finished just yet! Follow the **bright orange tent** as we make our way to each farm this summer.

Attending one of our events is a great opportunity for you to learn about Moya Financial, get information on our products and services, or give us your feedback. We encourage active discussion in a welcoming environment away from the office. **And we'll give away some goodies while we're at it!**



Fall Closures

Labour Day: September 2
Thanksgiving: October 14
Remembrance Day: November 11

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

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

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 12:30 PM

Visit us online at 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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