

A Message from Your Board Chair



On behalf of the Board of Directors at Moya Financial Credit Union, I would like to wish you a Merry Christmas and send our very best wishes for a prosperous and happy New Year.

Because Moya Financial is a financial cooperative, members decide who is elected

to its Board of Directors and are encouraged to voice their opinions to credit union representatives, who will treat you with the respect that an owner deserves because that is what you are. This is what sets us apart from other financial institutions.

The past year was one in which the Board and the senior leadership team each took time to reflect, assess the current situation, and ask, "Where to from here?" While Board and management have distinct roles, they work in close harmony to ensure the well-being of your credit union. We appreciate the

opportunity to serve during a year in which continued growth and expansion in services provided solid earnings and a healthy capital position.

You may have seen Moya at work in the community this year. As promised, we have increased our sponsorships and donations to our community for many notable events and causes.

The Board looks forward to the new year and for Moya to continue to improve with new products and services and the technology to deliver them to you, our members and owners.

Once again, Merry Christmas and a Happy New Year!

Val Končan, Chair

A Message from Your CEO



I am happy to report that our financial results to date this year have been excellent: many aspects of Moya's operations experienced growth. In particular, many of you have "brought your money home" to Moya. As a result, our deposits are up appreciably.

I thank you for your trust and confidence.

Our healthy financial position provides us the necessary resources to look at ways to further improve what we do. We pride ourselves on our achievements in 2019 and have ambitious plans for 2020 and beyond - to continue to grow and maintain our position in the marketplace while delivering the best service possible for our members. Please have a look at our upcoming RRSP promotion - we offer a great rate, and please remember that your registered deposits are fully insured.

As promised, we have increased our financial support in our community and have participated in many events this past

summer. Our beehives were a huge success and we were able to share with you some of the "sweet" results. Food is an important part of our heritage, as also demonstrated by our fourth annual recipe calendar, Moya-sponsored cooking classes, and cookware promotional gifts.

I want to thank each and every member for your business. Please spread the word of our success among your family and friends. Thanks as well to our dedicated and passionate staff - I am grateful for your hard work.

On behalf of the staff at Moya Financial, I would like to extend our best wishes to you and your families for the holiday season.

Merry Christmas and Happy New Year!

Tony Krošel, CEO

BOARD OF DIRECTORS ELECTIONS

Are you interested in making a difference at Moya Financial? Then why not consider running for election to our Board of Directors? As a member, you have the right to be a candidate in our upcoming election.



Our election process will begin in December 2019. Current directors whose terms are set to expire have indicated their intentions to seek re-election for the 2020–23 term.



NOMINATION PERIOD:

**December 9, 2019
to January 9, 2020**

VOTING PERIOD:

February 14–28, 2020



Moya is looking primarily for individuals with one or more of the following:

- CGA, CMA, CA, CPA, or CFA designation
- Strategic planning experience
- CHRP designation
- Marketing, compliance/regulatory/risk, or project management experience
- Business development experience

Any of these credentials is an asset.



Please visit our branch at 747 Brown's Line, Toronto, or go to our website to receive your **Director Candidate Package**, which contains all the necessary information about becoming a director at Moya Financial.

For more information, please contact the chair of the Nominating and Member Community Relations Committee, **David Mezič**, at david.mezic@moyafinancial.ca.

4% Dividends Announced

For the second year in a row, a 4% dividend will be paid on membership and patronage shares based on share balances as of December 31, 2019. Members will notice payment in 2020 into their patronage share account.

If your \$50 membership share investment isn't enough for you, why not purchase additional shares up to \$1,000 and take advantage of this great investment opportunity? These additional shares allow us to grow together.

For more information about the distribution or about membership shares, please call or visit our branch or learn more online at moyafinancial.ca/membership-patronage-shares/.



Good to Know...



A patronage share account is an account the credit union opens on the member's behalf.

IT ACCUMULATES

- Dividends paid on membership shares
- Dividends paid on patronage shares
- Patronage distributions

Members can transfer funds from their patronage share account at any time, but we encourage you to keep your patronage shares to earn possible future dividends.

Experience Our Community Approach to Home Ownership

FIRST TIME HOMEOWNERS SPECIAL

We began 60 years ago helping members of our community start their new lives. Important traditions are worth continuing. Moya Financial puts your first home within reach again.

Let us help you find a customized solution to best meet your needs. We make all decisions in-house, which means a personalized process for every member.

Discover our competitive rates. We're confident you'll love them.

For a limited time, we'll pay your first mortgage payment* + home appraisal.



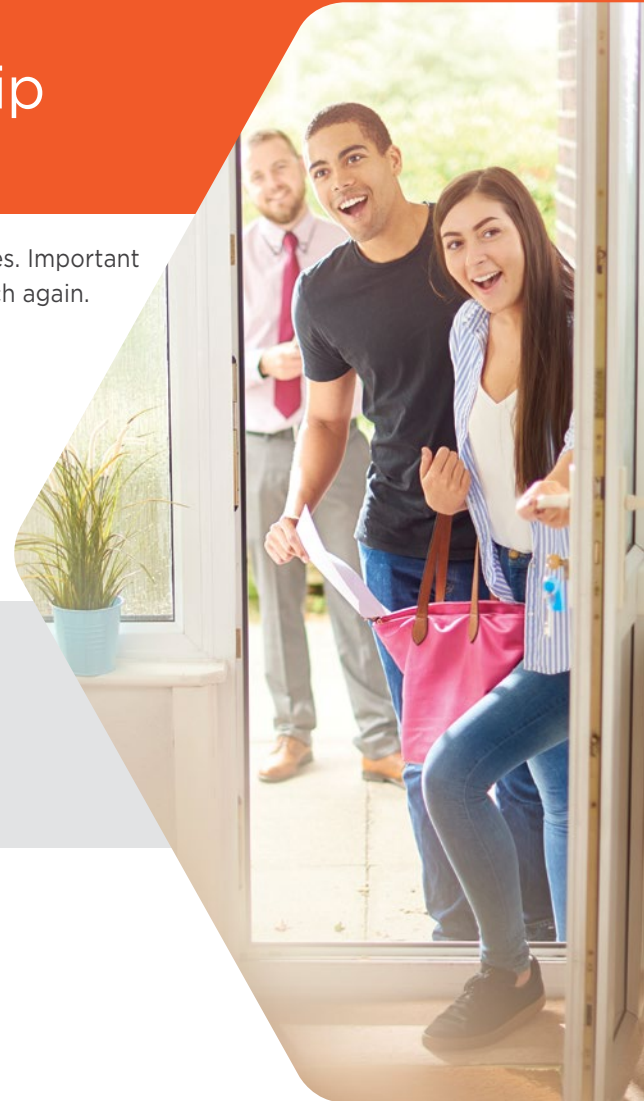
"What if I already have a mortgage?"

Bring your mortgage home to Moya Financial and get up to \$1,500 toward the cost of transferring your mortgage.* When you switch your mortgage to Moya, we take care of the details for you. It's simple and convenient.

**Finding the right home takes time and effort.
Finding the right mortgage doesn't. Let's talk.**

Tel: **416-252-6527** | Email: **loans@moyafinancial.ca**

*For a full list of terms and conditions, visit us at MoyaFinancial.ca



Helping you build peace of mind for **your financial future.**

**Get 2.70% for an 18-month RRSP*
+ we'll pay up to \$200 for your transfer fees!**

RRSP contributions can help you pay less tax now and set you up for a cozy retirement later. It's a **smart thing** to do with your money.

Ready to invest?

Tel: **416-255-1742** | Email: **main@moyafinancial.ca**

*Offer available on RRSP transfers from another financial institutions or new contributions to an existing RRSP. For a full list of terms and conditions, visit us at MoyaFinancial.ca.

Happy Holidays!
Vesel božič in srečno
novo leto 2020!

Main Branch

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

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

Hamilton Branch - Villa Slovenia

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

Tues	12:00 PM to 6:00 PM
Thur & Fri	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! moyafinancial.ca

Connect with us!

/moyafinancial @moyafinancialCU @moyafinancial

HOLIDAY HOURS

Brown's Line & Hamilton

Tues. Dec. 24 Brown's Line 9:30 AM to 1:00 PM
Hamilton 12:00 PM to 3:00 PM

Wed. Dec. 25 Closed

Thur. Dec. 26 Closed

Tues. Dec. 31 Brown's Line 9:30 AM to 1:00 PM
Hamilton 12:00 PM to 3:00 PM

Wed. Jan. 1 Closed

Our branch on Manning Ave. will be open Friday, January 3, 2020, from 10:30 AM to 12:30 PM.



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