



INTRODUCING: MOYA FINANCIAL MATTERS

In this brand-new podcast brought to you by Moya Financial, you'll hear from the folks at Moya (plus some special guests) all about our history, engagement in the community, perspectives on financial matters, plus other fun and interesting happenings in, around, and beyond the Slovenian community.

This podcast is not meant to provide specific financial or financial planning advice, so if you're looking for financial guidance, please come and visit us in person at the branch and we'd be more than happy to chat!

We kick off our podcast series with an up-close and personal interview with Moya Financial's CEO, Tony Krosel. With decades of experience in financial institutions, Tony's personal approach to members and close connection to the Slovenian community are clear in this discussion.

Be sure to tune in regularly on Apple iTunes or your favourite podcast platform. Please rate and review the podcast, and be sure to recommend it to friends and colleagues in the Slovenian community and beyond - it's for anyone looking for a no-fee alternative to the big banks and wanting to feel like more than a number when they deal with their financial institution.



LOOK FOR OUR LOGO

To listen to our first episode, visit us at MoyaFinancial.ca/Podcast.

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MOYA FINANCIAL CONNECTION NEWSLETTER GOES DIGITAL!

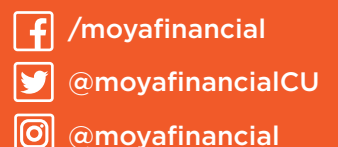
As part of our efforts to keep expenses low, use fewer natural resources, and at the same time make sure you hear from us as often as you would like, we are beginning to transition from printing and mailing our quarterly newsletters to emailing them to our members.

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 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!





KICK START YOUR CHILD'S EDUCATION AND GET REWARDED

Build education savings for your child and receive a **\$100 Indigo gift card**.*

A **Registered Education Savings Plan (RESP)** is a government-registered plan that helps you save for a child's post-secondary education. With a wide range of investment options available at Moya, we're sure to find one that's right for you!

BENEFITS OF AN RESP:

1. Government grants

Receive free money from the government! Take advantage of federal and some provincial government grants and incentive programs:

- The Canada Education Savings Grant (CESG) matches 20% of your annual contributions, to a maximum of \$500 per year. The CESG has a lifetime maximum of \$7,200 per child.
- The Canada Learning Bond (CLB) provides an additional lifetime grant of up to \$2,000 per child for qualifying families.

Ask for an application form at Moya Financial locations.

2. Tax-deferred growth

You can contribute up to \$50,000 per child (the lifetime contribution limit per beneficiary), and there are no taxes payable on money earned inside an RESP until it's withdrawn.

3. Start sooner, save more

Maximize the amount saved by starting a savings plan soon. All you need is your child's Social Insurance Number (SIN).

FEATURES:

- New RESP accounts are eligible to receive a **\$100 Indigo gift card**.
- Eligible investments: 5-year Term Deposit, Growing-Rate Term Deposit, and Index-Linked Term Deposit.
- Insurable deposits in all registered accounts with Ontario Credit Unions have unlimited deposit coverage.

Ready to start investing? Call or visit our main branch and ask to speak with a Financial Services Representative.

Tel: 416-255-1742 ext.208 | **Email:** main@moyafinancial.ca

*Limit of one gift card per new RESP account. This promotion is not associated with or sponsored by Indigo. All trademarks are property of Indigo Books & Music Inc. A deposit must be made to the account by close of business December 31, 2019. For a full list of terms and conditions, visit us online at MoyaFinancial.ca.

CONGRATULATIONS TO MOYA'S 2019 SCHOLARSHIP WINNERS

Congratulations to this year's recipients of the Moya Financial Scholarship: **Caroline Pinnington, Karolina Kure, Megan Keddy, and Sean Kodric!**

Every year we receive applications from students who demonstrate outstanding academic achievements, leadership skills, and dedication to our community. This year was no different and we are happy to present scholarships to four deserving students.

We wish our winners, and all those back at school this semester, the best of luck in your studies!



We Can't Beelieve it's Harvest Time!



Moya is finally reaping the sweet rewards of beekeeping in our neighbourhood. The amount of honey made by the bees depends on the nectar flow in our area, the weather, the age of the hives, and other environmental factors. The bees have been busy all summer and soon you'll be able to get a taste of our community honey!

You are welcome to stop by the main branch at 747 Brown's Line and pick up a jar of honey while supplies last. You can also follow the hive online at moyafinancial.ca/beegood.

Join Us for a Sweet Workshop

From the hive to the honey jar

When? Tuesday, October 22, 2019, at 3:00 PM

Where? 725 Brown's Line, Toronto

Time to get uncapping, extracting, filtering, and jarring with a very hands-on honey harvesting event! A beekeeper from Alvéole will assist participants in this fun-filled hour. Everyone will get to uncap honeycomb cells, hand-spin honeycombs in the centrifuge extractor, and filter the raw honey before jarring and labelling it.

At the end of the workshop, **everyone will go home with their very own jar of honey** from Moya's honeycombs. A great way to close out the season on a high (and tasty) note!

Space is limited! Email marketing@moyafinancial.ca to reserve your spot.





HARVEST YOUR SAVINGS WITH OUR GROWING RATE TERM DEPOSIT

This season, we want you to harvest financial growth and get **FREE GROCERIES!***

FEATURES:

- 5-year term; interest rate grows each year.
- Qualifying accounts receive a \$50 Farm Boy gift card, good at any location across Ontario.*
- Offer available on new non-registered, RRSP, TFSA, and RESP accounts.
- Minimum investment of \$5,000. Only new funds are eligible.
- All insurable non-registered deposits are covered up to \$250,000. Insurable deposits in registered accounts have unlimited deposit coverage.

*Limit of one gift card per member. This promotion is not associated with or sponsored by Farm Boy. All trademarks are property of Farm Boy Company Inc. A deposit must be made to the account by close of business December 31, 2019. For terms and conditions, more information, and to view current rates, visit us online at MoyaFinancial.ca.



Fall Closures

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.



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