



Bringing Some Certainty to Uncertain Times

Dear Members,

We have all experienced, in small and large ways, a lot of change in our everyday lives in the past few months. Now more than ever, we need to support each other and continue to come together, in whatever ways we can, as a community.

With the help of careful planning, and by taking the unprecedented step of moving to appointment-only in-person banking, we have been fortunate that everyone at Moya is doing well, and we were able to keep our main fully operational branch open to serve members (with limited services in Hamilton).

We are fully aware of the risks of this pandemic for our business operations. And after taking into consideration the safety of our employees, our thoughts quickly turned to ensuring that every decision we take is member-focused. We support a gradual and proactive approach to reopening our offices while keeping health officials' guidance and mandates top of mind. We will keep you informed of any changes.

The uncertainty we are facing with a second wave of the COVID-19 pandemic is unsettling for everyone. It is one of many things that can increase frustration levels. At times, it can feel like the rules are changing by the day or even the hour and are either not strict enough or too constraining. We are overwhelmingly thankful for our hardworking staff and for the understanding and loyalty of our members. Your patience is very much appreciated.

We are stronger together, so take care of yourself and each other.

Tony Krosel

While our main branch remains open, we continue to ask members to avoid non-essential visits. Please use our online banking options, reach out via phone or email, and take advantage of our secure drop box at the Brown's Line branch and our extensive ATM network. For now, we will continue serving our members in-branch by appointment only, Monday to Friday from 11:00 AM to 3:00 PM.

Our staff can assist you with most of our services remotely, Monday to Friday from 9:30 AM to 4:30 PM.

If you require assistance with day-to-day banking, products, or services, please call **416-255-1742** or send an email to main@moyafinancial.ca.

If you require assistance with term deposits or mutual funds, please call **416-255-1742 ext. 208** or send an email to invest@moyafinancial.ca.

If you require assistance with loans or mortgages, please call **416-252-6527** or send an email to loans@moyafinancial.ca.

Great Savings Delivered



Earn **amazing rates** and the convenience of groceries delivered right to your front door.

Get **2.00%** on a two-year non-redeemable term deposit + a **free** Grocery Gateway gift card!*

FEATURES

- Rate available on new funds transferred from another financial institution.
- Receive up to \$100 in the form of a Grocery Gateway gift card with a minimum \$5,000 new-money term deposit.
- Eligible deposits in registered accounts have unlimited coverage through FSRA.
- Available on registered deposits only.

* This promotion is not associated with or sponsored by Grocery Gateway by Longo's. All trademarks are property of Longo Brothers Fruit Market Inc. For a full list of terms and conditions, visit MoyaFinancial.ca.



Go Beyond Banking with **Moya Wealth**

At Moya Financial, we can do **so much more** than just handle your everyday banking.

We've also got the expertise, experience, and tools to help you achieve your financial goals, whatever they may be. We understand the value and importance of feeling confident about your financial future. It's a good feeling, and one we want all our members to experience.

That's why we're excited to introduce customized financial planning services.

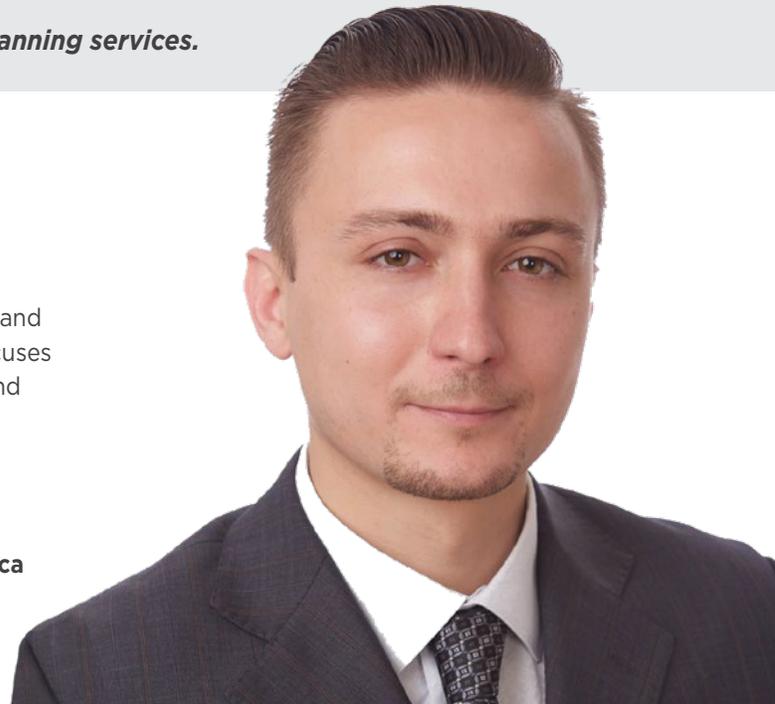
Introducing

Taras Komarnytski
Certified Financial Planner

Taras has over 10 years' experience in investment, taxation, and risk management. He is able to provide a broad range of valuable insight and advice, while supporting you through your financial journey. Taras focuses on key areas of individual life stages, such as saving for retirement, and will develop a financial plan that delivers the right solutions for you.

You can connect with Taras over the telephone, in person, through videoconferencing, and by email.

Tel: **416-255-1742 ext. 216** | Email: taras.komarnytski@moyafinancial.ca
Learn more at MoyaFinancial.ca/Wealth.





Moya MemberCard® Debit Card Now Offers Interac Flash® Technology

Contactless cards are a fast, safe, hassle-free way to pay.
Now you can make purchases for under \$100 with a simple tap.

How does it work?

- Look for the Interac Flash® symbol wherever you pay.
- Hold your card in front of the terminal.
- Wait for the beep and/or approval message.
That's it!

When will I receive my new card?

We will be replacing all our active MemberCard® debit cards by the end of this year. You can expect to receive your new card in the mail in the next few weeks.

What do I do when I receive my new card?

1. Sign the back of your new MemberCard® debit card immediately.
2. Activate your new card by making a transaction at any ATM or an in-store purchase using your current PIN.
3. Destroy your old card.*

Need more information?

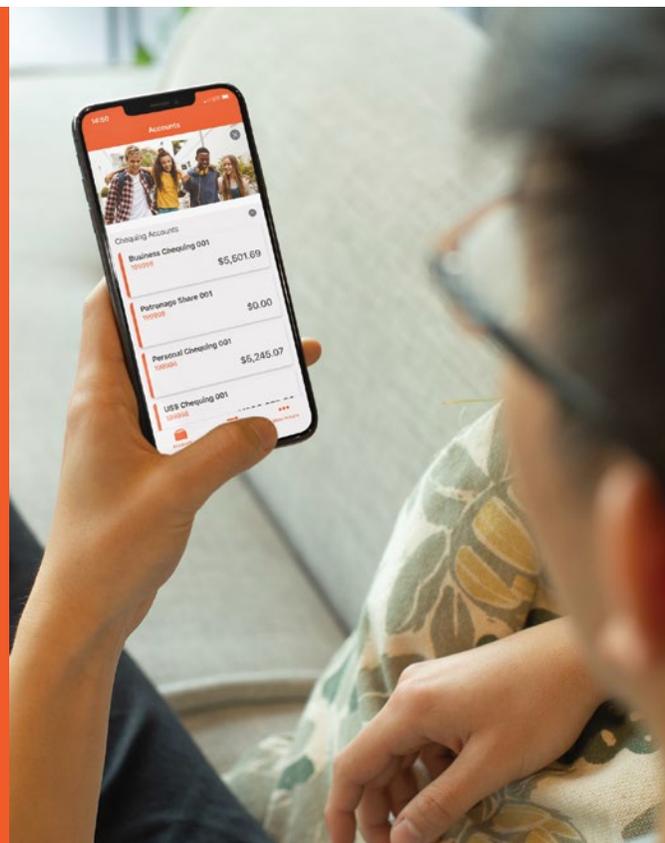
If you would like more information or want to receive your own Moya MemberCard® debit card, please call **416-255-1742** and speak with one of our member service representatives.

*Moya MemberCard® debit cards issued to you previously will no longer work after December 31, 2020, so it's important that you activate your new card immediately and destroy your old card.

Reinventing Your Online Banking Experience

To satisfy your ever-changing needs, Moya Financial continues to invest in powerful technologies that help us compete and succeed as a modern financial institution. After the successful launch of our public web page in July, we will offer a brand-new online banking and mobile app to members by the end of 2020.

We are proud to be joining dozens of Canadian credit unions and financial institutions that are enhancing online banking services with integrated digital capabilities. Through the Forge Digital Banking suite, Moya will gradually introduce innovative digital banking technologies and solutions that members want and expect: a public website, online banking, a mobile app, small-business banking, account opening, and new services are all part of the same platform.





OUR COMMUNITY WEBSITE IS NOW LIVE!

With a look and feel similar to our banking page, MoyaCommunity.ca is dedicated solely to anything and everything about our members' organizations and businesses, our honeybees, and our Giving Back program.

We strongly encourage all community groups and business members to take advantage of this platform. Our goal is to support organizations that create a positive impact in the community, and the web page is structured to give power directly to the community.

We encourage groups and organizations to create profiles, update contact information, and promote their events. Moya is providing an online platform for the community that will grow in functionality as we define new needs.

Connect with Us!

Tel: 416-255-1742

Email: main@moyafinancial.ca

747 Brown's Line, Toronto ON M8W 3V7



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Visit us online at moyafinancial.ca

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