



INTRODUCING A REFRESHED DIGITAL BANKING EXPERIENCE

Keep an eye out for Moya's evolved online banking and mobile app: we are refreshing our whole digital banking experience. It will still have all the features and functionality you expect, but with a cool new look!

Flexible options for banking services became paramount in the past year, and the significant investments we have made in recent years in new technologies to enhance our banking delivery channels have come to the fore. Our members now use and expect more digital solutions to manage their finances. Not surprisingly, the COVID-19 pandemic has accelerated the demand and preference for more non-physical service options.

We continuously test new solutions, and we listen to and learn from our members because meeting your needs matters most. As we build our full-service digital branch, your input is essential in helping us create a better online experience for everyone. We are committed to delivering

online services that meet every member's needs.

We're making dozens of intuitive enhancements to our online banking system and our mobile app, making these banking channels even easier to use. Behind the scenes, we are working with Central 1, which is developing technology and will help us deliver new features and functionality in the future.

Online banking at Moya will offer all the features and functionality you're used to, and more:

- Improved navigation
- Faster performance
- Enhanced display to minimize scrolling
- Modern look and feel
- Optimized display response for various devices

Call for Nominations for Moya Financial Board of Directors

Every year, Moya Financial holds its Board of Directors' election for available positions.

Moya Financial is always interested in new directors joining the Board. Any Moya Financial member who is interested and meets the criteria can inquire and apply to be a part of a dynamic team responsible for shaping the organization's strategic direction and for ensuring appropriate processes and controls to manage and monitor applicable risks.

Joining the Board of Directors is a great way to make a difference in your community. Each director should have a deep commitment to our credit union as a cooperative financial banking organization striving to deliver innovative and competitive financial services to help our members achieve their financial goals.

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
- Senior Management experience at a medium or large size firm (e.g. CEO, CFO, COO)

The Board recognizes the benefits of having a diverse composition. It has identified diversity as an essential element in attracting high-calibre directors, maintaining a high-functioning Board, and building a competitive advantage.

Directors will have a significant amount of preparatory reading and analysis to complete before Board or committee meetings that require advanced financial insight and experience in corporate governance and prudential risk management. The workload is approximately 8-10 hours per week. Directors must constructively and actively contribute to all directors' discussions in a collaborative and collegial atmosphere.

The election process will begin in early December 2021. Three Board positions are open for the upcoming election for a three-year term. The Nominating and Member Relations Committee will accept new director applications from Monday, December 1, 2021, until 12:00pm EST on Friday, December 31st, 2021.

Every member with a minimum of \$50 in membership shares will be allotted one ballot for voting purposes. Ballots will be issued by mail before the start of the election period on February 28, 2022, along with voting instructions and a list of candidates and their biographies. All materials will be posted on MoyaFinancial.ca.

IMPORTANT DATES:



NOMINATION PERIOD OPENS

Mon. Dec. 1, 2021

NOMINATION PERIOD CLOSES

12:00pm EST on Fri. Dec. 31, 2021

VOTING STARTS

Mon. Feb. 28, 2022

VOTING ENDS

Fri. Mar. 11, 2022



RESULTS ANNOUNCED AT THE AGM WED. MAR. 23, 2022

For more information, please refer to the **Director Candidate Package** available in the Governance section of the [MoyaFinancial.ca](https://www.moyafinancial.ca) website, or contact the Nominating and Member Relations Committee chair, Barbara Udovic, at barbara.udovic@moyafinancial.ca.

Three Fun Ways to Teach Kids to Save!

Teaching kids about the value of saving money at an early age is a great way to help ensure they are not only familiar with the process, but that they have a positive outlook on money and saving in the long term. Think of a child's first trip to the dentist - the more positive the experience is, the more comfortable the child will be with future visits. The same can apply to finances. Here are three ways you can incorporate money-saving techniques into playtime.



1. Play Money Focused Games

The games you play will vary depending on the children's age, but there are many games out there that focus on finances. Think of Monopoly or The Game of Life - both require the use of play money, and saving is an important element of both.

For your next family game night, bring out Monopoly and take advantage of the teachable moments throughout the game. If you think some board games might be a bit advanced for your kiddos, try kid-friendly versions, such as Monopoly Jr. - an even easier way to teach the value of saving money, but in a way that can reach younger kids.

Playing online games that focus on saving money can also be a great way to make learning more enjoyable. With a quick search on the app store, you can find several saving-focused games, such as Savings Spree or Peter Pig's Money Counter, which teaches young kids important money skills, including the value of saving before spending.



2. Mimic Real Life Scenarios

Scenarios that we encounter in daily life can teach kids valuable lessons in situations they're comfortable with.

Take, for example, grocery shopping. The process you follow before you shop, such as setting the budget and ensuring you stay within it and then choosing certain items over others at the store, is critical, but it likely comes as second nature to you. But it can be a great example to teach kids the value of money and the importance of cutting costs in order to save.

Going to the store may not be an option all the time, so why not bring the store to you? It can be as simple as using paper cut-outs of money that kids can "shop" with, "buying" items you have at home. This game can help illustrate that when kids purchase an item, the amount of money they have becomes smaller and smaller, which will demonstrate the importance of saving.



3. Use Saving Jars

Are there certain toys your child has been asking for? Arrange a couple of glass jars decorated with images of the items they want and set an allowance for the child to receive each week. That way you can let them dictate how much of that money they want to put toward each purchase. Each week your child will see the money grow in the jar, and when they receive the item they want, it will act as a reward for saving their money.

You can also get the entire family involved by setting a family goal, such as a family trip or activity, and have everyone put their spare change in the jar. This will help kids to understand that saving is something adults do too and that even though saving for something may take time, it is worth it in the end.

Any type of activity that will get you talking with your kids about money is important because it leads to better financial literacy down the road. Opening a savings account with your child is another way you can start the saving process and get the conversation started.

INTRODUCING: YOUTH ACCOUNTS

Grow your money while you grow.

At Moya Financial, we understand the importance of teaching young people about banking and the value of money. No matter where your children are on their financial journey, Moya Youth accounts can act as stepping stones to greater financial literacy. We offer two options: the **Launch Pad Savings Account** for kids up to age 12 and the **Kickstarter Savings Account** for ages 13-17.

For a limited time, when you open a Youth Account for your child or grandchild, you'll be entered in a draw to win an iMac or MacBook!*

*If you currently have an active joint account with the child as the primary account holder, you are automatically entered in the draw for whichever account (Launch Pad or Kickstarter) the child has. Existing trust accounts with the child are eligible if they are converted to a youth account.

Call us today to set up your child's account.

T: 416-255-1742 E: main@moyafinancial.ca



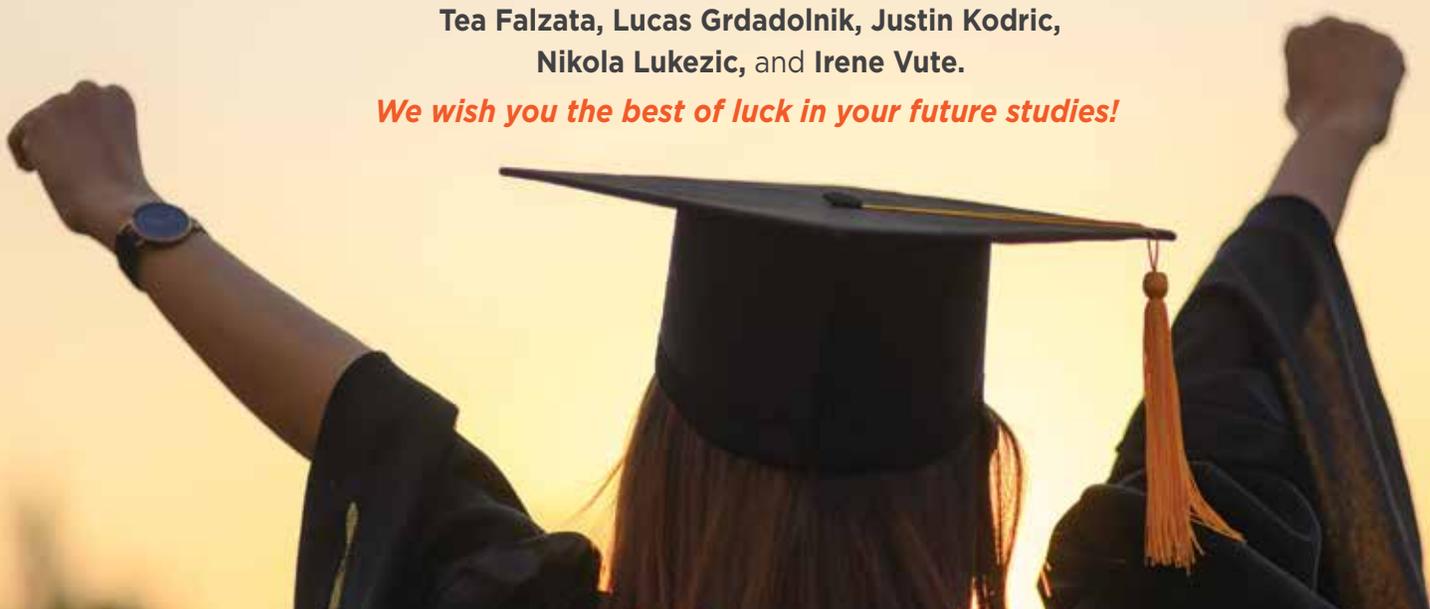
CONGRATULATIONS TO OUR 2021 SCHOLARSHIP RECIPIENTS

A huge congratulations to this year's Moya Financial Scholarship recipients! We were delighted to receive many exceptional applications and decided to give out five scholarships to help our students.

CONGRATULATIONS TO

**Tea Falzata, Lucas Grdadolnik, Justin Kodric,
Nikola Lukezic, and Irene Vute.**

We wish you the best of luck in your future studies!



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Visit us online at moyafinancial.ca

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