

A NEW DIGITAL BANKING EXPERIENCE

Moya is very excited to announce that we have started a project with Central 1 to implement all three channels of the Forge digital banking platform. This means a new mobile app, an online banking platform, and a new content management system for our website with the existing customer-facing design. The project is expected to conclude by the end of 2020.

Forge includes everything about digital banking, all on one modern, streamlined platform designed to transform the member experience. Through this offering, Moya will gradually introduce innovative digital banking technologies and solutions that members want and expect to use now and that new members will be looking for.

Interac Flash® contactless debit cards

Moya has partnered with Everlink Payment Services Inc., a leading provider of comprehensive, innovative, and integrated payment solutions and services for credit unions across Canada, to bring our member debit cards to a global standard of convenience. By fall 2020 our MemberCard debit cards will fully support Interac Flash® contactless payments. All cardholders will be able to participate in a more convenient check-out experience.



CUTTING DOWN ON INTEREST PAYMENTS IS EASY WITH THE CLASSIC CARD

Want a credit card that offers everything you need, including 3.9 percent interest on balance transfers for the first six months? We're always looking for ways to help our members and trimming interest payments can do just that. What's more, this **3.9 percent offer is available on ALL new and existing cards** for an easy way to help you save.*

P.S. Don't wait. **Apply for a Classic card by April 30**, activate it, then transfer your balances – and save!

1. APPLY NOW!
CollabriaCreditCards.ca

2. Activate
your new card

3. Transfer balances at 3.9%
Use promo code 0002

Apple Pay is now available for all Moya Financial Visa Cards

Members can now add their Visa cards to Apple Pay. Use your iPhone or Apple Watch to quickly pay for your purchases wherever tap payments are accepted. Just open the Wallet app on your device and add your card – it's that easy!

*Call or visit our branch for full terms and conditions.

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.



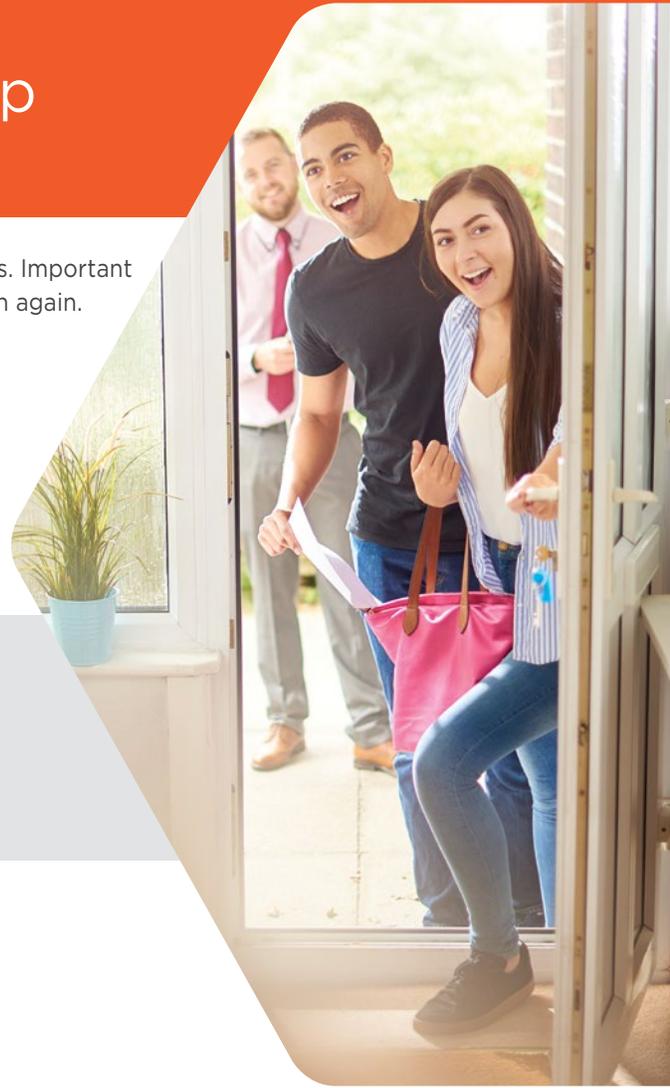
“What if I already have a mortgage?”

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 full terms and conditions, visit MoyaFinancial.ca.



In a **Complicated** Relationship with **Your Savings?**

No need to fear long-term commitment.

Grow your money with a great rate and have the flexibility to redeem your money every year on the deposit anniversary.



EFFECTIVE YIELD: 2.70%

Ready to invest?

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

For full terms and conditions, visit MoyaFinancial.ca.

Different Types of Term Deposits Explained

Term deposits help people grow their savings without any of the risks of stocks, real estate, and some other types of investments.

A term deposit is similar to a Guaranteed Investment Certificate (GIC). In both cases, investors visit their preferred financial institution and agree to deposit a minimum amount of money, typically a few hundred dollars but sometimes as much as a few thousand, for a fixed length of time ranging from 30 days to five years.

Throughout the time the money is deposited, it's protected by provincial deposit insurance and earns a fixed rate of interest. The principal is guaranteed to grow and cannot decrease. Once the term is up, the money and the interest are returned to the investor or they can be "rolled over" and deposited for another term.



Here's a closer look at a few common types of term deposits.

Redeemable Term Deposit

A redeemable term deposit allows you to withdraw some or all of your original investment before the term is up. However, this may result in you forfeiting any interest earned up to that point or paying some other penalty to access your money ahead of schedule. While redeemable term deposits offer investors better flexibility, they tend to pay lower interest rates as a result. Also, unlike other term deposits, they can't be held as registered investments with tax benefits, such as in a Registered Retirement Savings Plan (RRSP) or Tax-Free Savings Account (TFSA).

Growing-Rate Term Deposit

If you've got time to let your money mature, consider investing in a growing-rate term deposit. The interest rate increases a little each year, giving you a better eventual return. Deposits are locked in for five years, but some financial institutions offer an option to withdraw your money without penalty partway through the term.

Non-redeemable Term Deposit

This one is exactly as the name suggests. Non-redeemable term deposits are locked in, meaning there's no way to access any of your investment until the end of the term. In exchange, you earn a higher rate of interest than you would with a redeemable term deposit.

Index-Linked Term Deposit

If you're looking for a chance to do more with your money, but don't want the risk of full exposure to the stock market, consider an index-linked term deposit. It's an ideal combination of the security of a term deposit and the unlimited earning potential of the market. Your deposit earns a minimum interest rate over the course of the term, but often pays a better rate that's linked to the performance of a stock market index, or a "basket" of stocks and other investments. In this way, investors avoid the ups and downs of individual stocks while still benefiting from the rising tide that slowly lifts the overall market.

We Had to Grow, So We Found a New Home



Our bee farm has had spectacular growth since we installed it last summer. Our bees have since been hibernating in the yard of our partner, Alvéole, in Toronto.

Moya's bee community continues to expand, and we have decided to continue this growth in a new home that's better for our bees. They will remain in Alvéole's Toronto yard, but they are still our bees! This means we'll still be receiving our jars of honey and other products when the harvest comes around and distributing them to our members.



Tired of the listening to the radio play the same songs on repeat? Download the Moya Financial Matters podcast to keep you company on your daily commute!

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.

To listen, visit us at [MoyaFinancial.ca/Podcast](https://moyafinancial.ca/Podcast).

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Visit us online at moyafinancial.ca

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

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