

MOYA FINANCIAL WELCOMES MR. JOHN FINNIE AS OUR NEW CEO



On behalf of the Board of Directors, Barbara Udovic, Chair of the Board, is pleased to announce the appointment of Mr. John Finnie as Chief Executive Officer. Mr. Finnie succeeds Mr. Peter Markes and Mr. Joseph Cestnik, who have jointly performed the role of CEO since the merger.

WHO IS JOHN FINNIE?

After a comprehensive search involving a wide range of candidates, the Board concluded that Mr. Finnie's leadership and considerable experience in both credit unions and banking, along with his strong track record of success as a senior executive, made him the outstanding candidate for the role. Throughout his career, John has demonstrated the ability to work successfully in different environments, designing and leading strategies that resulted in impressive value creation. John brings to Moya Financial over 30 years of progressive financial services leadership experience with such organizations as BMO Financial Group, Meridian Credit Union and most recently Manulife Bank. John's educational background includes a Chartered Professional Accountant designation and a Master of Business Administration degree from the Ivey School of Business at Western University. John has a reputation as an outgoing, team-oriented leader and he looks forward to meeting and working collaboratively with the members of our community, our staff and the Board. The Board is also looking forward to working with John to create Moya Financial's next exciting chapter.

Mr. Peter Markes has graciously agreed to stay with Moya Financial for the immediate future to lead the transition in the CEO office. With almost 35 years of experience with the credit union, Peter is uniquely qualified to assist John in transitioning seamlessly into the credit union both strategically and operationally and to ensure a smooth leadership transition. Peter has our sincere appreciation for having taken on this additional responsibility and commitment to continue to serve at a critical time in our credit union's evolution.

Mr. Joseph Cestnik will be leaving Moya Financial. The Board would like to sincerely thank Joe for his service and support over the years, particularly through the merger and the banking system conversion. We wish him every continued success for the future.

The Board believes this change will allow our credit union to continue its proud 63-year history of success and to continue to grow and serve our strong, loyal Southern Ontario Slovenian community. Please feel free to drop in and meet John over the next few months.

MOYA FINANCIAL Z NOVIM VODSTVOM

V imenu upravnega odbora Barbara Udovic, predsednica upravnega odbora, sporoča, da je bil na mesto direktorja Moya Financial imenovan John Finnie, ki bo nasledil Petra Markesa in Josepha Cestnika. Finnie je zaradi bogate kariere v finančni industriji po mnenju odbora najprimernejši kandidat in bo s svojimi vodstvenimi sposobnostmi omogočil rast in razvoj kreditne zadrage v prihodnosti. Markes za zdaj ostaja na položaju višjega svetovalca in bo nudil podporo novemu direktorju. Cestnik zapušča Moya Financial in odbor bi se mu rad zahvalil za prizadevanja in podporo v preteklih letih ter pomoč pri združitvi.

Odbor meni, da spremembe omogočile Moya Financial, da ponosno nadaljuje 63 letno uspešno zgodovino ter še naprej raste in služi slovenski skupnosti v južnem Ontariju.

JOIN OUR EMAIL LIST TODAY!

- ✓ Free financial advice
- ✓ Money-saving tips
- ✓ Community news



Sign up now!

moyafinancial.ca/newsletter-signup/

OUR NEW CEO'S CHRISTMAS MESSAGE

I am both humbled and excited to become a part of the Moya Financial family and the Slovenian community. It is an honour for me to serve the community and I look forward to meeting and working with Members, staff and the Board to continue to build on Moya's great success over the past 63 years. Moya Financial is an organization dedicated to adding value to the community and our success is due in large part to our loyal membership.

With the holidays upon us, it is appropriate to look back on 2016 and understand that this has been a year of incredible change for your credit union. Moya Financial is bigger and more readily able to adapt to the rapidly changing financial environment. While we have a range of financial services currently available, we will be adding additional services in the coming months to serve you better.

While much has been accomplished in terms of laying

the foundation to ensure we can continue to meet the changing needs of the Slovenian community, we have much more to do. Our focus remains on adding value for our Members and supporting the Slovenian community. Our goal is to grow with you, your families and your businesses and be there for you when needed with relevant solutions, whether it's retail banking, commercial banking, wealth management or cash management services – watch for our mobile banking app coming soon!

On behalf of the staff at Moya Financial, I would like to extend our best wishes to you and your loved ones for the holiday season. I hope that for all of you, it is a peaceful time with family and friends.

John Finnie, CEO

Veseli božič in srečno novo leto!

SUBMIT YOUR FAVOURITE RECIPE!

Moya Financial takes great pride in its Slovenian heritage. Slovenian cuisine has 170 recognized dishes and we would like to share a piece of this tradition with all our members.

Do you have a favourite recipe that you would like to share?

Every Slovenian household has at least one special Slovenian recipe in the family. Open your family's recipe box and find your favourites – it could be your great aunt's potica or stara mama's secret recipe for a perfect štrudelj. Choose a recipe that you love and use year after year and share your favourites with all members of Moya Financial.

Post or send your favourite traditional Slovenian recipes for a chance to be featured in our 2018 Moya Financial Calendar.

To submit your recipe, including detailed ingredients and preparation directions:

- Post it using #MoyaCommunity or
- Email main@moyafinancial.ca or
- Take a hard copy to one of our offices

Submit between January 1 and September 30, 2017, and watch for the 2018 calendar to see if your recipe is selected!

For more information visit moyafinancial.ca.

Thank you for your contribution to the Slovenian community and for helping us make Moya Financial a place of inspiration for our members.



RENOVATE TO INCREASE THE VALUE OF YOUR HOME



If you are thinking of renovating, choose improvements that will increase the value of your home if you ever wish to sell. To get the most out of your home renovation, consider updating in these money-making areas:

- Kitchen
- Bathroom
- Windows and doors
- Basement

Are you comfortable in your neighbourhood but would like a different house? As property prices continue to increase, more of us are choosing to renovate and/or extend our current homes rather than move. There are practical advantages to this approach, especially if your children are settled in a local school. It is also a fact that buying and selling property comes with a host of costs beyond the price of the new home - not to mention the hassle of packing and moving.

If you are considering a home renovation, call Moya Financial Lending Services at **416-252-6527** to learn how a Meritline Home Equity Line of Credit can make your plans a reality. Once your Meritline is approved, funds are available immediately - it's as easy as writing a cheque or withdrawing cash. And you pay interest only on the amount you use! With the current interest rate of 3.25%, why not get a home equity line of credit today?

INTEREST RATES

Current rates. Rates subject to change without notice.

MEMBER DEPOSITS

30-364 days	0.25%
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TERM DEPOSITS (Non-redeemable)

1 year	1.25%
2 years	1.50%
3 years	1.50%
4 years	1.75%
5 years	1.95%

(Minimum deposit \$1,000)

SAVINGS ACCOUNT RATES

Member Savings Account	0.50%
Daily Interests Savings	0.25%
RRSP/RRIF Savings (Variable)	0.50%
TFSA (Variable)	0.50%

MORTGAGES

1 year open	3.25%
1 year closed	3.00%
2 year closed	3.00%
3 year closed	3.05%
4 year closed	3.10%
5 year closed	3.10%

RESIDENTIAL MORTGAGE

Prime Rate	3.25%
Promotional Mortgage Rates*	2.59%

*First time home buyers & transfer in - 5 year, closed mortgage

BORROWING

Student Loan	3.25%
Line of Credit (Variable, unsecured)	4.50%
Personal Loans (Term)	4.75%
Vehicle Financing (Variable, starting at)	3.25%

HAVE YOU MAXIMIZED YOUR TFSA FOR 2016?



The Tax Free Savings Account is an ideal all-purpose savings vehicle. It gives you total flexibility and the opportunity to save at any stage of life. If you have non-registered investments, you can use a TFSA to create a more tax-efficient investment portfolio and maximize your growth. The TFSA contribution limit for 2016 is \$5,500.

TFSA VS. RRSP

RRSP contributions are tax deductible - you can use them to reduce your taxable income. TFSA savings are not deductible for income tax purposes. Withdrawals from an RRSP are added to your income and taxed at current rates. TFSA withdrawals - and growth within the account - are tax-free. Enjoy tax-free savings... open a TFSA today! For more information, visit moyafinancial.ca or contact one of our Moya Financial staff members.



Happy Holidays! Vesele praznike!

Main Branch -

Member Retail Operations

725 Browns Line, Toronto (416-255-1742)

Mon, Tues, Wed	9:30 a.m. - 4:00 p.m.
Thursday	9:30 a.m. - 7:00 p.m.
Friday	9:30 a.m. - 6:00 p.m.
Saturday	9:30 a.m. - 12:00 noon

Hamilton Branch

23 Delawana Dr., Hamilton (905-578-7511)

Tues, Thurs, Fri	1:00 p.m. - 6:00 p.m.
Saturday	9:00 a.m. - 12:00 noon

Manning Branch

611 Manning Ave, Toronto (416-531-8475)

First Friday of the month	10:30 a.m. - 2:00 p.m.
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Holiday Hours

(Browns Line & Hamilton)

Sat. Dec. 24	9:00 a.m. - 12:00 noon (Hamilton Closed)
Mon. Dec. 26	Closed
Tues. Dec. 27	Closed
Sat. Dec. 31	Closed
Mon. Jan. 2	Closed

Our branch on Manning Ave. will be open Friday, January 6, 2017, from 10:30 a.m. until 2:00 p.m.

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



Email: main@moyafinancial.ca

moyafinancial.ca | 1-888-728-1742