

PUTTING

YOU FIRST

Member Dividends

With over 70,000 Members, this year's \$5 dividend represents a substantial return of funds to our Members. Dividends were credited to the chequing or savings accounts of eligible Members at the end of March and were reflected in March statements. This dividend was transferred to the Share Account of Members who are still accumulating required FirstOntario membership shares. If you have any questions regarding Member dividends, please feel free to contact your local branch.

The Right Mortgage For You

If you are in the market as a first-time home buyer or shopping for a new mortgage, FirstOntario can help you find the mortgage that fits your needs. Buying a home is not a decision to be made lightly, and given today's unpredictable economy, it is a good idea to speak with the mortgage specialists at FirstOntario. We can help you properly assess your mortgage needs and make an informed decision to get you into the right home for you.

FirstOntario is now offering a 54-month, Me First Mortgage.

This hassle-free mortgage offers a rate that is lower than the banks. Our mortgages also come with some great features like accelerated payments, money saving pre-payment privileges and payment deferral options. **To speak to a mortgage specialist simply call us today at 1-800-616-8878 to set up your appointment.**

First Call Real Estate Program

Take the hassle out of searching for a real estate agent with our First Call Real Estate Program, managed by All-Purpose Realty. All-Purpose Realty is one of Canada's leading real estate agent referral services.

As a FirstOntario Member, you get the benefit of being referred to a reputable real estate agent and you also receive some additional perks like a free getaway vacation package and savings on furniture and appliance purchases. **Simply visit your local branch to find out how you can take advantage of this great program.**

We can't stop thinking about you.

And your mortgage.

Ask about switching to a Me First Mortgage.

We're here to help.

Visit your local branch, call us at 1-800-616-8878, or go to www.FirstOntarioCU.com.



Think First Before You Renovate

The following are some important things to think about before you renovate.

1. Is your renovation practical?

Kitchen and bathroom renovations in conjunction with painting, generally provide the greatest payback when you sell.

2. Are you getting your money's worth?

Make sure your renovation will add value to your home, especially if you plan to sell your house within the next few years.

3. Is your renovation adaptable?

Your needs are bound to change as time goes by, so try to build the most flexibility and long-term usefulness into your design.

4. Is your renovation healthy?

Install energy-efficient appliances and make the most use of natural light in your designs. Building materials should be durable, easy to maintain, and should not give off toxic gases once installed. Try to choose and use construction techniques that minimize waste and debris.

House Hunting Made Easy

The hunt for the right house can be very exciting. Here are a few things that should be kept in mind as you look for a new home.

1. Think about your current and future home needs, including:

- Size requirements for bathrooms, bedrooms, home office, garage etc.
- Special features like air conditioning, storage, or energy efficient features.
- Will you need a home that will accommodate different stages of life?

2. Location, location, location!

- Do you want to live in a city, town or in the country?
- Consider the commuting costs for getting to work.
- Are there local schools for your children to attend?
- Do you need recreational facilities nearby?
- Do you want to be close to family or friends?

3. What kind of home do you want?

Every type of home has its advantages and disadvantages. Think about your needs before making a decision. The environment surrounding your home can be almost as important as the environment inside of it.

- New home
- Previously owned
- Build your own

Thanks to Canada Mortgage and Housing Corporation for these great tips.

Disney On Ice

Congratulations to Merlyn Sauntry and Graham Pratt, the 2 lucky winners of our Disney On Ice Contest. Merlyn and Graham both won tickets to see "100 Years of Magic" by Disney On Ice at Copps Coliseum in March.

Committed To Our Communities

Employees from our Thorold Stone Road branch in Niagara Falls, are very committed to supporting their community. Through various events, they raised \$2,400 which was recently donated to help the Greater Niagara General Hospital (GNGH) Dialysis Centre.

Make your
change useful.

Round-Up & Save

Saving has never been easier.
Coming April 2009.

Visit ThinkFirstNow.com or
your local branch for details.



COMMUNITY HAPPENINGS

Mentor Program For Immigrants

FirstOntario employees, Janice Cheel, Davina MacDonald, Nancy Cain and Laurie Coletti-White are very proud to assume the roles of mentor to new arrivals to Canada. This program is run by the St. Catharines Employment Help Centre. Mentors help new immigrants learn more about their field of interest and ultimately find employment.

Come In From Out Of The Cold

This past winter, Niagara area staff were excited to pitch in and help Out of the Cold, St. Catharines serve two hot meals to those in need. These happy volunteers also donated \$2,300 and 200 scarves to this important charity.



Is 2009 The Year Of The Homeowner?

The tax measures offered in the new Federal Budget may make it seem like 2009 is the year of the homeowner. The new budget gives first-time home buyers more reason to jump into the real estate market and also encourages Canadians to renovate their homes.

First-Time Home Buyer Benefits

The Federal Budget has made first-time home buyers a priority in 2009. First-time home buyers can now take advantage of a \$5,000 non-refundable tax credit on the purchase or construction of a new home. First-timers are also able to withdraw up to \$25,000 from an RRSP to put towards the purchase or construction of a new home, without having to pay tax on the withdrawal. This is an increase of \$5,000 over previous years and is another incentive to get into the real estate market in 2009.

Looking For A Reason To Renovate?

If you have been thinking about, or putting off home renovations, the timing might not get any better than right now. With the Federal Budget's newly introduced Home Renovation Tax Credit, you could receive a tax credit for up to \$1,350 for any renovations made on your home until January 31, 2010. If you need help funding your home renovation project, FirstOntario can help! We have some very competitive loan and credit line options to assist you with your home renovations.

Visit our News page on www.FirstOntarioCU.com, for more details about the new tax measures available to homeowners in the 2009 Federal Budget.

FirstOntario
CREDIT UNION

We're here to help.

Visit your local branch, call us at 1-800-616-8878, or go to www.FirstOntarioCU.com.



COMMUNITY

HAPPENINGS

Golden Age Events

The Golden Age Club is pleased to offer the following upcoming trip opportunities:

Pine River Cheese Company Excursion, Ripley, ON

Wednesday, May 13, 2009
Cost: \$50 (includes lunch)

Lilac Festival – Shopping Guided Tour, Prince Edward County, ON

Thursday June 4, 2009
Cost: \$65 (includes lunch)

Peterborough Lift Lock Boat Cruise, Tyrone Mills, ON

Thursday, July 9, 2009
Cost: \$75 (includes lunch)

For trip details, please visit www.FirstOntarioCU.com.
For answers to your questions, or to sign up for an event, please contact Pat MacDougall at 905-632-8379.

Look for our new Golden Age Events insert in your July Statement.

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Creative Kids

In February, FirstOntario collaborated with the Hamilton Spectator for their annual "Creative Kids" feature. For this feature, the newspaper matches a corporation with a classroom from a local area school. Each student from the selected class is then tasked with providing a hand-drawn print ad for their sponsoring company. A winning print ad is then chosen and this ad is published in the "Creative Kids" feature in the Hamilton Spectator.

FirstOntario was fortunate to be paired up with grade 4/5 students from Pineland School in Burlington. The lucky winner was Katie, a grade 4 student. "We received 26 great ads" said Mandy MacPhee, Director of Marketing Strategy & Communications for FirstOntario. "These kids had some wonderful ideas and expressed them very creatively. It was very difficult to select only one winner. Our congratulations go out to Katie for a job well done". Katie's winning ad (below) appeared in the February 26 edition of the Hamilton Spectator.



Future Leaders

FirstOntario is very pleased to give three young Members between the ages of 14 and 18, the opportunity to become future leaders. Co-operative Young Leaders (CYL) is a summer experience unlike any other. This week-long camp brings young people together from all across Ontario to have fun and to learn about leadership through co-operative activities. **For complete details and application forms, please visit FirstOntarioCU.com. The application deadline is Friday, May 15, 2009.**

Student Bursaries

FirstOntario is committed to helping our youth Members achieve their educational goals. If you are entering your first year of post-secondary education this year, you could be in a position to take advantage of one of three \$1,500 bursaries from FirstOntario. **For applications and details, visit www.FirstOntarioCU.com. The application deadline is Friday, May 15, 2009.**