

Branching Out

FirstOntario is proud to announce the latest new and renovated branches in your community. Drop in to any location for convenient multi-branch banking or refer a friend or relative to visit a FirstOntario branch near them. Say hello to the new Branch Managers and their teams - and don't forget to Chat with PAT! For a complete listing of branches, visit us at FirstOntarioCU.com or call 1 800 616 8878.

Burlington

4021 Upper Middle Road
Branch Manager, Terry Zytaruk

Hamilton

1 James Street South
Branch Manager, Kristan Gray

Hamilton

1550 Upper James Street
South Hamilton Square
Branch Manager, Pamela Murphy

Tillsonburg

57 Broadway
Branch Manager, Kim McDonald

In Your Community

Come out to these upcoming events sponsored by FirstOntario!

Ti Amo Festival - Club Roma on July 24th

Hot Dog Day - Thorold Branch on July 29th

Living Rock Art Silent Auction in select Hamilton area branches

Niagara Wine Festival Pied Piper Parade, September 17th & **Grande Parade High School Float Competition** on September 24th

Supercrawl - Hamilton Downtown September 10th

Open Streets Hamilton - Downtown Septemeber 11th

go to ThinkFirstNow.com for more events happening in your area!



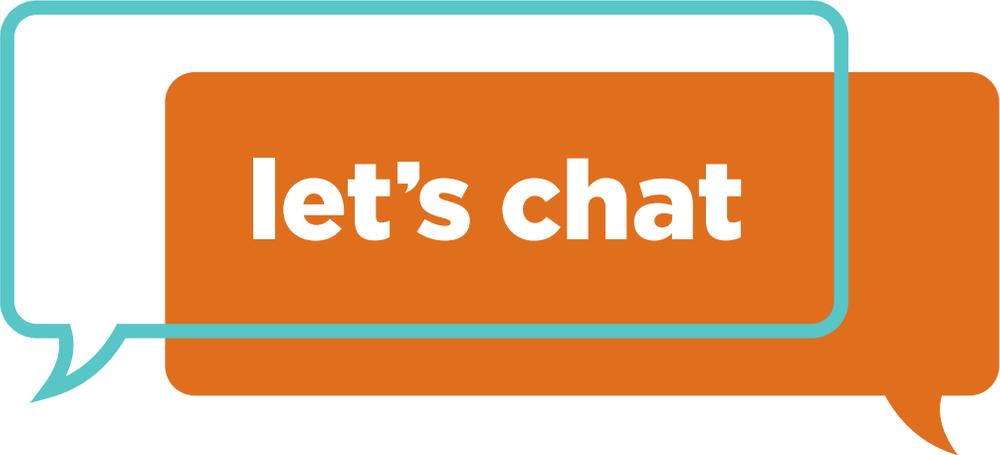
What is a Service Chat?

When you bank with FirstOntario Credit Union, you can count on expert financial advice tailored to suit your individual needs. A Service Chat is our way of getting to know you better while understanding your financial goals - now and for your future.

During your normal branch visits, our specialized banking system prompts our staff to notify you that it is time for a Service Chat. What does that mean to you? It means a variety of opportunities that will help you reach your financial goals by determining if your current products and services meet your needs. There are three quick and simple levels to a Service Chat:

- Level 1 Core Banking** - This is an overview of your chequing and savings accounts. Your front line teller can identify if the accounts you hold are what's best matched to your current needs. Once this is established, you will be introduced to a Member Consultant for further discussion of your needs.
- Level 2 Investments** - Our knowledgeable staff will review your current investments with FirstOntario, as well as any other products you hold with another financial institution. We will then provide you with our expert advice for further developing your portfolio to meet your financial goals. We can also review the great rates FirstOntario is currently offering our Members.
- Level 3 Borrowing** - During your Service Chat, we can provide a picture of your current borrowing status. Perhaps you own a revolving credit card or loan elsewhere that could be consolidated? A snapshot of comparable rates can be available for review. Together, we can reassess your borrowing needs.

Let's Chat. You can initiate an appointment for a Service Chat anytime and at your convenience. Our friendly staff will also ask you for a Service Chat every 6 months for core banking, and every 2 to 3 years for your investment and borrowing needs. We're here to help. Visit your local branch, call 1 800 616 8878, or go to FirstOntarioCU.com.



let's chat

Let's Chat! Visit your local branch, call 1 800 616 8878, or go to FirstOntarioCU.com today.



Sandy Shaw

FirstOntario and the Canadian Co-operative Association's Women's Mentorship Program

I'd like to take this opportunity to introduce you to Aurea de Ramayo. Aurea is a participant in the Canadian Co-operative Association's Women's Mentorship Program.

This professional development program brings women credit union managers to Ottawa where they participate in classroom training for 14 days and then go on a 10 day placement with credit unions through-out Canada. The objective of the program is to provide high-level professional development for women credit union managers from developing countries.

FirstOntario was chosen among all the Ontario credit unions to participate in the program as a host and we are very proud.

Aurea has been the CEO of Cordova Multipurpose Co-operative in the Philippines for two years and was the General Manager before that for 21 years. As part of this Women's Mentorship Program that began in early June, she was hosted by our credit union, from June 17th to 27th. During her stay she will be joined by Carol Mayer, Vice President, Member Experience, and FirstOntario staff each day to share their knowledge and expertise with each other. What Aurea is hoping to get out of the Women's Mentorship Program is to learn the most effective credit management practices in Canada, acquire strategies and practices in effective credit union operations and improve self confidence. Watch for more details in our Fall newsletter to learn about her experiences with FirstOntario.

Sincerely;

Sandy Shaw



Sandy Shaw, Aurea de Ramayo & Carol Mayer

Catch the Blue Wave

WHAT IS BLUE WAVE?

Blue Wave is a movement, a force, a group of FirstOntario employees from Executives to Tellers who volunteer their time and efforts to support Community Programs and events.

WHAT DO THEY DO?

Blue Wave will supply the volunteers to charities, schools, and local businesses for events, to help those in our communities that need it most.

WHY DO THEY DO IT?

It's the satisfaction in making a difference and enhancing the lives of the people in our communities and the communities themselves. It's having the feeling of TEAM accomplishment and self pride knowing **WE HAVE MADE A DIFFERENCE.**



Did you know?

FirstOntario provides **unlimited deposit insurance*** on all of your Registered Savings Products?

That's extra safe!

Congratulations to the 2011 FirstOntario Bursary Award Winners!

Each year, FirstOntario helps our Members achieve their educational goals by providing \$1500 bursaries to deserving young Members who have demonstrated excellence in their education, community involvement and co-operative spirit. We are proud to announce the following six youth Members who have been selected to receive a FirstOntario Bursary Award.

Amanda Marie Olivia Hendriks - Niagara Street Branch
Brandon Morettin - Upper Middle Branch
Genevieve Marie Puckerin - Brant Street Branch
Isabelle Ormond - Stoney Creek Branch
Jacyn Diane DeMars - Pelham Road Branch
Mike McComb - Upper Sherman Branch

Our winning Members have been visiting their branches for congratulations from our excited staff. Pictured below is Genevieve with Brant Street Branch Manager, Fabio Andreotti.



Know a student who should apply for a bursary next year? Students must be a FCU member for one year before they qualify - so now's the right time to open their Free Chequing account!

Coming Soon!

A new online look for FirstOntarioCU.com

The Ups and Downs of Emotional Investing



Watch Finance Friday with Dave Schurman on CHCH TV.

Q. If there is pretty dramatic sell-off in the stock market, what advice do you have for people who may be scared into panic selling of their investments?

A. Some people let their emotions get the better of them when they invest. In a panic, they may believe that unplanned decisions are all based on sound judgment, but research tells us that irrational behavior, inconsistency, and errors in judgment play a large role in poor investment performance.

Q. What are some common mistakes?

A. Acting rashly. It's easy to panic when you're watching the value of your portfolio decline but if you maintain a consistent, informed investment strategy, this will keep you grounded. Buying and selling decisions will be made calmly rather than in a panic.

Q. What happens if you don't take any action when there is a change in the market?

A. Procrastination is a common problem for individual investors. Failure to act can be as simple as wanting to avoid making a decision; but a more common problem is watching the current price of a stock fall below what you paid for it, and selling it now will mean having to take a loss. There is no loss unless you actually sell, and over time most funds or stocks will come back. There are other times when you should sell and cut your losses. Admitting you might have been wrong on an investment can cause anxiety, regret and even embarrassment.

Q. What about following the crowd?

A. It's easy to get caught up in the market's momentum, up OR down. While a particular stock, mutual fund or other investment may not be right for you, sound investment management needs to be individualized to reflect your personal circumstances. That's where experienced, trustworthy professionals, like an Investment Advisor at FirstOntario, can give you the advice you need. They focus directly on your needs and financial goals.

Q. What would you say to people willing to follow hot tips and casual advice from just about anyone they happen to run into?

A. I would say, "Do your homework". You work hard for your money so make your investment decisions with the same diligence and care. Don't let your emotions encourage you to do something rash. Follow a plan, and be disciplined about what you're trying to achieve and if you need help with a plan, talk to a financial professional.

A Call for Nominations...

If you're interested in making a personal difference at FirstOntario, then why not run for election to our Board of Directors? Your Board of Directors works closely with FirstOntario's leadership team to support the continued success of the credit union.

This year, we have 4 positions available. If you're interested in being elected to the Board of Directors, you can pick up a nomination package at your local branch or visit www.FirstOntarioCU.com to download a copy.

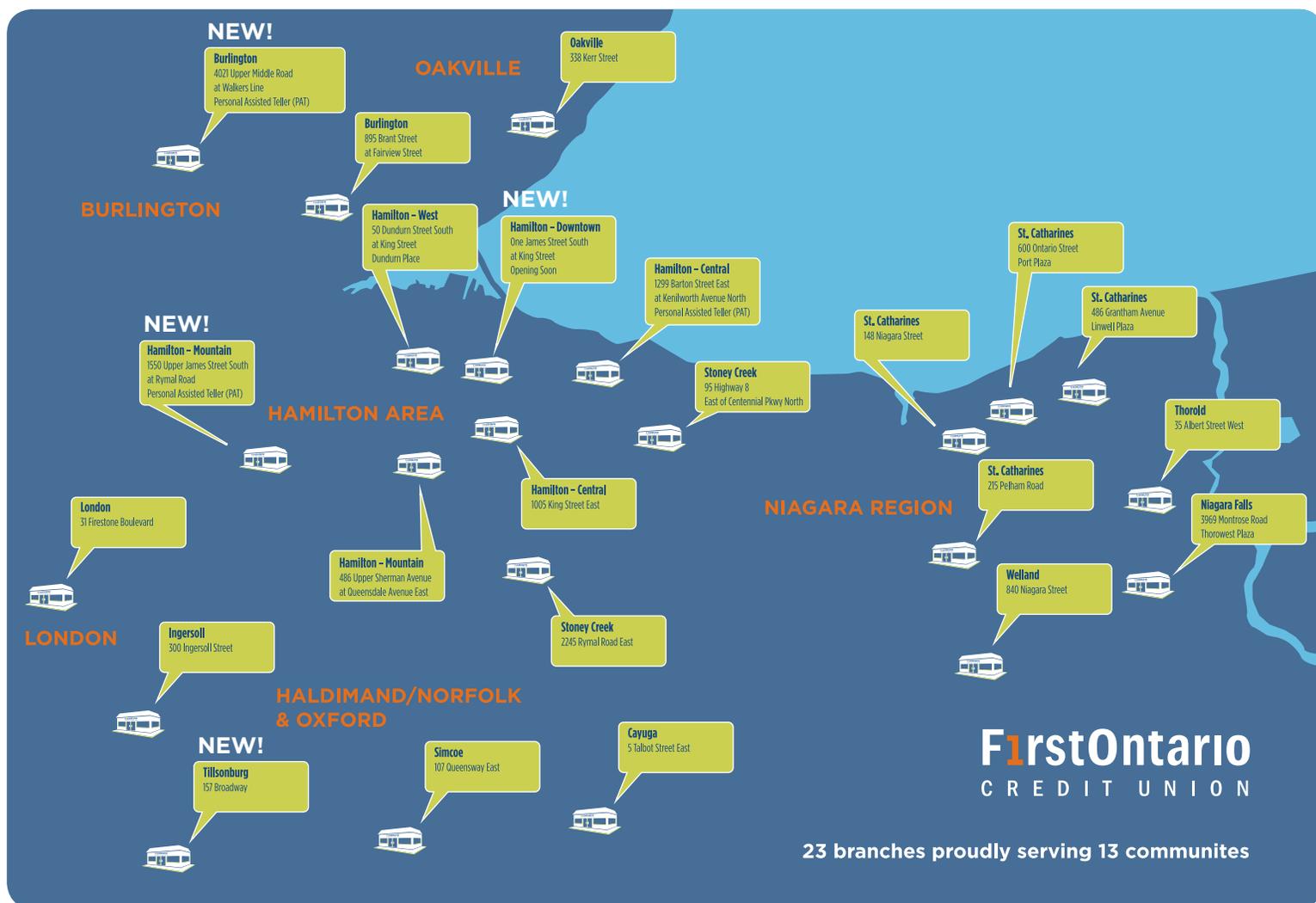
The nomination period is from July 4 to August 22, 2011 at 5:00 p.m. (EST) so don't miss out!

Information Session

Learn more about being a Board Member

Wednesday, August 17, 2011, 7pm-8pm

Visit our website in the month of August for location details



FirstOntario
CREDIT UNION

23 branches proudly serving 13 communities

* Deposits insured by the Deposit Insurance Corporation of Ontario. Deposits in registered savings plans are fully insured. All other deposits are insured up to \$100,000.