



Friends at **HHCA**, thank you for taking the time out of your day to hear all about the great value we hope to bring you as a Member of FirstOntario. Here's a recap of your MVP Cheat Sheet highlighting all of the great offers exclusive to **YOU** today.

## **PERSONAL BANKING OFFER**

Open a Be Free Chequing Account and **receive \$50**. Set up two consecutive Direct Deposits and **receive an additional \$50\***. Plus, open up a new eSavings account and get an additional **\$100\***.

### **Rate Offers:**

- ✓ 10 basis points off posted mortgage rate (any term) or MERITLine rate.
- ✓ 25 basis points off posted personal loan (any term) or personal line of credit.
- ✓ 10 bonus basis points on posted Term Deposits\*
- ✓ FirstOntario Visa - Annual fee waived for the first year.

## **PROGRAM BENEFITS**

The MVP Program includes a fully comprehensive list of exclusive program benefits including:

- ✓ A complimentary portfolio review from a dedicated investments expert.
- ✓ Access to financial literacy sessions

## **EXTRA VALUE**

Why would we stop there? We have more to offer.

- ✓ Special offers through FirstOntario sponsored facilities and partners. (subject to availability).

## **OFFER RULES**

- ✓ Offers are available to new and existing Members of FirstOntario Credit Union.
- ✓ Existing members are eligible for offers on all new purchases.
- ✓ Offer is not available for online account openings.
- ✓ Member must present evidence that they belong to the connected organization/event.
- ✓ Direct deposit must be for a pension or payroll.
- ✓ Direct deposit must cycle at least once, or 2 cheque deposits need to be made for the \$50 to be awarded.
- ✓ Visa fee waiver applies to the Centra Gold card
- ✓ To qualify for the eSavings account offer, a minimum deposit of \$5000.00 (new funds) is required for a minimum of 60 days.
- ✓ \*Rate offers not applicable on specials.

FirstOntario has been serving Members in the Golden Horseshoe, including Hamilton, Halton, the Niagara Region and Southwestern regions of Ontario since 1939. FirstOntario is the province's second largest credit union with 32 locations, more than 115,000 Members and \$5 billion in assets under management. Everyone is welcome to be part of FirstOntario for financial services including daily transactions, mortgages, lines of credit, loans and investments. FirstOntario profits are invested into the communities we serve through support for entrepreneurs, competitive rates and charitable pursuits including our award winning student nutrition program.

To take advantage of this exclusive offer, please reach out, we will set you up.