



Building Better Banking

Your credit union is embarking on an initiative to build a stronger banking system.

As a result, our online, mobile, and in-branch banking systems will be evolving to continue providing modern, flexible solutions to support you and the communities we serve.

These system enhancements will provide a variety of benefits to you, including a modernized digital banking experience, and the ability to offer new products and services to support all your financial needs, both in-branch and online.

Enclosed you will find important information regarding the system upgrades, including activities you can do before and after to ensure a smooth transition.

If you have any questions at all, please contact us – we'd love to hear from you. We appreciate your business and support as we Build Better Banking for our members.

What WILL CHANGE after the System Upgrades?

- Our online, mobile, and telephone banking experiences.
- Your Member Number is changing to a Member ID.
- Your online, mobile, and telephone banking login.
- Your account numbers are changing.
- Your Line of Credit Product (if applicable).
- Your Term Loan/Mortgage Payment Options (if applicable).
- Our in-branch banking system.
- Your statements.

Check the last page to find more detailed information on each of these changes.



What will NOT CHANGE after the System Upgrades?

While there will be changes to the way memberships are being set up, there are many things that aren't changing, including:

- **Your Personal Access Code (PAC):** This will not change.
- **Direct Deposits:** Existing direct deposits will be linked to your new account number and will carry over to the new system.
- **Pre-Authorized Payments:** Existing pre-authorized payments will be linked to your new account number and will carry over to the new system.
- **Cheques:** Existing cheques will continue to be valid.
- **Stop Payments:** Existing stop payments will be maintained.
- **Bill Payees:** Your bill payee list will be preserved.
- **Scheduled Payments and Transfers:** All scheduled and recurring bill payments and transfers will move over to the new system.
- **Account Nicknames:** Custom account names will be unchanged.

TIP:

**Nickname
your
accounts.**



For easy identification, members should nickname their accounts in advance of the upgrade, especially in cases where there are multiple accounts of the same type.

Log into online banking or the mobile app to assign nicknames to your accounts.

During our system upgrades, there will be a temporary service interruption to online, mobile, and telephone banking. We anticipate that you will experience a loss of some online and mobile banking settings, history, and/or profile information. The information below outlines actions you should take before and after the upgrades to ensure a smooth transition.

Activities to Complete Before System Upgrades:

Online, mobile, and telephone banking activity:

- Complete any bill payments and account transfers, including Interac e-Transfers® and International Transfers.
- Download/print your eStatements and eDocuments.*
- For desktop users: Delete your saved login profile(s) to remove your old Member Number.

After the upgrades, your Interac e-Transfer® profile and settings will be reset, including recipients and history.

- Make a list of, print, copy and paste into Excel, or screenshot all recipient email addresses.
- Save, print, or screenshot your history.

After the upgrades, your account activity for the current month will not carry over.

- Download/print your account activity, including cheque images.

*While we anticipate these will be available following the upgrade, there may be a delay.

If you're a Mobile App user, complete the activities listed above and:

- Use the App Reset option in the settings to reset your saved login profiles, QuickView, and Biometric settings.
- Make sure you know your PAC if you currently use Biometrics to login, as this setting will be reset.

If you're a Small Business Banking user, complete the activities listed above and:

- Action any pending transactions in the Transaction Manager.
- Screenshot and save/print all delegate profiles in the Delegate Manager.
- Screenshot and save/print all CRA account profiles and payment history through the Payments menu and select "Pay Business Taxes". Payment history is also available on your CRA account.

During System Upgrades

- Report lost or stolen cards to 1-888-277-1043.
- Access your Collabria Credit Card account using Cardwise Online (cardwiseonline.ca), CardWise Mobile (available from your phone's app store), or MyCardInfo for business accounts (mycardinfo.com).

Personal Banking Members: After System Upgrades

- Log in to online banking with your new Member ID and existing Personal Access Code (PAC).
- Enable your 2-Step Verification settings as prompted to either your mobile phone number or email address.

Recommended Feature Setup:

- Set up your alerts through the Messages and Alerts menu and select "Manage Alerts".
- Register for *Interac* e-Transfer® through the Transfers menu and select "Edit Sender Profile".
- Register for Autodeposit through the Transfers menu and select "Autodeposit".
- Add your *Interac* e-Transfer® contacts through the Transfers menu and select "Add/Delete Contacts".
- Re-link your Collabria Credit Card at the bottom of the Account Summary page (if applicable).

Optional Feature Setup:

- Set up your Online Login Profile by selecting "Remember Me" and name your login profile.

Small Business Banking: After System Upgrades

- Log in to online banking with your new group member login ID and existing Personal Access Code (PAC).
- Enable your 2-Step Verification settings as prompted to either your mobile phone number or email address.
- Accept the upgrade to Small Business Banking.
- Accept the Direct Services Agreement.

Recommended Feature Setup:

- Set up your alerts through the Messages and Alerts menu and select "Manage Alerts".
- Set up your Delegate Profiles in the Delegate Manager.
- Register for *Interac* e-Transfer® through the Transfers menu and select "Edit Sender Profile".
- Register for Autodeposit through the Transfers menu and select "Autodeposit".
- Add your *Interac* e-Transfer® contacts through the Transfers menu and select "Add/Delete Contacts".
- Consolidate your accounts in the Account Consolidation Manager.

Optional Feature Setup:

- Set up your Online Login Profile by selecting "Remember Me" and name your login profile.

Mobile Banking Members: After System Upgrades

- Log in to online banking with your new Member ID and existing Personal Access Code (PAC).
- Enable your 2-Step Verification settings as prompted to either your mobile phone number or email address.

Recommended Feature Setup:

- Set up your alerts through the Alerts menu.
- Register for *Interac* e-Transfer® through the *Interac* e-Transfer® menu and select "My Profile".
- Register for Autodeposit through the *Interac* e-Transfer® menu, click "Settings" and select "Autodeposit".
- Add your *Interac* e-Transfer® contacts through the *Interac* e-Transfer® menu and select "Manage Recipients".

Optional Feature Setup:

- **FIRST STEP:** Set up your Online Login Profile by selecting "Remember Me" and name your login profile.
- Set up QuickView for up to three accounts by selecting "QuickView Settings" on the home screen.
- Set up Biometric Login, available for Android and iPhone users, through the Settings menu and select "Biometric Setup".

Telephone Banking Members: After System Upgrades

- Retrieve your new account number from online banking or by contacting your branch.
- Log into telephone banking with your new Member ID, existing Telephone Access Code (TAC), and new account number.

Website, Mobile App, and Online Banking

Our website, mobile app, and online banking systems will be refreshed to provide a smoother and more modern member experience. This means a new look and feel as well as better functionality and user experience.

If you experience any issues accessing the Mobile App before or after the system upgrades, please uninstall and reinstall directly from the app store.

Enhanced Mobile App Features Coming Soon!

- **Biometric Login for Android Users**
Android users will be able to safeguard their Mobile App with biometric login using a fingerprint.
- **QuickView**
Select up to three accounts to display on the Mobile App home screen whenever the Mobile App is open on a device, with or without being logged in to online banking.

Member Numbers

Following our banking system upgrades, your personal member information will be organized in a different way. This enhancement eliminates the multiple member numbers you may have today and replaces them with a new Member ID and a consolidated view of all your personal accounts within online and mobile banking.

Account Numbers

New account numbers will also be assigned to accommodate our growing membership numbers. Everything else with your account will remain the same, such as fees and features.



Existing cheques, direct deposits, pre-authorized payments you have set up will continue to work with your previous account number.

After the upgrades, when ordering new cheques or setting up any new direct deposits and pre-authorized payments, you will be required to use your new account number. Your new account number will be viewable to you in online and mobile banking, on your statement, or by contacting your branch.

Line of Credit (if applicable)

Your line of credit will no longer be linked to a chequing account. Going forward, you can transfer directly from your line of credit using online, mobile, and in-branch banking. Bill payments, Interac e-Transfers®, point-of-sale purchases, and pre-authorized payments or cheques can only be completed through your day to day banking accounts.

Telephone Banking

After our system upgrades, our TeleService® telephone banking service will be unavailable until you have your new account number needed in place of your account type. Your new account number will be viewable to you in online and mobile banking, on your statement, or by contacting your branch.

When you first use the new telephone banking system, you will be prompted to use your new Member ID, existing Telephone Access Code (TAC), and new account number.

If you experience any issues accessing telephone banking, please contact your branch.



Listen carefully to the menu options before making a selection as the menu will change.

Statements

Account Ownership

Statements will be created based on account ownership to ensure your information is kept confidential. After the upgrades, you will receive one statement with all your individually owned accounts under your new Member ID and a separate statement for any jointly owned accounts.

Your statement during the month of our system upgrades will be delivered in two documents: one summarizing the final transactions within the current system and a second summarizing the transactions within the new system immediately after our upgrades.

Current Statement

Joint Members Address City, Province
Statement Joint Chequing Joint Savings Individual RRSP

New Statements

Joint Member Address City, Province	Member A Address City, Province
Statement Joint Chequing Joint Savings	Statement Individual RRSP

In-Branch Banking System

Our in-branch banking system will also be updated. We anticipate minimal disruption to in-branch services for members.

Loan/Mortgage Payment Options (if applicable)

Your access to make payments directly to your term loan/mortgage in online/mobile banking will no longer be possible. Going forward, you will need to make alternative payment arrangements, either by setting up an automatic payment or by making your payments in-branch.

