

Pincher Creek Credit Union

BANKING SYSTEM CONVERSION

February 5 to 8, 2010.

What you need to know.

*Pincher
Creek*

CREDIT UNION LIMITED

Getting there. *Together.*

1. Why are we changing to a new banking system?

In keeping with technology we are changing to a new, progressive banking system so that we can serve our members better. As well, enhancements will be made in the areas of both privacy and security.

2. When are the changes taking place?

The conversion process will begin after regular business hours on **Friday, February 5, 2010** and continue through **Monday, February 8, 2010**.

- Pincher Creek Credit Union will be **closed on Monday, February 8**.
- Pincher Creek Credit Union will **reopen on Tuesday, February 9**.

3. What do I need to do to be prepared for the banking system change?

In Branch

Because we like to deal with you by name, there is nothing you need to do. New account numbers will be assigned to you by the new system. Your new account number will incorporate your existing account number and will be reflected on your statement. Account numbers will not be needed to perform your day to day in branch transactions.

Your cheques will still be valid as our system will recognize the link between the old and new account numbers. (Refer to point #9)

Remote Banking

Telephone banking will no longer be available. Please contact the credit union for alternative methods of remote banking.

As a result of the conversion, we've had the opportunity to enhance internet banking. Secure access will be via your MemberCard debit card number and a Personal Access Code (PAC) (Refer to point #7).

Individual members who did not previously have a MemberCard will need to pick up a new MemberCard from the credit union in order access to internet banking. If this is applicable to you, and you do not currently have a MemberCard please contact the credit union. **Internet banking will not be available over the conversion weekend.**

Internet Banking

Cuanytime.com internet banking will be changing to **Member Direct internet banking**. To help minimize any conversion related inconveniences please:

- Make a copy of your current bill payments for reference purposes, although your personalized bill payments vendor information should be brought forward with the conversion.
- Keep a record of any **future dated bill payments** already keyed in as you will have to key them in again. They will not carry forward to the new system.
- The evening of February 4, download your latest statement information into your software programs (Quicken, Microsoft Money etc.) as your history will not be carried forward from our existing system. It will however be available through your credit union.

4. Technical Support for the new Member Direct internet banking will be via phone 1-888-273-3488 or via email at techsupport@sonomaservices.com.

5. What disruptions in service can I expect?

While we are doing our utmost to alleviate any possible disruption in ATM and Point of Sale Services over the weekend of February 5 to 8, there may be some interruptions during that time. In order to make sure your weekend is anxiety free, please consider the following:

- Have alternate payment methods available, including cash, credit cards and cheques.
- Remember to make last minute bill payments in advance of the conversion weekend.
- Complete special in branch transactions in advance of the conversion weekend such as traveller's cheques, money orders, bank drafts and foreign currency.

6. How will MemberCard debit cards be affected by the banking system conversion?

They won't. MemberCard debit cards will continue to operate as usual after the conversion.

7. Why do I get a new Personal Access Code (PAC)?

For security reasons, this is initially required to access internet banking for the first time and is **NOT** related to your PIN number that you utilize for ATM or debit card transactions. Your temporary PAC is the last four digits of your MemberCard followed by a one (1). You will reset your PAC to whatever you choose after your first login to the internet banking system.

8. What happens with automatic payments/transfers and other pre-authorized transactions that I have set up?

All pre-authorized transfers and payments between accounts will continue to operate and be processed normally. This includes loan payments. Your personalized bill payment vendor information will be brought forward for Member Direct Internet banking. **YOU WILL NEED TO SET UP FUTURE DATED BILL PAYMENTS AGAIN.**

9. Will I be able to use my existing cheques after conversion?

Yes, please continue to use your existing cheques.

10. Will my statement information be the same?

Yes the information will be the same; however it will be presented in a slightly different format. Questions on the new statement can be answered by calling the credit union.

11. How can I get help with questions or concerns?

If you have questions about the upcoming migration, please ask us next time you're at the credit union, visit our website at www.pinchercreek-creditunion.com or call us at 403.627.4431.



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