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IS GOOD**

once it's understood...

**Conversion  
Weekend  
Important  
Dates**

**Friday, August 21**  
Commencing at 5:00 p.m.  
(after normal business  
hours)

**Saturday, August 22**  
All branches closed as usual

**Sunday, August 23**  
All branches closed as usual

**Monday, August 24**  
All branches will be closed

**Tuesday, August 25**  
All branches open and  
ready for business as usual

**Read on for details!**



**Battle River Credit Union**

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# Conversion Weekend Services Summary

## Friday, August 21

- In-branch work will be commencing at 5:00 p.m. (after normal business hours). ATMs will be shut down until Saturday.
- A 24-hour help line will be available for all member inquiries (see contact information below)

## Saturday, August 22

- Internet and telephone banking service disruption
- MasterCard Payment Card and Global Payment Card usage disruption
- Member Card ATM & POS (point of sale) transactions may be minimally disrupted

## Sunday, August 23

- Internet and telephone banking service disruption
- MasterCard Payment Card and Global Payment Card usage disruption
- Member Card ATM & POS (point of sale) transactions may be minimally disrupted

## Monday, August 24

- Due to all branch closures, all in-branch transactions will be suspended
- Internet and telephone banking services resume (see new log in information on page 4). For Internet banking, the cuanytime link on the Online Banking page of our website will be renamed Bank Online and will link to the new URL of the Internet Banking sign-on screen. Delete your old links in your favorites and create new favorites once you've accessed the new site. For the new telephone banking numbers, see page 11.
- MasterCard Payment Card and Global Payment Card services resume
- Member Card ATM and POS transactions back to normal

## Tuesday, August 25

- All branches open, all in-branch services resume

## Contact Information

Prior to conversion weekend, if you have questions or concerns about the upcoming conversion you can:

- drop by a branch and talk to a member service representative
- visit our website at [www.battlerivercreditunion.com](http://www.battlerivercreditunion.com)
- call 780-672-1175

Starting Friday, August 21, a 24-7 help line will be made available for your use. You will be able to ask questions with regard to conversion related topics, ie. How do I access the new telephone banking system?

**Help line phone number: 1-888-896-5717**

## **Why is Battle River Credit Union changing to a new banking system?**

- This new system will allow us to serve you better. It fully integrates in-branch, ATM, POS, Internet and telephone banking systems. It is considered to be a suite of integrated retail banking products that will enable Battle River Credit Union to meet today's ever changing business needs and position us to grow and adapt to industry trends.
- Conversion to the new banking system is part of an overall strategy to enhance services, delivery, and reporting channels of Battle River Credit Union.
- Your name has always been important to us. This new banking system confirms that fact – when you do your banking with us, you are a name – not a number. When you do your banking after conversion, numbers will be less significant. YOUR NAME is all WE NEED.
- This new system will offer increased security for all of your transactions.

## **What disruptions to Member Cards will occur on conversion weekend?**

There will be minimal disruption in ATM and Point of Sale (POS) services to your Member Card over the weekend of August 21. We ask you to have alternate payment methods available during the weekend of August 21-24. On August 25, Member Card transactions will be back to business as usual.

## **What do I need to do to be prepared for the weekend of the banking system conversion?**

As of August 25, it will be business as usual at all branches of Battle River Credit Union. For conversion weekend, there are several things that you can do to help minimize any conversion related inconveniences:

- Have alternate payment methods available for conversion weekend – including a little cash and credit cards.
- As there will be a disruption of Internet and telephone banking services on conversion weekend, make sure any bills you planned to pay in this manner from August 21 through 24 are paid prior to conversion weekend.
- Read materials that are being sent to you with your statements. Access conversion information updates on the website. Keep yourself informed and ask our staff questions...if they don't have an immediate answer, they will get the information you need.

## **How will MasterCard Payment Cards or Global Payment Cards be affected by the banking system conversion?**

There will be a disruption during August 21 and August 23 to MasterCard and Global Payment cards that will be used at ATMs. Point of sale transactions should not be disrupted. As of August 24 your member MasterCard and Global Payment cards will continue to operate as usual. ATM use of MasterCard and Global Payment cards will be disrupted as there will be a communication restriction between Battle River Credit Union and MasterCard while changes to the system occur.

## **Will Internet banking and telephone banking be affected?**

### **- During conversion weekend:**

Yes. As a result of the conversion, we've had the opportunity to enhance both our Internet banking and telephone banking services. As we will be changing service providers, there will be no access available during conversion weekend.

### **- After conversion weekend:**

On Monday, August 24, although the branches will not be open, you will have access to both Internet and telephone banking. See page 11 for the phone number for our new telephone banking service. This number will be activated on Monday, August 24. The link to the new Internet banking site can be accessed via the Bank Online link on our website.

The first time you access Internet or telephone banking, you will need to use the 19 digit (PAN) number on your Member Card. If you currently have more than one Member Card and use Internet or telephone banking, you will need to use the LAST FOUR digits of the card with the LOWEST PAN NUMBER followed by the number "4" as your personal access code (PAC) to sign on to Internet banking. You will be prompted to change it. PACS must be 5-8 digits (numbers only). Go to page 9 to find out about the enhanced services for Internet and telephone banking.

## **Will how I reference my accounts change?**

Names of the account types will not change (ie. If you have a Traditional Advantage or Maximizer Savings prior to conversion, you will a Traditional Advantage or Maximizer Savings after conversion).

After conversion, you will have a great option available to you. You will be able to rename your deposit and savings accounts to anything you wish and that change will follow into all aspects of your banking. If you rename your Maximizer Savings account to My Vacation account, when you do your banking online, by phone or in person, that is what you will see and how we will reference your account in talking to you. You don't have to worry about any more numbers (though account numbers will be changing), just a name that means something to YOU.

Your savings and deposit account numbers will change to 12 digit numbers that will contain your current 7 digit number. All other account types will be assigned new random 12 digit numbers. But what's in a number...when you have a name picked by you?

## **Because account numbers will be changing, how will this affect the cheques I have?**

Your current cheques will clear through the system for one year after conversion. If you need cheques now, however, order just a few. SEPTEMBER would be a good time to order a standard supply of cheques – new cheques will automatically include your new account number and will be CPA compliant. Please note, if you order your cheques from Davis & Henderson and have ordered in the last year, they will already be CPA compliant, however, you will still have to order new ones within the year after conversion as they will need to include the new account numbers. Visit any branch, we'll be happy to help you.

## **What happens with AFTs (automatic payments/transfers) and other pre-authorized transactions that I have set up?**

Direct debits and direct deposits will continue as normal. All pre-authorized transfers and payments between accounts will continue to operate and be processed normally – this includes loan payments. These transactions will continue on dates as scheduled.

If you schedule EXTRA payments on your loans using Internet banking, you will not be able to remove them from the schedule. Contact us if you wish to remove them from the schedule.

As account numbers will be changing during the months following conversion, we ask you to provide your new account numbers to all companies/service providers with whom you have automatic debits and credits set up. Don't forget the ones that only occur once a year, like an annual insurance premium.

## **What about CRA payments and other online bill payments?**

After conversion, there will be impact to Canada Revenue Agency payments (you will have to reschedule them and re-add CRA as a payee on your list). All other payees currently programmed into your cuanytime list will appear as normal with an exception (explained below), however, any pre-dated or reoccurring bill payment schedule you have created on your Internet account will need to be recreated (ie. You have set a future payment to Telus Communications to occur on August 31 – this will have to be set up again). This will be a one-time issue as once you have re-set up your payment schedules, your payments will continue as you have programmed them to do.

**Payee List Display Change:** If you are on more than one membership (ie. You are a signer on your child's account), you will also see their payee list. You will be able to delete payees from these additional accounts from your viewing screen and it will not affect the membership owner's online banking view.

Please note that if you make an in-branch bill payment, that payment will show up as a scheduled payment in the Internet banking system until it is processed (overnight processing). As the new Internet banking system allows you to delete certain scheduled payments, you could delete it by mistake while it awaits processing.

## **Will I have to come in to my branch immediately after conversion?**

No. When you do make it in to your branch following conversion, we will ask you to provide a new signature. We have always been diligent in maintaining accurate and acquiring current information from you. This new wave in banking introduces new tools to do just that.

We will have digital signature pads that we would like you to use so we can capture an image of your signature. We will also have identification imaging equipment that we would like to use to capture an image of your identification. These great features are just a part of the new privacy and security measures within the new banking system that will enhance the security on all of your transactions. Enhanced privacy and security – it's the wave of the future and a great benefit to you.

## **What about my account fees?**

There will be no changes to account fees. Our package accounts will continue to be provided at the same cost you currently pay.

## **Will there be any changes to my monthly statements?**

Yes, your monthly statements will look slightly different. See sample statement excerpts (opposite). All members will receive final statements from the previous banking system dated August 21, 2009. Your first statement from the new system will be as per normal August month end (business) and September 7 (personal).

# Statements (continued)

Your name and address will appear here.

Account No.

Page: 3 of 9

Date: 30-04-2008

<i>Acct. Name</i>		CONTINUED		
Date	Description	Debits/ Interest	Credits/ Principal	Balance
Apr15	Deposit		100.00	130,237.71
Apr17	Withdrawal	-3,545.85		126,691.86
Apr17	Withdrawal	-1,519.65		125,172.21
Apr17	Online Bill Payment	-97.64		125,074.57
Apr19	Cheque #9 Cheque Clearing Postable	-40.00		125,034.57
Apr21	External Withdrawal Bill Payment AB BLUE CROSS ###	-152.00		124,882.57
Apr22	Deposit		29,354.71	154,237.28
Apr22	Withdrawal MemberDirect Transfer to ###	-2,935.47		151,301.81
Apr22	Online Bill Payment	-150.10		151,151.71
Apr22	Online Bill Payment	-109.83		151,041.88
Apr23	Cheque #199 Cheque Clearing Postable	-100.00		150,941.88
Apr23	Cheque #198 Cheque Clearing Postable	-280.00		150,661.88
Apr25	External Deposit Payroll		379.23	151,041.11

## *Depositor details*

Below is a sample of how your POS (point of sale) transactions will print, i.e. making purchases using your Member Card.

May06	Deposit		1,000.00	1,004.12
May06	Point Of Sale Withdrawal CANADA SAFEWAY #221 CALGARY AB CD	-15.44		988.68
May06	Withdrawal Transfer to ###	-155.56		833.12
May07	Point Of Sale Withdrawal SUBWAY CALGARY AB CD	-10.29		822.83

Below is a sample of how your transactions will print if you use your Global Payment card.

May01	Balance Forward			961.03
May01	External Withdrawal Miscellaneous Payments MANULIFE ###	-150.00		811.03
May01	Online Bill Payment	-22.84		788.19
May01	Online Bill Payment	-102.47		685.72
May01	Deposit Transfer from ###		56.53	742.25
May03	Eff. MAY 02 MasterCard Withdrawal WAL-MART-DRUMHELLER CD-Global Payment Card number	-38.64		703.61

# Internet Banking Enhanced Services

You will continue to have all of the features you currently enjoy.

## Changes to current features include:

- Imagine having access to two years of account history! When you first begin using Internet banking, you will not immediately have an account history, the first transactions that will appear will be the transactions that will be cleared after the conversion weekend and your account history will build from that point. You will have access to Internet banking on August 25. Your account history will build as you bank and can include up to two years of account history.
- You will have a choice in how your account history is sorted. By default, it will show your newest to oldest transaction order, but you can choose to view it oldest to newest – it's your choice.
- Account Activity Downloads – you've always had the option to download your account activity transactions into third party financial software including:
  - Quicken
  - QuickBooks
  - Microsoft Money
  - Simply Accounting

If you currently download to the above financial software, you will need to do a download of account history as close to conversion as possible (we suggest Friday, August 21, prior to 5:00 p.m. MST). You will be unable to get any history from anytime after conversion as the history will not convert to the new system.

We've added a \*(comma delimited text) option so you can transport your data into software like Microsoft Excel or other database software (ie. FileMaker or Microsoft Access). Additionally, you can now choose to download your account activity directly as a PDF (portable document format) that you can view with Adobe Reader which can be downloaded for free from [www.adobe.com](http://www.adobe.com).

## **Changes to current features (continued)**

- Foreign Fund transfers will allow you to transfer funds into and out of foreign fund accounts within the same currency (ie. US savings into US chequing). You will need to acquire a special Internet access only Member Card to access your US accounts online.
- If you currently have Inter-Member transfers set up, please contact us as continuing that function will require some intervention by Battle River Credit Union. We will be glad to assist you.
- Recurring Transfers and Scheduled Bill Payments will have the following frequency options
  - Daily
  - Weekly
  - Bi-weekly
  - Monthly
  - Yearly

After August 25, it will be business as usual. As a result of conversion there will be impact to Canada Revenue Agency payments (you will have to re-input) and any pre-dated or re-occurring payment schedule you have created on your Internet account will have to be recreated (ie. You have set a future payment to Telus Communications to occur on August 31 – this will have to be set up again)

## **All the features you never had and will have now:**

- Contact us link will allow you to link directly to the contact page on the BRCU website where you can find contact information for all branches (address, phone, fax, e-mail contact)
- Check your investments by linking directly to Credential Direct or Ethical Funds website.
- Foreign Exchange Calculator allows you to calculate current foreign exchange (currency) amounts.
- You will be able to rename your deposit and savings accounts to anything you wish and that change will follow into all aspects of your banking. If you rename your Maximizer Savings to My Vacation account, when you do your banking online, by phone or in person, that is what you will see and how we will reference your account in talking to you. You don't have to worry about numbers anymore, just a name that means something to YOU.
- You will be able to transfer funds from any of your deposit accounts directly into your Variable RRSP accounts.

## **Internet Banking: All the features you never had and will have now (continued)**

- When you make a bill payment, a confirmation number will be displayed.
- If you make an error paying a bill online, you will now have the option to reverse that bill payment as long as you do the reversal on the same day the bill payment was made.
- hyperWALLET will allow you to transfer Canadian funds from your Credit Union accounts to other accounts (yours or someone else's) at other Credit Unions or financial institutions. Coming soon (after conversion). Watch for details.
- Submit a change of address or cheque order form electronically to Battle River Credit Union.
- A single page summary of all of your accounts with balances, scheduled bill payments and scheduled transfers.

## **Telephone Banking Enhanced Services**

You will continue to have all of the features you currently enjoy.

### **Changes to current features include:**

- New phone numbers

For toll-free access within North America: 1-888-835-2728 (TEL-BRCU)

- You will notice a difference in the choices you are given on the menu.
- You will be able to make inquiries on all your accounts, including lines of credit.
- You will be able to obtain balances on your registered products (RRSP, RIF) and term deposits.

## **Telephone banking – all the features you never had and will have now**

- You will be able to transfer funds into and out of foreign fund accounts within the same currency (ie. US savings to US chequing).
- You will be able to transfer funds from any of your deposit accounts directly into your Variable Rate RRSP accounts.
- Your call can be transferred from the automated system to a Battle River Credit Union staff member during regular business hours.
- You will be able to request a faxed copy of your statement. This will give you immediate access to a printed version of your account activity.
- With the new “totaling” feature, you will be able to obtain the sum of your RRSP, RIF and term deposit investments.

# Notes



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