

Nelson & District Credit Union Banking System Upgrade

April 26, 2011

Special Communication #16

Nelson & District Credit Union's next-generation banking system upgrade is coming. Learn what to expect and how to get ready by regularly visiting our **Special Communications** and **Frequently Asked Questions** sections on our website at www.nelsoncu.com/SWITCH.

Frequently Asked Questions

The "**SWITCH**" is coming – be prepared! If you do not find the answer to your question, please contact us by phone, **1.877.352.7207** or by email, switch@nelsoncu.com.

One of the most important things you can do is keep up-to-date on **SWITCH** plans by visiting this website frequently and reading the information we make available to you in branch or send you by mail.

General FAQ's

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SWITCH – MemberDirect Telephone Banking

I did not receive my MemberDirect temporary login information in advance of **SWITCH**. How can I obtain these details?
Will I need to call a new phone number to use MemberDirect Telephone Banking?
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Will the way I log into MemberDirect Telephone Banking change?

Will my log-in information and Personal Access Code (PAC) change?
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Will the bill payments set-up using MemberDirect Telephone Banking before the **SWITCH** still be paid as scheduled?
Will my list of bill payment vendors still be available on MemberDirect Telephone Banking?
Will I be able to listen to a record of my past transactions using MemberDirect Telephone Banking?
Will I still be able to request a faxed copy of my statement using MemberDirect Telephone Banking?
Will the system still be available 24 hours a day and seven days a week?
Are there any other changes I should be aware of?

General FAQ's

What is a banking system upgrade?

A banking system upgrade means that we are changing the technology that we use to serve members.

What does a banking system do?

Its primary function is to accurately maintain all member account and balance information.

Why are you upgrading to a new banking system?

Upgrading to a next generation banking system allows us to increase efficiencies and it will be much easier to use for our staff. After the initial learning period staff will be able to provide members with more information and better service.

Please be patient with staff post-**SWITCH** as we learn this new system.

Why are you referring to the upgrade as “SWITCH”?

Our members expect innovative products and efficient service on a daily basis. With technology changing, the financial industry evolving and member expectations growing-it's time for Nelson & District Credit Union to **SWITCH**.

When will the SWITCH take place?

The **SWITCH** to the new banking system will take place between Friday April 29, starting at 5 p.m. through to Wednesday May 4, opening at 10 a.m.

Will Members be impacted during the SWITCH weekend?

Yes, all members will be impacted.

By keeping you up-to-date and informed we hope to make this **SWITCH** to new technology as easy as possible.

What are the benefits of making the SWITCH?

One of the principal benefits is that the new banking system will be faster and easier for staff to learn and use, giving staff more time to assist and advise members rather than work with computers. It also lets us serve members better by making it easier to develop new products and services.

There will be a learning curve as we serve members on this new system. Please be patient.

Why was the banking system upgrade DELAYED?

While we have the utmost confidence and regard for our new banking system provider and credit union system partners, we felt it would be in the best interest of our members to postpone **SWITCH**. An upgrade of this scale requires comprehensive testing, testing and re-testing.

We pushed the date ahead to ensure the transition to the new banking system is as seamless as possible for members.

We are now ready to go!

SWITCH - Overview

Will there be anyone taking calls over the SWITCH weekend?

Yes, while service will be limited we will have a 24 hour helpline (1.877.352.7207) beginning Friday April 29, 2011 to deal with inquiries such as requests for member primary portfolio numbers, MemberDirect temporary personal access codes (PACs) and general SWITCH inquiries during NDCUs banking system upgrade. Please note, member account details will not be available.

There will be limited support for priority calls leading to and during the SWITCH weekend that will be re-directed to a community branch of NDCU:

Friday April 29 9 to 5
Saturday April 30 9 to 3
Sunday May 1 9 to 3
Monday May 2 9 to 5
Tuesday May 3 9 to 5
Wednesday May 4 9 to 5
Thursday May 5 9 to 5

Please call our toll-free helpline at 1.877.352.7207 for assistance.

What do I need to do to get ready for the SWITCH weekend?

There are some important things that you should be aware of and potentially take care of in advance of the **SWITCH**. Since the only access you will have to your accounts during the **SWITCH** weekend is through ATMs and point-of-sale (POS) services, we recommend you consider the following:

- **SWITCH** - 5 p.m. Friday, April 29 to 10 a.m. Wednesday, May 4, 2011.
- Plan ahead for major purchases. Plan to use alternative payment methods, such as credit cards or cheques, or consider withdrawing extra cash by Thursday, April 28, 2011.
- ATM and point-of-sale (debit card) services will experience service interruptions. If you're planning any large or critical purchases, consider making them before or after the **SWITCH** weekend.
- Check your bill payments; if they are due on the **SWITCH** weekend, they will need to be paid before 5 p.m. Friday, April 29, 2011. No bill payments will be processed during the **SWITCH** weekend. You will need to make other arrangements for any future-dated bill payments scheduled for those days.
- If you've set up bill payments for dates after the **SWITCH**, confirm that they are still set up correctly after the new system goes live. Consider noting bill payees along with the account numbers of the bills you pay in the event they do not transfer over.
- If you expect you'll need a branch service such as cash, USD exchange, USD bank drafts, official cheques, traveller's cheques, or access to your safety deposit box while the branches are closed, take care of it before or after the **SWITCH** weekend.
- If you download account information from MemberDirect Internet Banking to Quicken® or any other money management program, do so before 5 p.m. Friday April 29, 2011.
- For additional peace-of-mind please hold-on to your pre-**SWITCH** statements to confirm your accounts transitioned accordingly.
- eStatements are a great way to view your archived statements. Consider signing up in advance of the **SWITCH** weekend. More info at www.nelsoncu.com/estatemnts.

Will branches be open during the SWITCH weekend?

No, all NDCU branches will be closed.

All NDCU branches will be:

- open until 5 p.m. Friday, April 29, 2011
- closed Saturday, Sunday, Monday & Tuesday
- re-open at 10 a.m. Wednesday May 4, 2011

Is there a planned ATM outage in advance of SWITCH?

Yes. All NDCU ATMs will be out of service between 4 p.m. Thursday April 28, 2011 to 10 a.m. Friday April 29, 2011. This ATM outage is in preparation for the SWITCH weekend.

Please consider re-scheduling your ATM withdrawal and ATM deposit or consider using our Night Depository on the exterior of our buildings.

We apologize for the inconvenience.

Will there be other service interruptions during the SWITCH weekend?

Yes, MemberDirect Internet and MemberDirect Telephone Banking will be unavailable. All our ATMs will be available as usual and you will be able complete point-of-sale (debit card) purchases; however, there will be service interruptions throughout the weekend.

Will my money and personal information be safe during the SWITCH?

Yes. We take the security of your deposits and personal information very seriously. *We are members too!* We are also performing extensive data migration testing before the **SWITCH** to ensure all information is imported safely and accurately. As always, your deposits are fully guaranteed by the Credit Union Deposit Insurance Corporation of British Columbia.

What can expect post-SWITCH?

Our Credit Union will be using an innovative next generation tool that will benefit staff and members.

We do ask for patience from members, in the first few weeks post-**SWITCH**, as all of our staff get comfortable on our new banking system.

One of the most important things you can do is keep up-to-date on **SWITCH** plans by visiting www.nelsoncu.com/SWITCH frequently and reading the information we make available to you.

SWITCH – General Banking

Can I pay CRA, my 2010 income taxes, in-branch or online during SWITCH?

No. All community branches and electronic services, including MemberDirect Internet, Telephone and Mobile Banking, will be unavailable between Friday, April 29 at 5 p.m. and Wednesday, May 4 at 10 a.m. We are suggesting that members make any payments or remittances in advance of **SWITCH**.

More information on filing your personal or business income taxes can be found at:

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/menu-eng.html>

Important CRA dates:

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ll-dts/menu-eng.html>

Will I still be able to come to a teller to make a paper cheque deposit (CAD or USD funds)?

Yes, our full service tellers will be happy to assist you with all your deposit and withdrawal transactions with minimal disruption.

Will I still be able to come to a teller to have my bills paid (utility, credit card, etc) direct from my account?

Yes, the teller bill payment option will be available. Bills can also be paid for free on MemberDirect Internet, Telephone and Mobile banking services. Please inquire.

PLEASE NOTE: We are expecting all bill payment info to transfer over. In the event this does not occur we ask that all members retain their bill payment info (vendors, account numbers) in advance of **SWITCH** weekend.

Will I continue to get monthly statements?

Yes, paper statements will continue to be mailed to members. Members can opt-out of mailed paper statements and access current and archived eStatements. More info at www.nelsoncu.com/estatemnts.

A couple things to be aware of regarding mailed paper statements;

- 1) In May, members will receive their last pre-**SWITCH** style statement.
- 2) The statement design will change for all post-**SWITCH** statements in June. More info regarding new design will be sent to members in mid-January and is available at www.nelsoncu.com (NDCU News) & nelsoncu.com/switch (Special Communications).

Will my Member number(s) change?

Yes. After the **SWITCH** your Personal member number will be referred to as your primary portfolio number.

How will I know my primary portfolio number?

You will have received your new primary portfolio number in the mail. If you don't know your new primary portfolio number, you can also request it from us on your first visit back post-**SWITCH**. Or you can call our toll-free helpline during the **SWITCH** weekend at 1.877.352.7207.

Your Branch Number and oldest Personal member number will be combined to create your primary portfolio number. All personal account information will be consolidated under ONE primary portfolio number.

How will I know if I am the Primary account holder?

To determine if you are the Primary member is to look at a statement for the member name that appears first.

Will my Member Bank Statement change?

Yes, we have re-designed our Member Account Statement to present a clearer picture of your banking relationship and to allow for better communication.

Members will have received a sample, with descriptions, of the re-designed Member Account Statement in February.

Will I need a new Member Card?

No, you will not require a new Member Card and your 4-digit PIN will not be affected.

Will I need to order new cheques?

No, your existing cheques will be fine.

Will I need to re-set pre-authorized payments or payroll direct deposits?

We are working very hard to ensure that these processes will transfer to the new banking system, and you should not need to reset pre-authorized payments or payroll direct deposit.

Will there be any changes in the timing of debits or deposits to my accounts during the SWITCH weekend?

Yes, there will be changes, up to a 3 day delay.

For example, the timing of any pre-authorized debits (payments) or credits (deposits) to your accounts will be delayed over the **SWITCH** weekend. Please plan ahead for alternate payment methods.

If I have a payment due elsewhere on the SWITCH weekend will it be processed on time?

No, there will be up to a 4 day delay.

Will I need a new MasterCard?

No, your MasterCard credit card will not be affected.

Will there be any disruption with Electronic Fund Transfers (EFTs)?

Yes. There will be a 2-4 day gap.

Will there be disruption to text based Mobile Banking?

Yes, after the **SWITCH** Personal member numbers will change to Portfolio numbers. Because of the change, as outlined above (**Will my Member Number(s) Change? How will I know my Portfolio number?**), it will appear as though your phone

number is no longer set up for Mobile Banking; however, it is still in a database. Because your mobile device needs to be linked to your new Portfolio number, you will need to re-sign up for Mobile Banking.

The first step is to text the word **STOP** to 66639 (MONEY). This will cancel your Mobile Banking under your old Member number and allow you to sign up again for this service under your new Portfolio number.

One of the most important things you can do is keep up-to-date on **SWITCH** plans by visiting www.nelsoncu.com/SWITCH frequently and reading the information we make available to you.

MemberDirect Internet Banking

IMPORTANT NOTE FOR MEMBERDIRECT USERS: Authorized vs Unauthorized MemberDirect Access. Please consider who has access to your banking information. NDCU recommends that your login details are not shared with others. All your banking information will now be visible on one MemberDirect Account Summary Page.

While our goal is to ensure your bill payment vendors are still available on the new banking system, there is a chance that you may need to recreate your list of bill payment vendors. It would be a good idea to take a moment before **SWITCH** weekend to jot down your bill payees and the account numbers.

I did not receive my MemberDirect temporary login information in advance of SWITCH. How can I obtain these details?

All Members were sent their temporary login details (primary portfolio and temporary PAC) by early February. This information has not changed and we expect it was retained by Members for our new **SWITCH** date.

In the event that members do not have their temporary login details please use the secure 'Contact Us' feature on MemberDirect Internet banking prior to APRIL 28, 2011 or contact our **SWITCH** helpline at 1.877.352.7207.

NOTE: once successfully logged-in, you will be prompted to change your PAC to a secure code of your choice.

IMPORTANT NOTE FOR MEMBERDIRECT USERS: Authorized vs Unauthorized MemberDirect Access. Please consider who has access to your banking information. NDCU recommends that your login details are not shared with others. All of your banking information will be visible on one MemberDirect Account Summary Page.

Will the way I login to MemberDirect Internet Banking change?

Yes. You have been issued temporary login details for first-time login post-**SWITCH**. This information will have been mailed to all MemberDirect users by February 2011.

The steps you take to log into MemberDirect Internet Banking will change; you will enter your new Portfolio number and a temporary Personal Access Code (PAC).

If you have any questions about your temporary login details please use the secure MemberDirect 'Contact US' form or email pac@nelsoncu.com.

Note: you will have been issued a new temporary PAC for first-time use after the **SWITCH** by February 2011.

Visit http://www.nelsoncu.com/md_landing.php for more post-**SWITCH** login details.

Will there be changes to MemberDirect Internet Banking?

For the most part, MemberDirect Internet Banking will be unaffected by the **SWITCH**. Here are some of the things you should be aware of:

- If you pay bills online, you may need to recreate your list of bill payment vendors. Take a moment before **SWITCH** weekend to note who your bill vendors are, along with the account numbers of the bills you pay.
- The login process will vary slightly as members will now enter Portfolio Number and PAC.
- The member will need to use a temporary Personal Access Code (PAC) the first time you login. This information was mailed to all members using MemberDirect services by February 4, 2011. More temporary login details at http://www.nelsoncu.com/md_landing.php

The first time you login post-**SWITCH** you will also need to once again accept the Terms & Conditions associated with the use of MemberDirect Internet Banking by scrolling to the bottom of the page and clicking "Accept".

Will the SWITCH change the way I access MemberDirect Internet Banking via the internet?

No, the MemberDirect Internet Banking website access will not change. Members will still use the same URL (web address) to connect to MemberDirect Internet Banking.

Will there be any disruption in service during the SWITCH?

Yes, MemberDirect Internet Banking will experience service interruptions during **SWITCH**; 5 p.m. Friday, April 29 to 10 a.m. Wednesday, May 4, 2011.

Will my login information and Personal Access Code (PAC) change?

Yes. The login process will require your new Primary Portfolio number and PAC. However, the first time you login, you will need to use a temporary Personal Access Code (PAC), this was mailed to you by February 4, 2011.

This will be set to be used by May 4, 2011

NOTE: once successfully logged-in, you will be prompted to change your PAC to one of your choice. If you are also a MemberDirect Telephone Banking user this step is the same.

If you have trouble logging-in please contact us (pac@nelsoncu.com or 1.877.352.7207) and we will be happy to assist you as an assigned default PAC will need to be issued.

How do I set up a new Personal Access Code (PAC) for MemberDirect Internet Banking?

The MemberDirect Internet Banking system will guide you through the process of creating a new Personal Access Code (PAC). A secure and unique PAC is very important.

How will I know my Portfolio number?

You will have received your new portfolio number in the mail in February 2011. If you don't know your new member Portfolio number, you can also request it from us on your first visit back after **SWITCH**.

Your Branch Number and oldest Personal member number will be combined to create your member Portfolio number. All personal account information will be consolidated under ONE member Portfolio number.

Will there be any differences as to how my account information will be presented?

Yes. All memberships you are associated with as a primary member, a joint member, or in-partnership with, will now appear within the scope of your online banking.

IMPORTANT NOTE FOR MEMBERDIRECT USERS: Please consider who has access to your banking information. NDCU recommends that your login details are not shared with others. All your banking information will now be visible on one MemberDirect Account Summary Page.

Will I still be able to pay bills using MemberDirect Internet Banking after the SWITCH?

Yes, you can still pay bills online. NOTE: you may need to recreate your list of bill payment vendors – take a moment before **SWITCH** weekend to note who your bill payees are and the account numbers of the bills you pay.

Will the bill payments set-up using MemberDirect Internet Banking before the SWITCH still be paid as scheduled?

We are making every effort to ensure that your scheduled bill payments will transfer over to the new system after the **SWITCH**. It is a good idea to confirm that they are still set up correctly after the new system goes live.

NOTE: those bills scheduled for payment on the actual **SWITCH** dates (5 p.m. Friday, April 29 to 10 a.m. Wednesday, May 4, 2011) will not go through. **Ensure you pay them manually prior to April 28, 2011.**

Will my memorized accounts still be in place after the SWITCH?

No, you will need to re-establish your memorized accounts.

One of the most important things you can do is keep up-to-date on **SWITCH** plans by visiting www.nelsoncu.com/SWITCH frequently and reading the information we make available to you.

MemberDirect Telephone Banking

While our goal is to ensure your bill payment vendors are still available on the new banking system, there is a chance that you may need to recreate your list of bill payment vendors. It would be a good idea to take a moment before **SWITCH** weekend to jot down your bill payees and the account numbers.

I did not receive my MemberDirect temporary login information in advance of SWITCH. How can I obtain these details?

All Members were sent their temporary login details (primary portfolio and temporary PAC) by early February. This information has not changed and we expect it was retained by Members for our new **SWITCH** date.

In the event that members do not have their temporary login details please use the secure 'Contact Us' feature on MemberDirect Internet banking prior to APRIL 28, 2011 or contact our **SWITCH** helpline at 1.877.352.7207.

NOTE: once successfully logged-in, you will be prompted to change your PAC to a secure code of your choice.

IMPORTANT NOTE FOR MEMBERDIRECT USERS: Authorized vs Unauthorized MemberDirect Access. Please consider who has access to your banking information.

NDCU recommends that your login details are not shared with others. All of your banking information will be visible on one MemberDirect Account Summary Page.

Will I need to call a new phone number to use MemberDirect Telephone Banking?

Yes & No, the Telephone Banking phone number remains the same toll-free 1.866.352.6111; however, the local number will no longer be available.

Will there be any changes to Telephone Banking?

Yes. By the end of November 2010, this will be a completely new telephone banking system and it is organized in a slightly different manner with **a new voice**. The new system will guide you through your choices, and we are confident that you will quickly become familiar with the new menu structure.

Will there be any disruption in service during the SWITCH?

Yes, MemberDirect Telephone Banking will experience service interruptions during the **SWITCH** weekend; 5 p.m. Friday, April 29 to 10 a.m. Wednesday, May 4, 2011.

Will the way I log-in to MemberDirect Telephone Banking change?

Yes, the steps you take to log-in to MemberDirect Telephone Banking will change slightly; you will enter your **new Portfolio number** and a **temporary Personal Access Code (PAC)**.

Note: you will have been issued a new temporary PAC by February 4, 2011 for first-time use after **SWITCH**.

Will my log-in information and Personal Access Code (PAC) change?

Yes. The login process will require your new Primary Portfolio number and PAC. However, the first time you login, you will need to use a temporary Personal Access Code (PAC), this will have been mailed to you by February 4, 2011.

This will be set to be used by May 4, 2011

NOTE: once successfully logged-in, you will be prompted to change your PAC to one of your choice. If you are also a MemberDirect Telephone Banking user this step is the same.

If you have trouble logging-in please contact us (pac@nelsoncu.com or 1.877.352.7207) and we will be happy to assist you as an assigned default PAC will need to be issued.

How do I set up a new Personal Access Code (PAC) for MemberDirect Telephone Banking?

The MemberDirect Telephone Banking system will guide you through the process of creating a new Personal Access Code (PAC). A secure and unique PAC is very important.

How will I know my member Portfolio number?

You will have received your new portfolio number in the mail. If you don't know your new member Portfolio number, you can also request it from us on your first visit back after **SWITCH**.

Your Branch Number and oldest Personal member number will be combined to create your member Portfolio number. All personal account information will be consolidated under ONE member Portfolio number.

Will I still be able to pay bills using MemberDirect Telephone Banking?

Yes, bill payments will remain an important feature of the new system.

Will the bill payments set-up using MemberDirect Telephone Banking before the SWITCH still be paid as scheduled?

We are making every effort to ensure that your scheduled bill payments will transfer over to the new system after the **SWITCH**. It is a good idea to confirm that they are still set up correctly after the new system goes live.

NOTE: those bills scheduled for payment on the actual **SWITCH** dates (5 p.m. Friday, April 29 to 10 a.m. Wednesday, May 4, 2011) will not go through. **Please ensure you either reschedule these or pay them manually.**

Will my list of bill payment vendors still be available on MemberDirect Telephone Banking?

While our goal is to ensure your bill payment vendors are still available on the new system, there is a chance that you may need to recreate your list of bill payment vendors. It would be a good idea to take a moment before **SWITCH** weekend to jot down your bill payees and the account numbers.

Will I be able to listen to a record of my past transactions using MemberDirect Telephone Banking?

We are working very hard to ensure you will; however, there is a small chance that the record of your transactions prior to the conversion will not be available by telephone after conversion. You will still be able to obtain a record through your branch, online or by calling us.

Will I still be able to request a faxed copy of my statement using MemberDirect Telephone Banking?

No, you will not be able to request a faxed copy of your statement.

Will the system still be available 24 hours a day and 7 days a week?

Yes, the system will be available 24-7.

Are there any other changes I should be aware of?

Yes. ATM, branch hours, branch locations and USD exchange rates will not be available.

The upcoming banking system upgrade is scheduled to start 5 p.m. Friday, April 29 to 10 a.m. Wednesday, May 4, 2011.

All branches will be closed during this time. All members will be impacted. Please prepare for the **SWITCH** weekend.

Thank you,

Nelson & District Credit Union