

**Introducing a convenient,
new way to manage
your chequing account.**

Cheque Imaging

NOTICE!

If you now receive cancelled cheques with your monthly chequing statement, please read on! You will find out how Nelson & District Credit Union's new cheque imaging system will affect you.



Nelson & District Credit Union

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The following are some questions and answers that will help you understand the benefits of our new service -- cheque imaging.

What is cheque imaging?

Thanks to new technology, we are able to scan the fronts and backs of your original cheques into a computer system and permanently store them on optical disk. The scanned image becomes a permanent digital document, and can be reproduced at any time. It is a vast improvement over microfilm.

Does cheque imaging affect my monthly statement?

When monthly statements are prepared, our system will gather all of your digitized cheques for the month, and neatly print them out on 8.5" x 11" sheets of paper for easy storage in a 3-ring binder. These digital cheque print-outs are included with your statement.

How will cheque imaging benefit me as a member?

1. Easier statement reconciliation because your cheques are presorted.
2. A ready-made filing system for you, with statements and cheques printed on paper ready to store in a three-ring binder.
3. Income tax preparation is made easier, with your chequing account records for the year organized in a binder.
4. Enhanced research capabilities, with copies of the front or back of any cheque available from us almost immediately. If you use our home banking product you can access current cheque images from your PC at any time!

How long will NDCU store the imaged cheques?

All cheques are stored on optical disk. We will have a record of every cheque that is processed through the system for a minimum of six years.

Why is NDCU going with this new system?

We have always been committed to bringing you the best in member services and keeping up with new technology is part of that. Cheque imaging allows us to offer you a better chequing service, which will improve many aspects of your account. You will find that we can service your needs faster and more efficiently.