



September 14, 2009

Dear Member

Re: Debit and Global Payment Card

Members of most of the province's credit unions are being advised not to rely on debit cards for purchases over the next few days.

Tara Keirn, Senior Manager of Retail Services, with Nelson & District Credit Union (NDCU) wishes to inform members that problems with the debit cards began on Wednesday September 9th, 2009. This was the migration date where most of the credit unions in B.C. switched to a third party provider for their debit (Point-of-Sale and ATM) and credit card processing services. BC credit unions agreed to switch to the new company for better reliability for customers.

"NDCU is aware that many credit union members have been having intermittent problems using their debit cards and processing merchant transactions, specifically with major problems this past Friday and over the weekend. We sincerely apologize to our members and merchants for this inconvenience and are advising our members to be prepared to pay and accept purchases by some other method," Keirn states.

In the event that card transactions found on your bank statement or merchant transaction reports are not accurately reflected please contact Nelson & District Credit Union immediately at 1.877.352.7207 or email enrichingyourlife@nelsoncu.com.

Please be prepared to share specific details of those transactions in order that we can deal with any issues in a timely fashion.

Thank you for your understanding during this transition.

Nelson & District Credit Union
www.nelsoncu.com