

November 20, 2020

Dear Members,

I wanted to inform you of some upcoming changes to your digital banking experience on our MemberDirect online banking platform. **On December 8, 2020, we will be removing Personal Financial Management (PFM) tools from online banking and mobile banking app.** This means that functionality such as linking to external accounts, assets and liabilities, transaction categories, spending and trends analysis and budgeting will no longer be available.

This decision was not made lightly and was ultimately made based on the ongoing assessment of PFM's performance. We are working to prioritize digital tools that are easier to use by a larger portion of our members, and that are more reflective of banking needs and trends going forward.

All other features within MemberDirect online banking and mobile apps will remain the same. We understand that this may be a change in how members may currently use online banking or the mobile app to manage your overall financial picture.

Over the coming year we will be launching new features and tools, designed to enhance your digital banking experience, and help you manage your finances safely and securely. We think you will be excited by what we have on the way for you.

Should you have any questions or feedback for us, please reach out to us.

Thank you for your loyalty to Nelson & District Credit Union.

Embrace local.

Tom Murray, CEO
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