

Banking system upgrade

Your personal Guidebook

Helping you through our banking system upgrade

We're upgrading our banking system this fall to improve our ability to meet your needs, innovate and grow.

The upgrade will take place over an extended Remembrance Day weekend starting at 5 pm Wednesday, November 9. We plan to restore access to banking services by mid-day on Monday, November 14. If this changes we'll post notices on vancity.com and in our community branches.

Once we've completed the upgrade and services are restored, we'll have a better overall picture of your banking services with us and we'll spend less time completing transactions. This will result in better service and advice tailored to you.

You'll also experience these key improvements:

- All of your personal accounts will be visible to you at one time through online banking, even if they're set up at different branches.
- Increased privacy for joint account holders with registered products and membership shares.
- eStatements and the option to opt-out of receiving paper statements altogether.

This is important information and we don't want any of our members to miss receiving this Guidebook. We apologize if you've received more than one copy.

What stays the same after the upgrade?

- You can use your former Branch & Account #s when you talk to us over the phone and at the branch.
- Use your 4-digit PIN # at ATMs and point-of-sale (POS).
- Your secret PAC # (Personal Access Code) in online, mobile, and telephone banking.

- o When you log in to your joint or business account, you'll be prompted to change your PAC # on your first log in to online or mobile banking.
- Your Vancity enviro™ Visa* card and online my Visa account access.
- Use your current stock of cheques until you run out.
- Direct deposits, such as payroll, pensions, CPP, etc.
- Pre-authorized transactions, such as loan and mortgage payments, etc.
- Your statement date.
- Bill payees in online, mobile and telephone banking.

Getting ready

We've done everything we can to make this transition as smooth as possible for our members, but there are still a few things you may need to do to make sure you are ready for the upgrade weekend. Below are some of the services that will be interrupted and how you can prepare.

Before the upgrade weekend

1. **Bank early.** Cash withdrawals, deposits, Canada Revenue Agency (CRA) remittances, loan and mortgage applications, term deposit renewals, foreign exchange, wire transfers, official cheques, or any in-branch, online, mobile or telephone banking should be done before the upgrade begins.
2. **Pay bills early.** There will be a delay for anything scheduled over the upgrade weekend. Make all your regular bill payments – even the scheduled bill payments – before the upgrade begins.
3. **Manage your INTERAC® e-Transfers.** Accept, send and cancel transfers before the upgrade weekend begins. Create a record of your Recipients in your joint (and business) account since they won't transfer over to the new system.

Upgrade weekend

During our banking system upgrade Wednesday, November 9 at 5 pm until mid-day Monday, November 14, there will be banking access interruptions that will affect you.

Over upgrade weekend, you'll be able to:

- make deposits and withdrawals at ATMs
- pay for purchases with your Vancity MEMBERCARD® debit card and enviro Visa card

You won't be able to:

- check your account balance
- make bill payments including Canada Revenue Agency remittances
- transfer funds including INTERAC e-Transfer
- use online, mobile and telephone banking
- do any transactions in the branch or over the phone

Expect your balance to catch up. All of your automated and scheduled payments, deposits and transfers will be processed, but it may take a few days for your balance to catch up.

We're open during the upgrade weekend.

Our community branches will remain open during regularly scheduled hours, and our Member Services Centre will have extended hours. We won't be able to conduct any transactions for you or issue MEMBER CARD debit cards, but we'll answer your questions, provide advice, and give you access to your safe deposit box. Our website will be accessible and you can also reach us via social media.

After the upgrade

1. **Banking access is restored with important improvements.**
2. **We'll send you an interim statement,** which summarizes your transactions just prior to the banking system upgrade.
3. **Expect your balance to catch up.** All of your automated and scheduled payments, deposits and transfers will be processed, but it may take a few days for your balance to catch up.
4. **Wait** for your following account statements to do a full review/reconciliation of your transactions and balances.
5. **Opt out** of paper statements in online banking.

Wednesday, Nov 9 starting at 5 pm		Thursday, Nov 10 all day		Friday, Nov 11 all day (Remembrance Day)		Saturday, Nov 12 all day		Sunday, Nov 13 all day		Monday, Nov 14 morning		Monday, Nov 14 mid-day	
Vancity community branches	Closed (regularly scheduled hours)	Open for advice and info (regularly scheduled hours)	Closed (regularly scheduled hours)	Open for advice and info (regularly scheduled hours)	Closed (regularly scheduled hours)	Open for advice and info (regularly scheduled hours)	Open for advice and info (regularly scheduled hours)	Open at 8 am for advice and info	Banking service is planned to be restored mid-day				
Member Services Centre	Open until 11 pm for advice and info	Open 8 am to 11 pm for advice and info	Open 8 am to 11 pm for advice and info	Open 8 am to 11 pm for advice and info	Open 10 am to 11 pm for advice and info	Open at 8 am for advice and info							
MEMBER CARD debit card for POS and ATM (withdrawal and deposit only)	available												
Vancity enviro Visa card	available												
Online, mobile, and telephone banking	not available												

A new way to log in

Instead of entering your Branch & Account #, you'll enter the last 10 digits (omit the space) on your Vancity MEMBER CARD debit card and existing PAC # for online, mobile and telephone banking. Some members will need to change their PAC # (Personal Access Code).



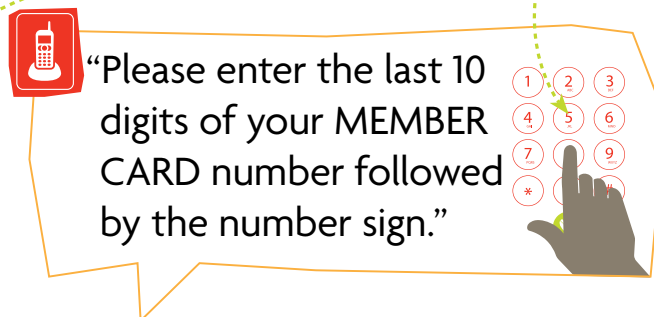
Online banking

MEMBER CARD #
581353 7890123456

PAC

Forgot Your PAC?

» Log in [Help](#)



If you have more than one MEMBER CARD debit card visit **support.vancity.com** to learn how the new way to log in affects you.

If the numbers are worn out on your MEMBER CARD debit card, give us a call or visit your community branch.

Members without debit cards

If you don't have a debit card and you transact via online, mobile, or telephone banking, we'll mail you a MEMBER CARD # in **October**. Store it in a safe place.

Please note we're not mailing you a debit card, just the number. If you'd like a debit card to use at ATMs or to make purchases, please visit your community branch.



Any questions?

Visit **support.vancity.com** or your community branch.

Metro Vancouver: 604.877.7000

Greater Victoria: 250.519.7000

Toll-free: 1.888.826.2489

Relationship numbers replace Branch & Account #s

You'll notice new Relationship numbers (#) in online, mobile and telephone banking, and on statements. Each of your Branch & Account # combinations will be modified to become Relationship #s. All Relationship #s are either 7 or 8 digits long, so in some cases we'll add '0's' or delete digits.

Here are a few examples:

Today		After the upgrade
Branch & Account #	Combination	New Relationship #
Branch 8 123457	8 123457	8123457
Branch 22 128228	22 128228	22128228
Branch 69 3348	69 00 3348	69003348
Branch 51 1151499	51 1151499	51151499

Using your Relationship #

You'll use your Relationship #s when you transfer money to another member and to redeem My Visa Rewards Plus points for Vancity financial products.

Membership shares and registered product accounts

A separate Relationship # will hold your membership shares¹ and registered products (RRSP, RRIF and TFSA). This Relationship # will be automatically generated and will not resemble your Branch & Account #s.

To enhance privacy for joint account holders, only you will see the accounts that solely belong to you. More on joint accounts on pg.13

Financial account numbers

We'll assign a new 12 digit Account # to each of your financial accounts.

Relationships in online and mobile banking

After you log in, on the Account Summary screen you'll see the consolidated view of all the personal Relationships you hold, both solely and jointly. You'll only have to log in once to see all of your Relationships across all branches. If you don't see all of your Relationships, contact us.

Online Banking

Hello Bethanie Cozad

My Accounts »

- Account Activity
- 7 • View e-Statements**
- Rename an Account
- Stop Cheques
- Credential Direct
- VISA Account View

Account Summary

Please note: Accounts display available balances (actual balance + available credit).

8 Pay Bills

- Transfer Money »
- Account Services »
- Messages and Alerts »
- Profile and Preferences »

1

MEMBER CARD @:

5813537890123456

2

All | [51151499](#) | [8123457](#) | [78945612](#)

3

Relationship # 51151499

Account Name	Balance
Pay As You Go Chequing 100000026054	\$9,315.51
Jumpstart High Interest 100000026666	\$14,513.26

4

Relationship # 8123457

Account Name	Balance
Personal Loan 100000026088	\$20,628.30
Plan 24 Savings 100000010241	\$4,503.05

6

Relationship # 78945612

Account Name	Balance
Class B Membership Shares 100000026047	\$49.53
Shared Success Patronage 100000026542	\$0.00
RRSP Long Term Deposit 100000026104	\$160,000.97
RRSP Jumpstart Savings 100000026096	\$0.00

Scheduled Transfers

For scheduled transfers to mortgages and loans click or tap on the mortgage or loan in the list above and then expand the "more details" section to see the next payment date and amount.

Relationship # 51151499

From Account	To Account	Amount	Details	
Pay As You Go Chequing 100000026054	Plan 24 Savings 100000010241	\$100.00	Frequency: Monthly Starts: 30-Nov-2016 Next: 30-Nov-2016 Ends: 30-Sep-2017	Edit Delete

New consolidated Account Summary in online banking

Here's a snapshot of some of the changes you can expect to see when you first log in to online banking: (Note: this example illustrates a member who has both a sole and a joint account.)

- 1** Log in with your **MEMBER CARD #** and existing PAC #. Joint and business account holders: you'll be prompted to change your PAC # the first time you log in.
- 2** All of your personal banking relationships are consolidated. (Business banking relationships are under a separate log in.)
- 3** New **Relationship #** that looks similar to your former Branch & Account #. Listed here you'll find your banking products such as chequing, savings, loans, mortgages, lines of credit and term deposits.
- 4** Another Relationship # that looks similar to your former sole or joint Branch & Account #.
- 5** New financial account number assigned to every account.
- 6** A separate, unique Relationship # groups your membership shares and registered products.
- 7** New feature launched: You can "View eStatements" online for each Relationship.
- 8** Location change: You need to click "Pay Bills" then "My Scheduled Payments" to view your scheduled bill payments.

Members with business accounts: You'll access your business Relationships with your Business MEMBER CARD #. There are no changes to the way you log in to Online Business Plus. For more information see the Business Guidebook.

Membership shares

All members will have their own membership shares held in their own membership shares account. Your membership shares are what make you a member and an owner of the credit union.

If you had multiple membership shares accounts before the upgrade, they'll be consolidated into your oldest membership shares account.

The Shared Success member payout will now be made into a new personal banking account, called the *Shared Success Patronage* account. There are no fees related to this account, and it will be used solely to access the patronage payout given on non-registered deposit interest bonus, loan interest rebate, and investment bonus. Dividends will continue to be paid into the membership shares account. For members in joint relationships, any payout earned on jointly held accounts (such as a jointly held mortgage or non-registered term deposit) will be allocated evenly and paid into each individual member's *Shared Success Patronage* account.

Statements

Your statement will look a bit different and you'll see a few other changes, namely:

Vancity
Make Good Money

COZAD, BETHANIE
SUITE 501
183 TERMINAL AVENUE
VANCOUVER, BC V6A 4G2

JULY 17, 2017

My relationship number(s)
78945612
51151499

My branch
MALLARDVILLE COMMUNITY BRANCH
1025 BRUNETTE AVENUE
COQUITLAM BC V3K 1E6
T 604 877 7000 TOLL-FREE 1 888 VANCITY
vancity.com

My accounts

ACCOUNT OWNERS: COZAD, BETHANIE
STATEMENT PERIOD: 17 JUN 2016 to 17 JULY 2016

DAILY BANKING

ACCOUNT SUMMARY	OPENING BALANCE ON 17 JUN 2016	TOTAL WITHDRAWALS	TOTAL DEPOSITS	CLOSING BALANCE ON 17 JUL 2016
SHARED SUCCESS PATRONAGE #100000026054	0.00	0.00	0.00	0.00
PAY AS YOU GO CHEQUING #100000026054	9,132.72	1,447.76	1,630.55	9,315.51
JUMPSTART HIGH INTEREST #100000026666	13,365.12	0.00	1,148.14	14,513.26
TOTAL NUMBER OF CHEQUES: 0				

SHARED SUCCESS PATRONAGE #100000026054

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	OPENING BALANCE	0.00	0.00	0.00

PAY AS YOU GO CHEQUING #100000026054

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	OPENING BALANCE			9,132.72
30 JUN	ACCOUNT SERVICE CHARGE	1.50		9,131.22
01 JUL	PAYROLL DEPOSIT (ABC COMPANY)		1,530.55	10,661.77
02 JUL	ATM WITHDRAWAL (\$60.00)	60.00		10,601.77
03 JUL	FUNDS TRANSFER TO #100000026666 (\$1,130.00)	1,130.00		9,471.77
10 JUL	ATM WITHDRAWAL-INTERAC (\$41.50)	41.50		9,430.27
14 JUL	POINT OF SALE (RESTAURANT)	12.33		9,417.94
15 JUL	ATM DEPOSIT (4445 DUNBAR VANCOUVER BC CA)		100.00	9,517.94
16 JUL	BILL PAYMENT (VANCITY VISA)	202.43		9,315.51

- **My relationship number(s)** New Relationship #s
78945612
51151499
- Each financial account you hold will have a new 12 digit number
- **#100000026054** Financial account number
- All members will get eStatements in online banking, starting with statements after the upgrade, that will look the same as paper statements. You'll be able to opt out of paper statements.
- You may also receive more statements than you did previously, depending on your accounts. Details on **support.vancity.com**

Additional changes

Financial account numbers and cheques

Each of your accounts will have a 12 digit number. You'll use this financial Account # in some instances, such as when you use Mobile Deposit, to reorder and endorse cheques, set up new pre-authorized payments, and to redeem your My Visa Rewards Plus points for financial products, etc.

Contract #s

Your RRSP, RRIF and TFSA accounts will have new contract #s. In most cases, the contract # will resemble the Relationship #.

Jumpstart™ Savings Account

For all members without a registered Jumpstart Savings Account in their registered plan, one will be opened automatically and treated as the flow-through account for registered plan transactions and redemptions. There are no fees related to this account and it will help you easily keep track of your transactions in one account.

ATMs

There will be some changes to our ATM screens. For more information visit **support.vancity.com**

Passbooks

You'll need to get a new Passbook from your community branch. You'll see both your Relationship # and financial account number in your Passbook.

Product changes

For simplicity and consistency, we've changed some of the names of your chequing and savings accounts.

Chequing Savings ➔ **Pay As You Go Chequing**

Chequing Savings-Gold Club ➔ **Chequing Plus**

Plan 24 Savings
(Youth under 25 & Age 55+ Gold) ➔ **Plan 24 Savings Plus**

US Chequing Savings Gold ➔ **USD Chequing Plus**

Electronic Package ➔ **E Package Chequing**

Special Package ➔ **Access Chequing**

For a complete list of account names, go to **support.vancity.com**

Personal account fee schedule

The following information applies to personal chequing and savings account fees only:

- Everyday Transaction² fees are withdrawn on the last day of the month with the exception of the Jumpstart High Interest account.
- Earned interest is deposited and overdraft interest is charged on the last day of the month. Line of Credit interest charges are still withdrawn on the last day of the statement cycle.
- Free monthly transactions cap starts counting from the first day of the month (no longer on the first day of the statement cycle).
- For Pay As You Go Chequing and E Package Chequing, maintain a minimum balance of \$1,000 at all times of the calendar month and all Everyday Transaction fees are waived.

²Details in the Personal Service Charge Bulletin. Some product names have changed.



Personal and business chequing and savings accounts left inactive for longer than 24 months become dormant and are charged a \$2 dormancy fee each month they are dormant. You can re-activate the account by depositing, transferring or withdrawing money, paying a bill or making a purchase.

Third party finance software (i.e. Quicken® or QuickBooks®)

Due to the fact that all your accounts will now have new financial account numbers, when you download your transaction history after the upgrade, it'll appear as new accounts in your finance software. You'll need to re-link these new numbers to the existing ones in your software. Some finance software offer a data converter that'll enable you to remap your account. Please contact your finance software support for assistance.

Summary of changes for joint accounts

If you have a joint account, this section is specifically for you. Make sure to read the previous sections as well — there is information that is important for all members.

Membership shares

Shares in jointly held membership shares accounts will be redeemed and re-issued to the individual members previously named on the jointly held membership shares account. When we re-issue the membership shares, we'll allocate them equally between the account holders.

Online and mobile banking

Changes to online and mobile banking include (for more information go to **support.vancity.com**):

- Each member named on a joint account will be able to view the joint account in online banking and transact on it if they have their own MEMBER CARD # and PAC #.

- Each joint member will need to set up a unique log in the first time they log in to online or mobile banking. You'll use your own MEMBER CARD # and existing PAC #, which you'll be prompted to change.
- Members who use INTERAC e-Transfers will have to set up their profile and recipients again, since this information will not transfer over to the new system.
- Reset any preferences for online or mobile banking (such as Alerts, SMS Banking, epost™, etc).

Please note your online banking messages will not be transferred over.

Statements

We'll mail a single statement for your joint account Relationship to the first-named member on the account. This statement will be visible to all the account holders in online banking. This statement only shows the non-registered accounts you hold jointly (eg. chequing and savings accounts, term deposits, loans, mortgage, and lines of credit).

Registered plan accounts and membership shares accounts will not be visible on this statement. They will be consolidated and appear on a separate statement addressed to the named account holder.

Please keep this Guidebook handy to help you through our upcoming changes. Once we've completed the banking system upgrade, we'll have a better overall picture of your banking relationship with us, and we'll spend less time on transactions. This will result in better service and advice tailored to you.

During the upgrade, we're here to help you and hear your concerns. If the answers to your questions are not contained in this Guidebook please feel free to contact us anytime.



Any questions?

Visit **support.vancity.com** or your community branch.

Metro Vancouver: 604.877.7000

Greater Victoria: 250.519.7000

Toll-free: 1.888.826.2489

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