



Guide to your new statement for personal banking accounts – January 2017

Vancity
Make Good Money™

We recently upgraded our banking system and made some changes and enhancements to how your account information is displayed on statements. We'll guide you through the key changes in this pamphlet. We encourage you to visit support.vancity.com for searchable information about accounts and statements. If you need additional assistance, don't hesitate to contact us.

The eight key changes are:

1. Relationship number (#)

My relationship number(s)

78945612
51151499

We've replaced 'my account number' with 'My relationship number(s)' on your statement. Your statement has either one or two Relationship #s.

2. Relationship # for non-registered accounts

51151499 Relationship #

One Relationship # is assigned to the group of **non-registered** accounts you may hold, namely: chequing, savings, term deposits, loans, mortgages and lines of credit. Non-registered accounts can be held individually or jointly with other members. You may have more than one of this type of Relationship # if you hold non-registered accounts at several branches, either individually or jointly.

In most cases, the Relationship # looks similar to your former Account & Branch # combination at the branch.

We produce a branch statement **monthly** for your Relationship # with non-registered accounts. This statement is viewable in online banking as an eStatement. **Note:** If there are only term deposit accounts at the branch, we produce a statement annually.

3. Some account names have changed

Chequing Savings	→	Pay As You Go Chequing
Chequing Savings-Gold Club	→	Chequing Plus
Plan 24 Savings	→	Plan 24 Savings Plus
(Youth under 25 & Age 55+ Gold)		
US Chequing Savings Gold	→	USD Chequing Plus
Electronic Package	→	E Package Chequing
Special Package	→	Access Chequing

4. Financial Account number (#)

#100000026054 financial Account #

The financial Account # is a unique 12-digit number identifying the individual accounts you hold within a Relationship. Some instances where you'll use this Account # are: to set up pre-authorized payments; to redeem My Visa Rewards Plus points for financial products, or to reorder and endorse cheques.

⑈00 1234 5678 9012 100000026054

Bottom of
your cheque
on reorder

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JULY 17, 2017

My relationship number(s)
78945612
51151499

My branch
MALLARDVILLE COMMUNITY BRANCH
1025 BRUNETTE AVENUE
COQUITLAM BC V3K 1E8
T 604-877-7000 TOLL-FREE 1 888 VANCITY
vancity.com

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

My accounts

ACCOUNT OWNERS: COZAD, BETHANIE
STATEMENT PERIOD: 17 JUN 2017 to 16 JULY 2017

DAILY BANKING

ACCOUNT SUMMARY	OPENING BALANCE ON 17 JUN 2017	TOTAL WITHDRAWALS	TOTAL DEPOSITS	CLOSING BALANCE ON 16 JUL 2017
SHARED SUCCESS PATRONAGE #100000026542	0.00	0.00	0.00	0.00
PAY AS YOU GO CHEQUING #100000026054	387.51	72.00	0.00	315.51
JUMPSTART HIGH INTEREST #100000026666	14,465.12	0.00	48.14	14,513.26
TOTAL NUMBER OF CHEQUES 0				

SHARED SUCCESS PATRONAGE #100000026542

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			387.51
21 JUN	ATM WITHDRAWAL-INTERAC (\$41.50)	41.50		346.01
30 JUN	CHARGES APPLIED TO ACCOUNT	.50		345.51
09 JUL	FUNDS TRANSFER TO #100000026666 (\$30.00)	30.00		315.51

JUMPSTART HIGH INTEREST #100000026666

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	OPENING BALANCE			14,465.12
30 JUN	INTEREST CREDITED TO ACCOUNT		18.14	14,483.26
09 JUL	FUNDS TRANSFER FROM #100000026054		30.00	14,513.26

5. Charges applied to account and interest credited

The following used to be timed on the statement cycle date.

30 JUN CHARGES APPLIED TO ACCOUNT

Now, overdraft interest is charged and Everyday Transaction¹ fees including monthly package fees are withdrawn on the **last day of the month** (with the exception of the Jumpstart[™] High Interest account where fees are incurred immediately when the transaction is done). Line of Credit interest charges are still withdrawn on the last day of the statement cycle.

The free monthly transactions cap starts counting from the **first day of the month**. 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.

30 JUN INTEREST CREDITED TO ACCOUNT

Now, earned interest is paid (credited) on the **last day of the month**.

See over for more information →

6. Relationship # for registered accounts

78945612 Relationship #

The second Relationship # is assigned to another group of accounts, including: **Shared Success Patronage account**, any **registered accounts**, namely the savings accounts and term deposit accounts held in registered plans (RRSP, RRIF, TFSA, etc.), and the **Class B Membership Shares account** ('Memberships Shares').

These accounts cannot be held jointly with other members. Every member has this type of Relationship #.

The Relationship # was generated randomly by the system. We produce this branch statement **annually** and upload it as an eStatement in online banking. If you hold non-registered accounts at the same branch, all these accounts may be combined on the monthly statement.

Shared Success:

SHARED SUCCESS PATRONAGE #10000026542

Starting in 2017, any bonuses or rebates you earn on the business you do with Vancity will be paid into this new personal account during the annual Shared Success program. Any payout earned on jointly-held accounts will be allocated evenly to each account holder and deposited here. There are no fees related to this account. Dividends on your Membership Shares will be paid into your Membership Shares account.

Registered accounts:

INVESTMENTS
RETIREMENT SAVINGS PLAN

CONTRACT #78945612-1

Your Registered Investment accounts have new Contract #s. In most cases, the Contract # resembles the Relationship #.

Shares:

SHARES

If you didn't have a Membership Shares account before the upgrade, we created one for you.

Vancity members are required to hold a minimum of \$5 in shares. Vancity may transfer money from any of your accounts to your Class B Membership Shares account toward the purchase of the minimum number of shares if needed. Learn more at vancity.com/membership

1 Everyday Transactions are all of these: Everyday Cheque and Preauthorized Payment Transactions are cheque transactions and preauthorized payments (PADs) from Vancity Accounts. Everyday Online and Mobile Transactions are bill payments, cheque deposit using Vancity Mobile DepositTM, transfers from Vancity Accounts made online using a computer, mobile phone, Mobile Device or using Vancity's Telephone Banking service. Everyday In-Person Transactions are account withdrawals, bill payments, transfers to or from Vancity Accounts conducted person-to-person, over the phone with our branch staff or Member Service Centre staff. Everyday Debit Card Transactions are debit card purchases or ATM cash withdrawals or ATM transfers from Accounts. See Service Charge Bulletin for details.

Make Good Money (TM), Jumpstart (TM) and Vancity Mobile Deposit (TM) are trademarks of Vancouver City Savings Credit Union. *Trademark of Visa, used under license.

SHARED SUCCESS PATRONAGE #10000026542

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	OPENING BALANCE	0.00	0.00	0.00

INVESTMENTS

RETIREMENT SAVINGS PLAN

Your Retirement Savings Plan and associated products are within Relationship #78945612

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	CONTRACT #78945612-1			
	ANNUITANT: BETHANIE COZAD			
	BENEFICIARIES:			
	TOTAL CONTRIBUTIONS FOR 2017 (\$0.00)			
	RRSP JUMPSTART SAVINGS #10000026506			
	OPENING BALANCE			2,010.08
30 JUN	INTEREST CREDITED TO ACCOUNT		1.20	2,011.28
	TOTAL RRSPS			2,011.28

SHARES

Your Membership Shares are within Relationship #78945612

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	CLASS B MEMBERSHIP SHARES #10000026047			
	OPENING BALANCE			49.53

Note: Shares are not insured by the Credit Union Deposit Insurance Corporation.

7. Joint accounts

We used to produce a branch statement for joint accounts which showed all of the following: the non-registered accounts you can hold jointly with other members, Membership Shares accounts and registered accounts held by any of the joint account holders. This is no longer the case.

Now we produce a branch statement monthly with only **non-registered accounts** since they can be held jointly. This statement is viewable by all joint account holders in online banking as an eStatement. A printed version is mailed to the first-named member on the account.

We produce a **separate** branch statement annually as described in section 6 for each individual member. Since these accounts cannot be jointly-held, we removed them from the joint account statement. This enhances privacy; now only you can view the accounts that belong solely to you.

Membership Shares in jointly-held Membership Shares accounts were redeemed and re-issued to the individual members' Membership Shares account. When we reissued the Membership Shares, we allocated them equally between the account holders.

8. eStatements

We launched eStatements for each Relationship # in online banking to enhance privacy and convenience. The eStatement looks the same as a paper statement and is downloadable. Now you can 'Go Paperless' and opt out of paper statements altogether through online banking: in the Account Summary screen, select 'Account Services' and 'Change Statement Options.'



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