

Debit Card System Refresh: coming fall 2017

What's the Debit Card System Refresh?

This fall, we're refreshing our MEMBER CARD® debit card system to provide all cardholders with a consistent experience at ATMs and point of sale in stores (POS) this year, and to prepare the card so we can add new features in the future.

How will this affect me?

Some important changes are coming to your debit card, so read on to discover what the changes are, and whether they apply to your accounts.

Note, if you received a new or replacement card after November 11, 2016, some of these changes may already apply to your card.

When?

The **Debit Card System Refresh** will take place this fall. When we know the actual date of the Refresh, we'll announce it in branches, online and by social media.

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What are the changes?



Point of sale (POS) and non-Vancity ATMs

Do you use your **MEMBERCARD** debit card to pay for purchases at point of sale (POS) in stores, or withdraw cash at non-Vancity ATMs? Then changes #1 and #2 may apply to you.

Change #1:

Currently, when some members press the 'savings' button at POS/ATMs they access their chequing account; when other members press the 'chequing' button they access their savings account.

After the Refresh, this will no longer be possible. Instead, for all members, press 'chequing' for access to chequing, and press 'savings' to access savings, (if available).

Change #2:

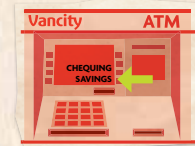
After the Refresh, a savings account (or chequing account) that you could not access before will be automatically attached to your card, as long as you have one of these financial accounts.

Today, most cards are not set up to access both a chequing account and a savings account at POS/non-Vancity ATMs.

After the Refresh, that will change and so you'll have a choice: one of your chequing accounts and one of your savings accounts will be automatically added to your card (if available). These are your "primary accounts". It's important for you to know which chequing account and which savings account are the primary accounts attached to your card.

Please contact us after the Refresh:

- if you're unsure which primary accounts are attached to your card
- if you want to change or detach either primary account from your card



Vancity ATMs

Do you have multiple chequing and/or savings accounts associated with your debit card? Then changes #3 and #4 may also apply.

Change #3:

After the Refresh, account names at Vancity ATMs will match the account names you see online and on statements (including personalized names).

Here are some examples:

Visit **support.vancity.com/ATM** for the complete list.

On statements and online	At Vancity ATMs
Pay As You Go Chequing	PAY AS Y
Electronic Package	E PACKAG
Chequing Plus	CHEQUING
Jumpstart High Interest Savings	JUMPSTAR
Plan 24® Savings / Plus	PLAN 24
Business accounts	BUSINESS
Independent business	INDEPEND

Change #4:

After the Refresh, you may see a different number beside some of your accounts: for example, PLAN 24 #1 is replaced with PLAN 24 #3. In some cases, your accounts may be in a different position from what you are used to, so check your accounts to avoid selecting the wrong account in error.

See **support.vancity.com** for details and more examples. After the Refresh, if you need help determining how the numbers changed on your accounts, contact us.



Please be aware of the transaction fees associated with the accounts added to your card after the Refresh.

For example, the *Everyday Debit Card Transaction* fee to use the Jumpstart High Interest Savings account is \$5 for POS or ATM cash withdrawal. For details, see the *Service Charge Bulletin* available at the branch or **vancity.com/fees**

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Any questions?

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

Member Services Centre:

Monday to Saturday 8 am to 8 pm

Sunday 10 am to 5:30 pm (Pacific time)

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Greater Victoria 250.519.7000

Toll-free 1.888.826.2489

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