



BANKING SYSTEM UPGRADE PERSONAL GUIDEBOOK

Helping you through our banking system upgrade

Bayview Credit Union is excited to announce we are converting to a new banking system!

We are upgrading our banking system to improve our ability to meet your needs, innovate and grow. Once we've completed the upgrade and services are restored, it will result in better service and advice tailored to your financial needs.

The banking system we are converting to is the same banking system all Atlantic Credit Unions use. By joining the Atlantic Credit Union network we are able to expand our member account accessibly beyond our current region. In addition to this, we will be able to take part in all banking innovations much faster than we could previously.

To help our members navigate the upcoming changes and to prepare for the service interruptions, we have prepared this guidebook. In this Guidebook, you will find:

KEY IMPROVEMENTS

GETTING READY – LIMITED BANKING ACCESS ON CONVERSION WEEKEND ****IMPORTANT****

- DETAILS OF **SERVICE INTERRUPTIONS** (E-TRANSFERS, ONLINE BANKING, BILL PAYMENTS, CLOSED BRANCHES)

POST-CONVERSION – ACTION YOU MAY NEED TO TAKE

WHAT WILL BE DIFFERENT?

- ACCOUNT NUMBERS
- ACCOUNT SUB-TYPES
- ACCOUNT PACKAGE NAMES

WHAT REMAINS THE SAME?

*The banking system upgrade will take place on the weekend of **SEPT 30, 2017** beginning at **12am**. Our goal is to restore all banking services by Sunday, **OCT 1, 2017** at **3pm**. If the schedule changes, we will notify members via our website www.bayviewnb.com, Facebook, Member Service Centre and in branches.*

The change in our banking system may result in a new account number for you. Letters will be mailed to each member in early September advising of the new account number. Please watch your mail for this important information.

Our Member Service Centre will have extended hours during our conversion to assist members, as needed. The hours will be **Saturday, SEPT 30 – Monday, OCT 2: 8am to 10pm**

KEY IMPROVEMENTS

After conversion, you will experience these key improvements:

- **Account access at Atlantic credit union branches**
You will be able to complete in branch transactions at any credit union in Atlantic Canada
- **Expanded ATM Network – no fees!**
Bayview Credit Union will join THE EXCHANGE® ATM network. THE EXCHANGE® network represents thousands of ATMs throughout Canada with no cost to members. Transactions include withdrawals, transfers, and PIN changes. THE EXCHANGE® includes most credit unions across Canada, National Bank, HSBC and Manulife.
For more information, visit <https://theexchangenetwork.ca/HomePage.aspx>
- **Bill Payments at ATMs**
Within a few weeks after conversion, you will be able to pay your bills through Bayview and Atlantic credit union ATMs
- **Refreshed Bayview Website**
Some key updates include:
 - An extensive selection of financial planning tools and calculators for mortgage/loan, investments (RRSP, RRIF, TFSA), and savings
 - Branch hours and locations are easy to find and will provide a direct link to Google maps for directions
 - Access the online banking portal from any page of the website. No need to bookmark!
- **Interac® Flash (“Tap and Go”)**
New debit cards issued will have the *Interac*® Flash (“Tap and Go”) feature
- **Improved branch efficiencies**
As our staff becomes proficient with the new banking system, we are confident you will see improved service times within our branches
- **CRA payments online**
The ability to process a wider selection of CRA payments will be available online

GETTING READY – BANKING ACCESS ON CONVERSION WEEKEND

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

- Bank early
- Pay bills early
- Manage your *Interac*® e-transfers
- Have cash on hand

Upgrade weekend (SEPT 30 – OCT 1)

You will be able to:

- Make deposits and withdrawals at ATMs
- Pay for your purchases with your Bayview MemberCard® or Global Payment MasterCard®

You will **NOT** be able to:

- Use online, mobile and telephone banking
- Make bill payments
- Transfer funds including *Interac*® e-Transfer
- Check your account balance
- Complete banking at any of our Saturday Branches (Hampton and KV) on SEPT 30/17 only
- Complete banking after 5pm at any branch on Friday, SEPT 29/17

The following is a detailed list of the planned **SERVICE INTERRUPTIONS**:

<p>E-transfer service UNAVAILABLE</p> <p>SEPT 27 (12am) – OCT 1 (approx. 3pm)</p>	<ul style="list-style-type: none"> • Members will NOT be able to send or receive e-transfers during this time • Any PENDING e-transfers will be CANCELLED and funds will be re-deposited to member accounts. Please check to see if you have any pending e-transfers on your profile and action accordingly • Members who regularly send or receive e-transfers during this time frame should consider an alternative method.
<p>Online (MemberDirect®), Mobile, Telephone Banking (BayLine) UNAVAILABLE</p> <p>SEPT 30 (12am) – OCT 1 (approx. 3pm)</p>	<ul style="list-style-type: none"> • Members will NOT be able to login to online or mobile banking or access telephone banking during this time. • Please do not future date bill payments for this time frame.
<p>Branches with Saturday hours (Hampton and KV) will remain closed SEPT 30 and ALL branches will close at 5pm SEPT 29.</p>	<ul style="list-style-type: none"> • In order to facilitate the conversion, we will not open our Hampton or KV branch on Saturday, SEPT 30. • We will close ALL branches at 5pm Friday, SEPT 29.
<p>Account Balance</p>	<p>All of your automated and scheduled payments, deposits and transfers will be processed but it may take a day for your balance to catch up.</p>

We apologize for the inconvenience for the service interruptions; however, it will be necessary to complete the banking system conversion. Any changes in the schedule indicated above will be posted on our website and Facebook page.

POST CONVERSION – ACTION YOU MAY NEED TO TAKE

- **MemberDirect® Online Banking**

Beginning at 3pm, Sunday, OCT 1, to login to online banking, please use your new account number that will be sent to you through a separate communication in early September. If you experience difficulty logging in please call 1-888-273-3488 and support staff at Sonoma will be available to provide you with your new account number. This phone number will also be available on our website.

Review the previous section about product changes so you can be familiar with the new name of your account.

- **Accessing online statements and account history**

- Transactions made from SEPT 30 onward can be viewed in online banking or obtained from your branch.
- Account history prior to AUG 31, 2017 will only be available via e-statements.
- September e-statements will become available 4-5 business days after conversion.

- **Online and Mobile Banking – update web link**

If you have saved the MemberDirect® login page on your computer or mobile device, you will need to update the link. Visit www.bayviewnb.com to login in for the first time and update your favourites/bookmarks.

- **Mobile Banking App – updates**

As part of the upgrade to MemberDirect®, it will be necessary for members to download new mobile banking apps. For Apple devices, the app will be available approximately **10 business days** after the banking system upgrade and for Android devices it will be available in approximately **5 business days**. We apologize for the delay of availability; however, it is necessary to obtain approval of the apps prior to distribution.

- **Loss of “Remember Me” on PC – first time only**

For the first time signing in to online banking from your computer, you will be required to answer one of the security questions you had previously set up.

- **Bill Payment Nick Names**

This feature will not be transferred. If you have identical bill payments with different account numbers, we recommend you keep a record to ensure payments are entered into the correct account.

- **Online transfers to other accounts (other members)**

History of transfers to other members will not carry forward to the new online banking. If you are completing a transfer to another member, you will need to contact them directly to obtain their new account number.

- **Timing of some service fees**

Some service charges are currently collected immediately at the time of a transaction. These will now be cumulatively charged at month end (e-transfer fees and bill payments for some account packages).

WHAT WILL BE DIFFERENT?

Account number change

The change in our banking system may result in a new account number for you. Letters will be mailed to each member in early September advising of the new account number.

Sub-account type changes

Our member sub-account types will also be different, as follows:

Account type	Current Sub-type(s)	New Sub-type
Surplus Shares	11	07
Membership Shares	10	08
Personal Chequing (PCA)	01, 02, 03	10 – 16
Non-Profit / Organization accounts	04	10 – 16
Business Chequing (Current Account)	05	10 – 16
US Savings	12	20
Property Tax Account	20	22
Savings Accounts	15,16,17,22,23,24	23 – 39

Transit Number

Our new transit number will be 37664.

Account Package Name Changes

For simplicity and consistency, we've changed the names of some of our account packages:

Previous Name	New Name
Elite & Elite Plus	No Change
Trans 40 & Trans 40 Plus	Value
Self Serve & Self Serve Plus	Choice
Scholar	Student
Wizard & Teen	Youth

WHAT REMAINS THE SAME?

- You can use your former Branch and account number when you talk to us. Our staff will be prepared with the tools necessary to advise you of your new account number.
- No change to your MemberCard® or Global Payment MasterCard® - continue to use the same 4-digit PIN at ATMs and Point of Sale (POS)
- Use your current stock of cheques until you run out
- If your account number changes it is **IMPORTANT** to note you will NOT need to submit changes for direct deposits and/or pre-authorized payments.
- Excellent staff member service

We appreciate your understanding and patience as we make these necessary changes. Our team has been working diligently to get ready for this conversion and have prepared extensively. Our goal is to make this transition as smooth as possible for everyone involved.

If you have any questions or concerns please contact your branch or our Member Service Centre at (506) 634-1263. We remind you our Member Service Centre will have extended hours to provide support during conversion.