

## Technical Banking Conversion

While Heritage Credit Union (West) and East Kootenay Community Credit Union (East) legally merged to become StellerVista Credit Union at the start of this year, the biggest impact of change is driven by the conversion of banking systems and technology, which is set to happen between October 13th and 16th.

This document will serve as a reference guide, for those who were formerly members of Heritage, on changes including: Account Changes, Fee Changes, Member Number Changes, Online Banking Passwords, Call Center(MSC) Access, and the service limitations that will occur.

## West Branch Service Limitations

An important piece for everyone to be aware of are the inevitable limitations that come with a technical system conversion. While we will work our hardest to ensure as much access to banking through this as we can, there will be periods that certain services are unavailable. The following dates will apply to the West Boundary, Slocan Park, and Castlegar branches.

Date	In-branch service	Online and mobile banking	Debit card and ATM usage	Interac e-Transfers	Telephone Service
Tues, Oct 10th	Open	Available	Available	Available	9:30am to 5pm
Wed, Oct 11th	Open	Available	Available	e-Transfer Disabled @ 4pm	9:30am to 5pm
Thurs Oct 12th	Open	Available	Limited Access*	e-Transfer Not Available	9:30am to 5pm
Fri, Oct 13th	Open	Closes @ 4pm	Limited Access*	e-Transfer Not Available	9:30am to 4:00pm
Sat, Oct 14th	Closed	Unavailable	Limited Access*	e-Transfer Not Available	Closed
Sun, Oct 15th	Closed	Unavailable	Limited Access*	e-Transfer Not Available	Closed
Mon, Oct 16th	Closed	Restored @ 7am	Restored @ 7am	Restored @ 7am	9am to 5pm (1.866.960.6666)
Tues, Oct 17th	Open	Available	Available	Available	9am to 5pm (1.866.960.6666)

\* Limited Access refers to a temporary state in which Members have restricted transaction capabilities but can still access funds through ATM and POS systems.

With this conversion, members of the West StellerVista branches (West Boundary, Slocan Park and Castlegar) will be brought into the existing systems and product structures of the East (Fernie, Elkford, Sparwood and Cranbrook).

During the first part of 2023, the East branches spent significant time preparing and adapting their systems, as well as rolling out a new product line-up to make the transition as seamless as possible. While the changes that have already occurred in the East are significant, they are now in place and the team is ready to move forward in assisting West staff and members through the technical conversion.

This year has been one of much change for our credit union, which can of course be challenging for all involved, however, the end of our integration period is near, after which, we will be in an excellent position to serve members in a high-quality consistent way from Greenwood to Elkford and everywhere in-between.

## Commercial Banking

While all West business members will be moved into the BusinessLite chequing account, there are a number of very valuable options now available. StellerVista has built a highly competitive account line-up and has a strong commercial team in-place with the knowledge to help every business find the exact account they need.

## Commercial Chequing Accounts

<b>Legacy Heritage Credit Union Accounts</b>	<b>MasterPlan Business</b>			<b>MasterPlan Non-Profit</b>
	\$10.00 / Mo 20 Transactions \$5,000 Waiver*			Free Unlimited Transactions No Waiver Option



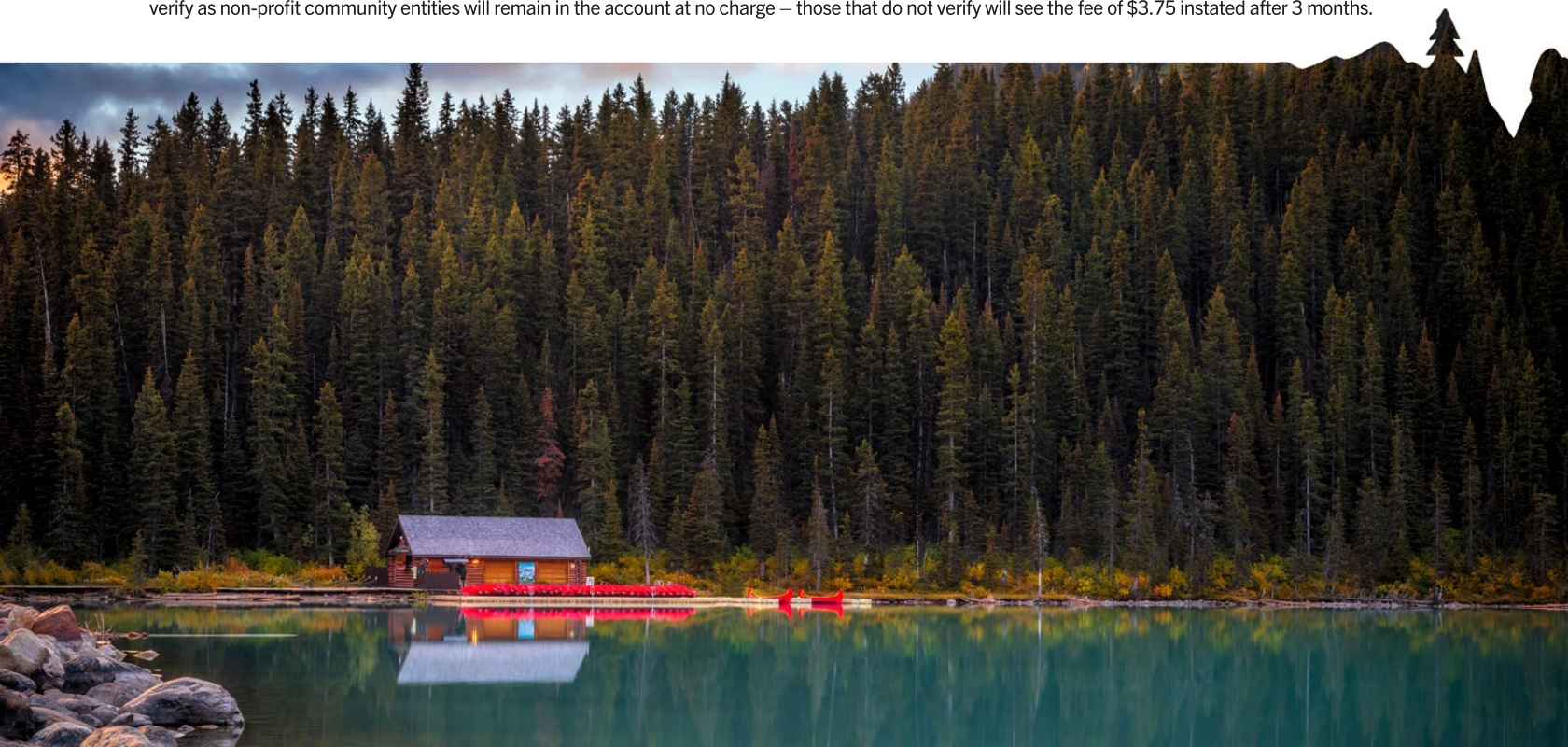
<b>New StellerVista Credit Union Accounts</b>	<b>BusinessLite</b>	<b>BusinessCore</b>	<b>BusinessUnlimited</b>	<b>ServicePlus (Non-Profit)</b>
	\$11.50 / Mo 10 Transactions \$5,000 Waiver*	\$30.50 / Mo 35 Transactions \$30,000 Waiver*	\$70.50 / Mo Unlimited Transactions \$75,000 Waiver*	\$3.75 / Mo** 10 Transactions \$3,000 Waiver*
	<b>Additional Transactions \$1.25 Each</b>	<b>Additional Transactions \$1.25 Each</b>	<b>Additional Transactions \$1.25 Each</b>	<b>Additional Transactions \$1.25 Each</b>

All USD Chequing accounts will transfer over as-is and will operate with each transaction costing \$1.25 on that account moving forward. If your account is not listed here, please contact us for more information.


Any members wishing to upgrade their business account should reach out to their local branch, current pricing is subject to change.

\*The monthly fee for the account is waived if that balance is maintained for the full month.

\*\*The fee on ServicePlus accounts will be waived for 3 months for all organizations currently in a MasterPlan Non-Profit. During that time, organizations that verify as non-profit community entities will remain in the account at no charge – those that do not verify will see the fee of \$3.75 instated after 3 months.



# Commercial Savings Accounts

<b>Legacy Heritage Credit Union Accounts</b>	<b>Plan24</b> Standard Interest* No Transactions Included Transactions: \$1.25 Each	<b>T-bill Savings</b> Tiered Interest* 2 Transactions Additional Transactions: \$5.00 Each
		
<b>New StellerVista Business Accounts</b>	<b>SuperSaver</b> Standard Interest* 5 Transactions Additional Transactions: \$1.25	<b>MemberAdvantage</b> Tiered Interest* 2 Transactions Additional Transactions: \$5.00

*\*StellerVista savings accounts carry no monthly fee. Please check StellerVista.com or contact us for information on current interest rates.*

If your account is not listed here, please contact us for more information.

## Interest Rate Changes

As we worked to align as many fees as possible through the year leading up to conversion and there should be no material impact on any single fee outside of the standard account structure, however, interest rates on savings accounts will work differently. Changes of note include:

- The SuperSaver account will pay lower interest for members, but now includes five transactions a month at no charge. The goal of this account is short-term savings.
- The MemberAdvantage account, with tiered interest, pays higher interest than the previous T-bill account. The goal of this account is to act like a high-interest savings account, with minimal transactions.

### Member Direct Small Business

As the technical merger completes, MemberDirect Small Business will officially be available to all business members! This online tool offers a simple and convenient way to better handle your banking needs. To sign up, just give us a call or stop by the branch any time after October 16th. Some of the improved features include:

- |   |                              |                               |
|---|------------------------------|-------------------------------|
| <b>Account consolidation</b>                            | <b>Multiple user support</b> | <b>Dual signature support</b> |
| <b>Mobile access</b>                                    | <b>Deposit Anywhere™</b>     | <b>Online Banking Alerts</b>  |
| <b>Interac® e-Transfer with Support for Dual Signer</b> |                              |                               |



## Online Banking

While the systems used for online banking at StellerVista will remain the same, and rather familiar for members, there are few new pieces and actions that will come with the banking system conversion.

### **NEW – MemberDirect Small Business.**

Business members looking to improve their online banking experience will be able to op-in for usage of MemberDirect Small Business. This currently includes account consolidation, multiple user support, digital signature support, mobile access, Deposit Anywhere™, online banking alerts, and eTransfer with dual signer support.

### **Members will be getting new member numbers:**

To ensure that member numbers are consistently formatted, we have developed a systematic approach to issuing new numbers, and members will be mailed their new member number directly. For security reasons, we will not publish the process of assigning these numbers. If a member does not get their new number or misplaces it, they will have to contact us directly to get it.

### **Members will also be getting a new password:**

As members are being moved onto a new banking system, they will need a new password. For all members that are already registered with online banking, we have again built a systematic approach to issuing these new passwords. Each password will be built in a secure fashion, unique to the member. Should a member face issue in logging in, they can contact us with help resetting their password. **All passwords now require a combination of capital letters, lowercase letters, numbers and symbols, and must be between 9 and 30 characters long. The accepted symbols include: @ # \$ - !**

### **NEW - Two-Factor Verification:**

Members will now be using the two-step verification method, which adds a much-needed layer of security to online banking. Upon successful login, with their new member number and password, members will be prompted to provide either an email or phone number as a second layer of verification. A temporary code will be sent to the channel of their choice when they attempt to login, which they will need to complete the process. This is common and required practice in banking, and members that need extra assistance will need to phone us or visit a branch.

### **NEW - MemberDirect Alerts:**

Members will now have the option to use MemberDirect Alerts. These Alerts, which can be activated through online banking, will alert you via text or email of activity happening in your bank account. These alerts can be customized based on the information you are most interested in tracking.

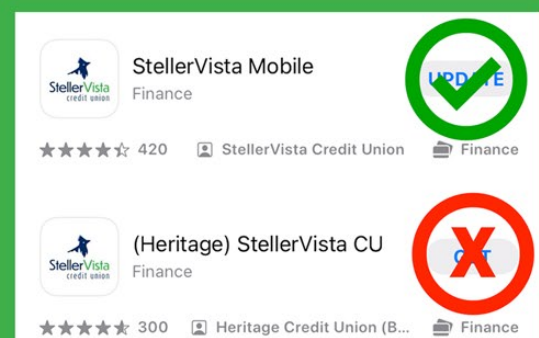
### **NEW - Account Plus® Features:**

AccountPlus® is an online tool that consolidates your access to Qtrade® Investor and Collabria®'s MyCardInfo into your online banking, allowing you to view multiple things all in one place.

## New Mobile App

Members who use a web browser from their personal computer will now be accessing their login screen at StellerVista.com.

Members using the mobile app will need to delete their current app and download the new StellerVista Mobile Banking app available in both app stores (Apple and Google).



## Interac e-Transfers

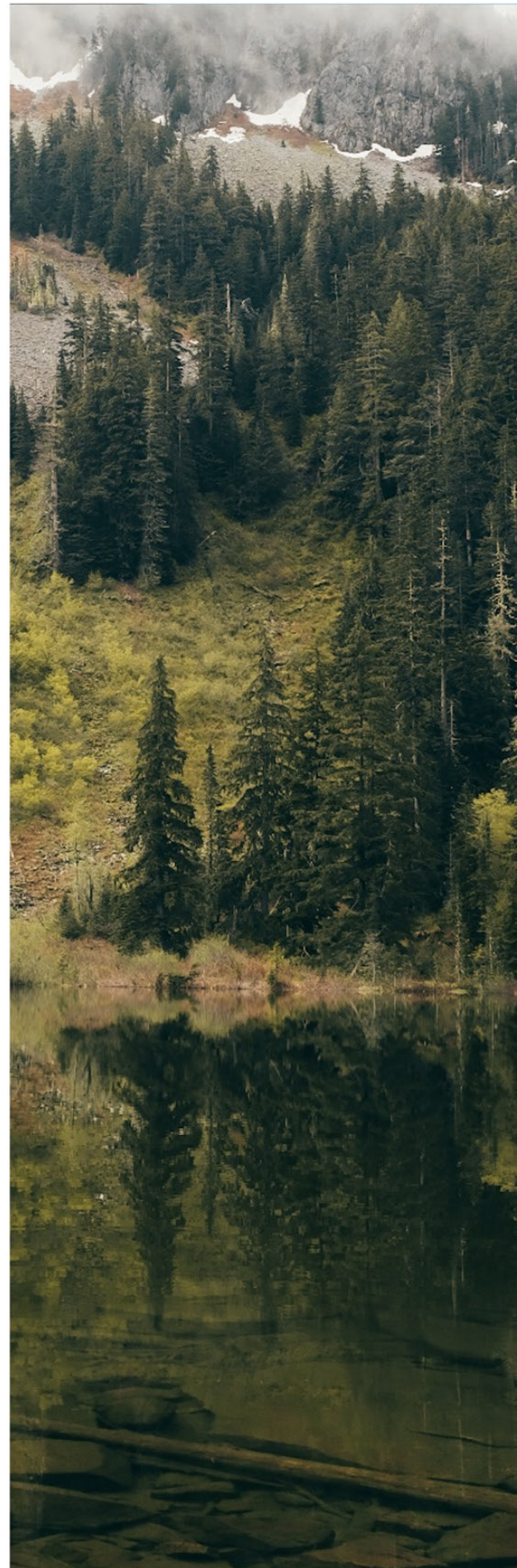
While the process for e-Transfers will remain the same, it is important to note that members current recipient list, as seen in online banking, will not carry over. Members will need to have the contact information (email or phone number) in order to add these recipients back in, which they can immediately do upon successful login, as of October 16th.

Members, that are currently using the autodeposit feature, will need to set this up again, post-conversion. The process is very quick and can be done by the member in online banking through the same process they originally used to set this feature up.

**Also, important to note is that e-Transfers will be unavailable for all members during this process. From 4pm, October 11th through 7am October 16th, members will not be able to send or receive e-Transfers. The service will be restored in full early morning on October 16th.**

Any e-Transfers in progress at this time, which that do not finalize, will automatically be cancelled by Central1 and returned the sender's account.

While there is little for the member to do in this regard, it is important that everyone be aware of the limitation dates – we believe this to be the biggest immediate impact of our conversion.



What is Changing	What is NOT Changing
<p>Account numbers, names, and member numbers will be changing (Though no action is needed by the member).</p> <p>Single login for online banking via consolidated member number.</p> <p>Members will need to re-add their CRA bill payment accounts to online banking, as well as their Interac e-Transfer recipients.</p>	<p>Members can continue to use their existing debit card and cheques.</p> <p>Scheduled or future dated bill payments will occur as planned.</p> <p>Scheduled or future dated loan payments will occur as planned.</p> <p>Pre-Authorized debits/credits (ie: government payments, ICBC, or payroll) will continue as planned.</p>

## BENEFIT TO MEMBERS

Increased interest rate on savings accounts.

Increased security for online banking.

Access to MemberDirect Small Business Features

Improved online banking features including real-time bank account mobile alerts, pre-authorized debit form access, and 2 factor security verification.

## New Feature: Member Solutions Center

As of October 16th, all members will have access to the Member Solutions Center(MSC), which provides full-service banking by phone. While we are building the MSC in a way that it can be staff from any of our seven communities, the main office is located in Cranbrook, and runs from 9am to 5pm PST – Monday to Friday. This will mean all West members now have a full extra day of access to StellerVista staff members for full service banking.

While the MSC will be able to provide West members with information about the merger, prior to October 16th, they will not be able to directly assist members with banking until the conversion is complete.

The MSC team can be reached at: 1.866.960.6666

Please visit [www.StellerVista.com/integration](http://www.StellerVista.com/integration) to download our member checklists. These lists will help you further understand the upcoming changes, and what actions can be taken ahead of time to minimize the impact.