

bank where you belong.

connectfirstcu.com



<<First Name 1>> <<Last Name 1>> & <<First Name 2>> <<Last Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>>, <<Province>> <<<Postal Code>>
<<Country>>

Hello <<First Name 1>> & <<First Name 2>>,

Welcome to the connectFirst family!

As you might've heard, on November 1, SPARK and connectFirst Credit Union amalgamated to make your banking experience even better.

We're only a few weeks away from your new banking experience and we can't wait to share it with you.

By joining the connectFirst banking experience, you will gain access to a more enhanced online platform and will have access to over forty branch locations across Alberta.

To prepare for this, we will be performing updates taking place during the weekend of January 21, completing January 24, that will impact in-branch, digital and telephone banking. We know this is a lot of information and we're here to help. We've included a list of important dates and impacts in the inner pages of this booklet. Read on for more information.

Talk to us.

If you have any questions, concerns, or feedback we're here for you. Feel free to connect with us by email at myexperience@connectfirstcu.com or calling 1 (877) 582-6222. We're happy to support and answer any questions you might have around the banking system upgrade.

We look forward to creating a partnership with you and building a brighter Alberta together.

Thank you for banking where you belong.

Here for you,

Your connectFirst Credit Union team

System upgrade weekend:

You will be unable to access your account, including using your debit card or through digital banking. To prepare, please have cash on hand or another payment card ready to go. In the event you do need support during this weekend, while our systems are being upgraded, we will have employees available to support you through our Member Connection Centre and select connectFirst branches.

Update your personal information:

To access your new digital banking, we will need the following to validate your account:

- Valid email address
- Cell phone number
- Date of birth

All details must match those in our system for your digital banking access to be set up. To prevent any delays, please make sure your information is up to date by visiting connectfirstcu.com/spark-info-update or call your local SPARK branch before end of day on January 20.

1. Interac® e-Transfers.

- As of January 17 at 9:00 AM MST, you will be unable to send Interac e-Transfers
- As of January 19 at 9:00 AM MST, you will be unable to receive e-Transfers
- These services are scheduled to resume fully on January 24 using the new digital banking platform
- Your e-Transfer recipients will not carry over to the new digital banking platform, so please make note of your recipient contact details prior to January 21

2. Bill Payments.

- Bill payments will be unavailable from January 21 at 5:00 PM MST until January 24
- To get started with bill payments through digital banking, you'll need to add your bill payees and set up scheduled bill payments, including CRA payments. Payees and scheduled bill payments will not transfer over to the new digital banking platform. Please make note of your bill payee and payment details prior to January 21
- Historical CRA forms (prior to January 21) will not be available. Please download or print your forms history prior to January 21. This historical data will also be available on Revenue Canada's website

3. Debit Cards.

- Your current SPARK card will work until 4:00 PM MST on January 21
- You'll be receiving your new debit card by the middle of January with the PIN mailer arriving around January 20
- Your new card cannot be used until January 24
- Make sure you hang on to both your new card and PIN mailer and keep them somewhere safe. You'll need them to access your accounts and the new digital banking platform, effective January 24

4. Insurance.

- Your mortgage and line of credit insurance will be transitioning to CUMIS Insurance on February 1. You'll receive a letter by January 15 from CUMIS which will outline your premiums, provide an explanation of rates and highlight any adjustments to your current coverage

5. Line of Credit.

- One of the ways we're bringing more flexibility to our members is by giving you more control over how you make payments
- The minimum payment will be interest-only for all members. We'll leave it up to you to determine when and how you want to make principal payments
- The branch teams and Member Connection Centre are here to help you set up recurring principal payments and you'll be able to make principal-only payments online

6. Account Product Changes.

- All SPARK chequing and savings products will become connectFirst chequing and savings products on January 24
- Product names will change but features and functionality will be very similar to your current SPARK products. Not to worry! All SPARK members will still have access to a free chequing account
- Visit connectfirstcu.com/spark-products to learn more about your new product suite. Want to discuss your options? We'll be glad to work with you to find the account that belongs to you. Reach out to your nearest branch after January 24 to discuss

7. Statements.

- After January 22, statement dates for personal memberships will move to the 17th of each month. These dates apply for chequing and savings products and we can work with you to combine loans, mortgages, and term deposits on your monthly statements
- Business members will still receive their statements at the end of the month
- For Registered products, you'll receive statements semi-annually, at the end of June and end of December
- Service charges will run through your account on the statement dates, unless processed in real time (e.g., stop payment fees, wire fees, chargebacks etc.)
- Your historical statements will be available for viewing in the new digital banking platform however, it may take a few days post system upgrades to be available
- You will receive final statements on all your SPARK accounts as of January 21

8. Account Numbers & Cheques.

- Account numbers will be changing, but we're working hard to ensure accounts will not be impacted
- We'll be transferring automatic deposits and withdrawals for members (not including scheduled CRA or other bill payments set up in digital banking)
- Your cheques will still be usable for the foreseeable future, and balances will transfer over to the new accounts
- We can provide a new direct deposit form or order new cheques for you after January 24 if you need to add any new vendors
- You can order new connectFirst cheques with updated account information via your local branch after January 24

9. Merging Memberships.

- If you have active accounts at both SPARK and connectFirst the memberships will not be merged initially. Members can work with local branch teams to have these memberships merged after Jan 24

For more information on the points above and all upcoming changes visit the FAQs section directly at connectfirst.com/spark-faqs. To find out more about the upcoming changes, including important dates about the new digital platform, visit connectfirstcu.com/spark.