

# IMPORTANT BANKING UPDATES!



We're adding Goodsoil and Pierceland members to Innovation Credit Union's banking system **APRIL 12 TO 14, 2019!** There are a few important updates you'll need to keep in mind leading up to this exciting last step in our amalgamation process.

## Access to Funds

During the banking system merger, you might see interrupted ATM and POS access for both debit cards and Global Payment™ Mastercards®. **Please ensure you have cash on hand April 12th to 14th as a precaution.**

## Hours of Service

We will be closed from 4:30 p.m. Friday, April 12th to Monday, April 15th (regular business hours of service) to complete the banking system merger. **This includes our call centre.** We look forward to serving you first thing Monday morning!

## Online Banking and App Users

Your current online banking and mobile banking app will be **unavailable** starting 5 p.m. Friday, April 12th.

**Before you can log into Innovation's online banking system, you'll need to call us on or after April 15th at 1.866.446.7001 for a new temporary Personal Access Code.** You'll then be able to log into Innovation's online banking system as well as download and log into Innovation's mobile app on or after April 15th. Please remember to delete your Goodsoil or Pierceland mobile banking apps at this time as well.

If you use our Personal Financial Management (PFM) tools, your budgets and history will be lost. You'll need to reset your budget on or after April 15th. We apologize for the inconvenience.

**Please see the reverse side of this letter for important instructions on updating your Personal Access Code.**

[www.innovationcu.ca](http://www.innovationcu.ca)    [1.866.446.7001](tel:1.866.446.7001)

## Interac e-Transfer Users

You **won't be able to send or receive** Interac e-Transfers April 8th to 14th. Any **pending** Interac e-Transfers that you have must be received or cancelled prior to April 12th.

You'll need to re-register your Interac e-Transfer profile and **recreate your recipients** on or after April 15th on Innovation's online banking site or through Innovation's mobile app. Interac e-Transfer history will also be lost. Be sure to capture your e-Transfer recipients' information prior to April 12th for quick re-creation in Innovation's app or online banking.

## Business Tax Payment Users

If you make business tax payments in online banking, your payment history under the CRA Account History section will be lost. You'll also need to re-register your account numbers on or after April 15th in Innovation's online banking site. Be sure to capture your account numbers and history prior to April 12th.

## Text-Based (SMS) Mobile Banking Users

If you make use of text-based mobile banking, you'll need to text "STOP" to MONEY (66639) before April 12th and then re-register with Innovation Credit Union on or after April 15th.

## Banking Alerts Users

If you use banking alerts to stay informed when your Personal Access Code is changed, your account balance is running low and more, you'll have to re-register in Innovation's online banking system on or after April 15th.

## NEW SERVICES!

We're thrilled to share the new services that will be available to you as of April 15th. Please look at the enclosed brochure for details!





# UPCOMING CHANGES TO PERSONAL ACCESS CODE (PAC) REQUIREMENTS

Your online security is extremely important to us. That's why we're further enhancing your online banking and mobile app security with increased Personal Access Code requirements

**EFFECTIVE APRIL 15, 2019.**

## Your First Log-In With Innovation

**Before you can log into Innovation's online banking system, you'll need to call us on or after April 15th at 1.866.446.7001 for a new temporary Personal Access Code.** You'll then be able to log into Innovation Credit Union's online banking system and mobile app.

### Online Banking Users

To log in to Innovation's online banking, visit the **Login to Online Banking** area on the right side of the home page at [www.innovationcu.ca](http://www.innovationcu.ca).

### Mobile App Users

Interested in downloading our app? Simply search for Innovation Credit Union and download the app from the Apple Store or Google Play. Please remember to delete your Goodsoil or Pierceland mobile banking apps at this time as well.

On first log-in using online banking or our mobile app, you'll be prompted to enter your current PAC (the one we provide to you over the phone), enter a new PAC of your choosing, and verify it by entering it again.

## New PAC Requirements

Your new PAC can be 8 to 30 characters in length and must include each of the following:

- an upper case letter,
- a lower case letter,
- a number

We also recommend that you include at least one of the following limited special characters: @, #, \$, -, |, !.

Please visit our website or YouTube channel for how-to videos on PAC changes. Or if you have any questions about your PAC or any of the upcoming changes mentioned on the reverse of this page, please don't hesitate to call us at **1.866.446.7001**.

**"A STRONGER PAC LOWERS YOUR RISK OF BEING HACKED."**

