

March 16, 2009



Dear MemberDirect user:

This letter is to inform you, our member, of changes to MemberDirect internet banking. As you have already heard, in order to stay current, Debden Credit Union Limited is changing banking system. As a result, we will have the opportunity to offer new enhanced features and options.

We have scheduled our banking conversion from March 31<sup>st</sup> to April 2<sup>nd</sup>. You will see an interruption in service starting March 30, 2009.

When you first sign on to Internet Banking on April 3, 2009 you will be asked for your MemberCard number and your PAC (personal access code). Please use the temporary PAC (the number 1 followed by the last 4 digits of your MemberCard Number) for your initial login. You will be asked to reset your PAC immediately upon login for security reasons. When resetting your PAC, please note it must be a minimum 5 and maximum 8 numeric digits.

If you do not have a MemberCard®, a new one has already been ordered and may be picked up at the office. If you are unable to pick it up, please call and we will gladly mail your card to you.

**Enhancements to MemberDirect post-conversion :**

**Bill Payments:**

- Currently, immediate and future dated bill payments are available.
- Recurring bill payments is a new feature allowing set up for recurring payments to a chosen bill payee.

**Transfers:**

- At this time the only option for transfers is an immediate transfer.
- Scheduled and recurring transfers can be set up on the enhanced MemberDirect.

**Stop Cheques:**

- Members will have access to stop payment on a cheque through MemberDirect. Applicable stop payment fees will be charged.



**Imaged Cheques:**

- When viewing the account activity on the chequing account, cheque images are available to view. What this means is when available, click on the “cheque clearing postable” hyperlink to view the front and back of the cleared item.

**Please note:**

- Your history will **not** be coming over in the conversion. We advise that you make a copy of all account history as close to conversion as possible.
- Your future dated bill payments will **not** be coming over in the conversion. Please make note of all future dated bill payments. Your personal bill payee list should come over in conversion. However we advise that you either print or make note of your vendor list and corresponding account numbers.
- If you pay your bills electronically, we suggest that you make payments in advance of the conversion, **before March 30<sup>th</sup>**.
- Bookmarks (or favorites) to our internet banking site will have to be reset at : **www.debdencu.com**

During testing the new internet banking site, we have encountered a problem with bill payments made from 10:30pm and 12:00 Midnight. The debit to the account will show, however the bill payee will not receive payment until the following day. We would like to ask that you refrain from making payments to your bill payees during this time period. The problem is currently being investigated.

Should you require any additional information concerning our conversion, please contact Debden branch @ 306-724-8370 or Big River branch @ 306-469-4944.

Thank you for your continued support and patience during our conversion.

Yours truly,

**Debden Credit Union Limited**

***“Building Futures Together”***



**MOVING ahead**