



Ex*SPECT* a CHANGE this Fall

Why are we Changing to a new Member Banking System?

We at Bulkley Valley Credit Union are **EXCITED** to announce that we will be upgrading our Member Banking System this fall. We have purchased a system called **i-SPECTRUM** which will replace the Member Banking System that we have been using since 1997.

This upgrade will allow us to become a better service provider for you, our valued members. It also enables us to integrate new technologies that are beneficial to both you and your credit union. With your help, we will be able to have a smooth and seamless conversion to the new Member Banking System. Please take a few moments to review the information in this brochure.



Please MARK YOUR Calendar

Mark **Saturday, Sunday, and Monday, October 3, 4, & 5** on your calendar. This is our conversion weekend and we are anticipating some interruptions in service during the process.

- **ALL BRANCHES will be CLOSED on Saturday, October 3 and on Monday, October 5.**
- **BVCU ATMs will NOT be available on Saturday October 3 and Sunday, October 4.**
- **Online and Telephone Banking Services will not be available on Friday evening, Saturday (all day) and Sunday (all day). October 2, 3 & 4.**
- **There may be limited access to Point of Sale (in store) transactions and other ATM networks on Saturday and Sunday, October 3 & 4.**

What if I have questions?

Please check out our website or contact your branch at the phone number below.

the Hazeltons' Branch

4646 10th Avenue
P.O. Box 159
New Hazelton, BC V0J 2J0
Ph. (250) 842-2255
Fax (250) 842-2121
Email: infohaz@bvku.com

Houston & District Branch

2365 Copeland Avenue
P.O. Box 1480
Houston, BC V0J 1Z0
Ph. (250) 845-7117
Fax (250) 845-2783
Email: infohous@bvku.com

Lakes District Branch

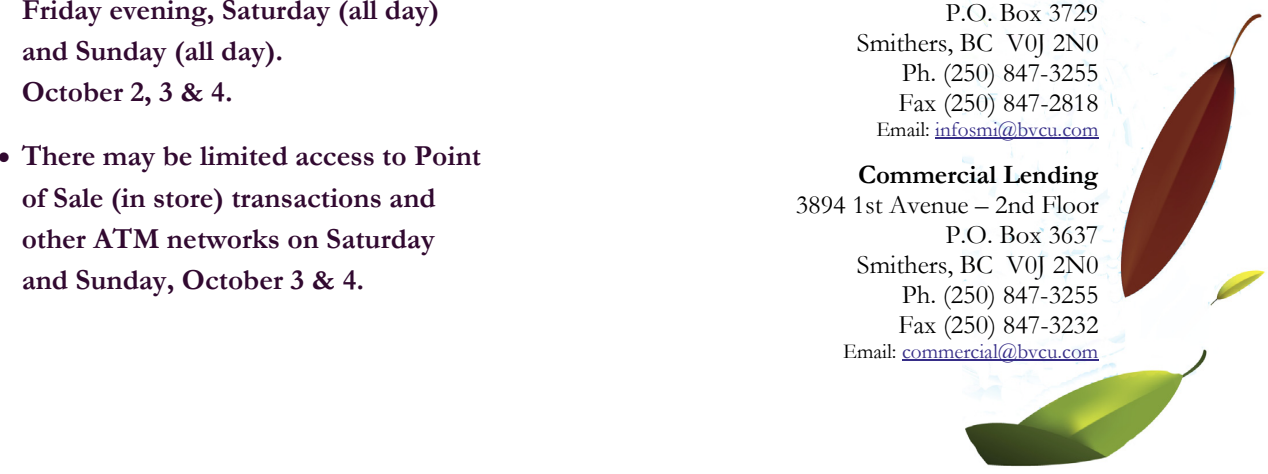
Lakeview Mall, Hwy 16
P.O. Box 1029
Burns Lake, BC V0J 1E0
Ph. (250) 692-7761
Fax (250) 692-3661
Email: infofakes@bvku.com

Smithers Branch

3894 1st Avenue
P.O. Box 3729
Smithers, BC V0J 2N0
Ph. (250) 847-3255
Fax (250) 847-2818
Email: infosmi@bvku.com

Commercial Lending

3894 1st Avenue – 2nd Floor
P.O. Box 3637
Smithers, BC V0J 2N0
Ph. (250) 847-3255
Fax (250) 847-3232
Email: commercial@bvku.com



“The world hates change, yet it is the only thing that has brought progress.”

- Charles F. Kettering, Inventor

What will CHANGE?

Our statement provider will change so your **statements will have a fresh new look** after September 2009. Bring your new statement in to any one of our branches after the conversion and our staff will be very happy to answer any questions that you might have.

To meet the **requirement that Registered Accounts are held by one owner/member**, you may see an additional change with your statement. If your RSP, RIF or TFSA accounts have been opened and held under a joint membership, the accounts may be transferred to a new membership that is owned by you only. **Anyone who is directly affected by this change will be contacted in advance by letter or telephone.**

The Online and Telephone Banking Services will have new login requirements.

- The new i-Spectrum Banking System **will identify you by the last few digits of your MemberCard** (ATM/POS card).
- A **temporary Personal Access Code (PAC)** will be issued prior to conversion and will be communicated to you. You will be able to change your PAC once you have successfully logged on for the first time.
- The **list of options to navigate through the telephone banking** system may change. Please listen carefully to the list of options the first time you use the system after October 6.

What can I do to prepare for the Conversion Weekend in October?

Prior to Friday evening, October 2 which is the beginning of our banking system conversion, there are a few things that you can do to make sure that you are less affected by our branch closures.

- **Plan Ahead** - Make sure that any in-branch transactions are completed on or before Friday, October 2nd.
- **Check your bill payment due dates** - if they fall between October 2 and October 5, you may want to pay them in advance so that you don't have to worry about having access to this service during the conversion weekend.
- **Make sure** you have cash and/or some personalized cheques on hand for the weekend and plan ahead for larger purchases.

If you use the Online Banking Service or the Telephone Banking Service:

- **Check your MemberCard** (ATM/POS card) and stop by your local branch to have your card reprinted if you can not read the numbers on your MemberCard. The last digits of your MemberCard will become your personal number to sign on to the MemberDirect and MemberLink systems. Watch for detailed information coming to you soon on the changes to these services.
- **Be Prepared** to confirm your list of vendors/bill payment information on MemberDirect and MemberLink after conversion weekend.



What will NOT CHANGE?

Expect the same excellent level of service and commitment to our members and our local communities that were there before the banking system conversion.