



Healthcare & Municipal
Employees' Credit Union

Banking System Change

October 22 - 25

A guide to help you prepare.

For more information visit:

www.hmecufollowourjourney.com



SYSTEM CHANGE

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How to Prepare for the System Change

The system change will be taking place October 22 to October 25. Behind the scenes we are working hard to ensure minimal impact to our members, however there will be some service disruptions during this time. Please review the below information about service availability over the weekend.

Services **not** available Oct 22-25:

- Online banking & Mobile app
- Telephone banking
- Branches will be closed Oct 23 to 25

Services that **will** be available:

- ATMs
- MemberCard debit cards
- HMECU credit cards

To ensure you are prepared in the event of an unforeseen disruption, we recommend you:

- Make alternate payment arrangements.
- Withdraw cash from our ATMs and/or have a debit card or credit card available for payment.
- Ensure that any bills due between October 22-25 have been paid prior to 4:00p.m. EST on October 22.

Important Information for Online and Mobile Banking Users

On or after October 25 there will be a new way to log in to your Online and Mobile banking. Members will be sent their new log in information via mail. We ask that you keep it in a secure place. The new username and temporary password are needed to log in after the system change.

If you have a joint account and you currently do not have your own alias, you will need to be set up with your own to avoid potentially not seeing all your accounts. To set up your own alias please contact us at 905-575-8888.

Hours of Service October 22 to 25

Please review the below table for when services will available over the system change weekend.

Date	Branches	Online and Mobile Banking	Telephone Banking	ATMs and Debit Cards
Friday, October 22	Open Until 4:00 PM	Available until 4:00 PM	Available until 4:00 PM	Available
Saturday, October 23	Closed	Not Available	Not Available	Available
Sunday, October 24	Closed	Not Available	Not Available	Available
Monday, October 25	Closed	Available after 4:00 PM	Not Available	Available
Tuesday, October 26	Open Regular Hours	Available	Not Available	Available

What Will Not Change?

Most of the changes will be happening behind the scenes, which means that a lot of your banking products and services will remain the same.

Debit and Credit Cards – All existing debit and credit cards will remain active, and you can continue to use these as normal.

Investments and Term Deposits – These products will be accessible the same way as before the system change.

Pre-Authorized, Scheduled and Recurring Payments – These will be carried over.

Bill Payees – Any Bill Payees set up prior to October 22 will be carried over.

Cheques – You will not require new cheques. Existing cheques can still be used.

What Will Change?

Although a lot is staying the same, there are a few things that will be different. Below are some of the key differences you will notice.

First Login to Online Banking

The location to log in and the way to log in will be the same, however, the information used will be different. Instructions for your new username (Personal Access Number/PAN) and temporary password (Personal Access Code/PAC) have been sent to you via mail. Your new PAN will be the 19 digits of your MemberCard. If you do not have a MemberCard you will be assigned a PAN. Once you log in, you will be asked to change your PAC to something you choose. To ensure all HMECU members meet the new Online banking PAC complexity requirements, please select a new password with at least:

- 1 upper case letter
- 1 lower case letter
- 1 number
- Optional special character @ # \$ - | !
- Password length must be between 9 and 30 characters

You must log in to Online banking from your PC, tablet, or Smart Device for the first time to change your password before logging in to Mobile banking. You will also need to reset your security questions and answers.

Interac e-Transfers

Over the weekend you will not be able to send or receive any e-Transfers. We recommend finalizing any transfers before October 22 or waiting until after October 25.

These Interac e-Transfer features will need to be reset in Online and Mobile banking:

- **Recipient List** – You will need to recreate your e-Transfer recipient list. To help setting this up again, we suggest you note down or screenshot each recipient's email address, mobile number, and the security question and answer you use with them.
- **AutoDeposit** – After the change, you will need to reset your AutoDeposit information if you wish to accept e-Transfers without answering security questions.
- **History** – Your history will not carry over. If you would like to keep this for future reference, we ask that you save this information. For step-by-step instructions visit

<https://www.hmecu.com/interac-e-transfer>. If you use external accounting software, download any Online banking transaction history that you require.

Account Renaming

Accounts that were named prior to the system change will not be carried over. If you wish to rename them, you can do this by going to “My Accounts” and clicking “Rename an Account”.

Online Bill Payments

Bill payments scheduled to occur during the weekend won't be processed. We recommend you pay any bills before October 22 or after October 25.

Alerts

Some alert settings may need to be reset. Please check your setting preferences for notifications to help you track banking activity and protect your accounts.

Mobile App

If you use the mobile app you will need to delete the app from your device and reinstall it. This will ensure saved usernames and passwords are deleted as you will now have a new way to log in. You will need to reset QuickView in your Mobile app. To do so go to Settings→ Account Preferences and turn on QuickView. Facial Recognition or Touch ID can also be reset by going to Settings →Face/Touch ID and turning them on. You may need to reset other preferences if you use them. Please remember you need log in to Online banking with your new log in before you can use the Mobile app.

Cookies & Cached Information

If you have your Online banking password saved within a browser, you will need to clear it. You can do so by deleting the cache and cookies through the browser settings. If you do not do this there is a chance your old password will be entered when you go to log in and you will not get in.

Telephone Banking

After October 22, you'll no longer be able to access Telephone Banking as we will be discontinuing this service. There are plenty of other ways to complete your banking needs:

- In-person at one of our branches
- Via Online banking
- Using our Mobile app
- Over the phone with one of our Team at 905-575-8888

If you need help getting set up with any or all these options, give us a call 905-575-8888. Our team will be happy to help.

Product Changes

As part of the change, we're making changes to several of our personal accounts:

Personal Chequing Accounts

New Account	Old Account
HMECU Basic Chequing Account <ul style="list-style-type: none">• \$7.95 per month• 30 free electronic transactions per month• 5 free in-branch transactions• 3 Interac e-Transfers®• Save \$1 per month on the package fee when you choose Online statements/documents.	SuperMember Basic Chequing Account <ul style="list-style-type: none">• \$8.95 per month
HMECU Digital Chequing Account <ul style="list-style-type: none">• \$11.95 per month• Unlimited electronic transactions• 100 Interac e-Transfers®• Save \$1 per month on the package fee when you choose Online statements/documents.	SuperMember Premium Chequing Account <ul style="list-style-type: none">• 12.95 per month
HMECU Infinite Chequing Account <ul style="list-style-type: none">• 18.95 per month• Unlimited electronic transactions• Unlimited in-branch transactions• 100 Interac e-Transfers®• Save \$1 per month on the package fee when you choose Online statements/documents	SuperMember Platinum Chequing Account <ul style="list-style-type: none">• 19.95 per month
Save \$6.95 on all Chequing Packages if you're a post-secondary student 18-24, or if you're under 18 or over 60	

Personal Savings Accounts

New Account	Old Account
Everyday Savings <ul style="list-style-type: none">• New Name	Daily Interest Savings
ePayday Savings <ul style="list-style-type: none">• Access Online available	Payday Savings

Visit <https://www.hmecu.com/banking/personal> for more information on package and service fee changes.

Member Numbers

After October 25 we will be organizing your member information differently. Each member will now have only one member number that all your accounts are attached to. If you have multiple accounts, your primary member number may change.

This won't change your banking at all. You will still be able to continue using:

- Existing cheques
- Scheduled deposits and payments, including payroll deposits and bill payments
- Any other day-to-day banking activities you previously set up

Going forward, if you're looking for your new member number, such as for ordering new cheques, you'll find it in Online and Mobile banking and on your paper or eStatement.

Statements

For October, you can expect to receive two statements. The first will cover your banking activity from October 1 – October 22. The second will be for any banking activity from October 23 – October 31.

Member Shares

Each member will have their own dedicated account (see Member Numbers above). This will not affect your banking but may affect your Member Shares. When joining HMECU, all members are required to deposit \$25 into a Share Account. This made you a member and an owner with a say in how we do business. After the change each member will need to have \$25 in their Share Account. Where current joint accounts have \$50 or more in their Share Account, the \$50 will be divided so that each member meets the \$25 Share requirement. There is no work required on your end, as HMECU will shift the balance.

For more information on items to be reset, see our before and after checklists included.

Have Questions, or Need Assistance?

Don't hesitate to contact one of our Member Service Representatives (MSR) at 905-575-8888. Our team will be happy to help with any of the following items:

- Assist with general inquiries and changes to your account
- Update your account information and complete transactions

For first time log in and online banking support you can email hello@hmecu.com or 905-575-8888 ext. 501.

Before The System Change

A quick follow-along guide to help you get ready for our new-improved banking experience

Let's Get You Started!

Interac e-Transfers[®]

- Send and accept any pending or planned e-Transfers prior to 4p.m. EST on Oct 22
- Keep a copy of all *Interac e-Transfer*[®] recipient email addresses in safe place
- Store your *Interac e-Transfer*[®] history by saving or printing a copy for your records
For step-by-step instructions visit <https://www.hmecu.com/interac-e-transfer>
- Turn off AutoDeposit feature through our Online and Mobile Banking

Bill Payments

- Ensure that any bills due between Oct 22 - 25 have been paid prior to 4p.m. EST on Oct 22
- Make alternate payment arrangements during the weekend of system change between Oct 22 - 25
Withdraw cash from our ATMs and/or have an available balance on your credit card to use for payment during system change weekend

You're Now Ready!

If you have any questions or concerns regarding this change, please visit your nearest branch or [hmecufollowourjourney.com](https://www.hmecufollowourjourney.com)



After The System Change

A quick guide to help you get set up on your Online and Mobile Banking after the new system is live

Let's Get You Set Up!

Security

- Login to Online Banking and change your temporary password**
You will need to login and change your password through Online Banking before you login to Mobile Banking
- Set up new security questions**

Mobile App

- Delete and re-install the mobile app**

Interac e-Transfers®

- Set up *Interac e-Transfers*® recipient list**
- Set up any alerts and notifications**
- Set up *Interac e-Transfers*® AutoDeposit**

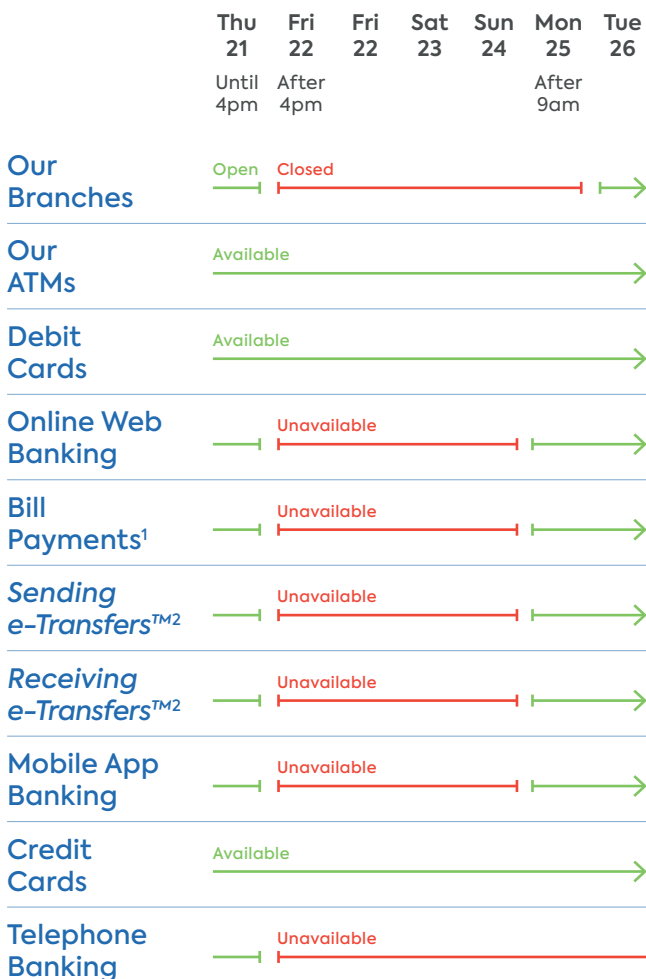
You're Now Ready!

If you have any questions or concerns regarding this change, please visit your nearest branch or hmecufollowourjourney.com

Timeline

The System Change

Here is what to expect during our new banking system installation between October 22 – 25, 2021



More Information

- 1) Payments must be cleared and processed before this time.
- 2) Only affects HMECU e-TransferTM accounts. Payments must be cleared and processed before this time.

For more information visit hmecufollowourjourney.com

