



EKCCU.COM

- ▶ please stay at home and be safe
- ▶ banking from home is safe and easy
- ▶ EKC is here to support you – including from your home

Your digital security is our priority. We keep your information secure.

We can help you get started and support your future needs.

If you have questions or would like assistance please call your branch and we would be happy to assist you.

Cranbrook 250.426.6666 or 1.866.960.6666

Elkford 250.865.4661

Fernie 250.423.9222

Sparwood 250.910.9222

After hours technical assistance

1.877.251.5230 (in North America) or email Technical Support.

Technical Support services include:

- ▶ online banking issues
- ▶ lost/stolen *MEMBER CARD*
- ▶ ATM support

HOW TO:

SAFE AND EASY ONLINE BANKING WITH EKC

EKC’s alternatives to branch service include banking on your computer, mobile device and your home phone. You have the freedom to bank whenever and where ever you choose — 24 hours a day, 7 days a week. You can pay bills, transfer funds or just watch how your savings have grown!

MemberDirect ONLINE BANKING

Phone us to sign up and our friendly, knowledgeable staff will make sure it is well explained!

MemberDirect is EKC’s online banking. It is safe, secure and simple to use.

With *MemberDirect* you can:

- ▶ view your account
 - history
 - balances
 - e-Statement
- ▶ pay bills
 - individually
 - several at a time
 - future date your bills for payment
 - schedule payments and create automatic transfers
- ▶ move funds easily between your own accounts or to another member in Canada or Internationally
- ▶ print account information for direct deposits
- ▶ order and stop cheques
- ▶ set up and manage alerts (i.e. receive an email when a deposit is made)
- ▶ transfer to RRSP Savings and TFSA Savings accounts that have been previously set up



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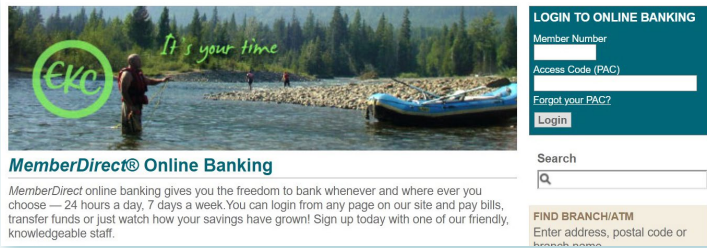
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- ▶ download statements into money management software
- ▶ Plus, security features ensure your information is safe at all times, especially when using public computers

GET STARTED



Computer

- 1 if you don't have a personal access code, please call us and we'll set you up.

What to expect from your branch when requesting your Personal Access Code:

- 1 please phone your branch
- 2 EKC will confirm your identify
 - a. if your branch does not have your up-to-date ID on file, you may have to visit your branch
- 3 The branch will email you a link:
 - a. review the document
 - b. if you agree to the terms you will be easily able to use the electronic signature
 - c. the EKC staff member can stay with you on the line to help you through the digital signature process

- 4 once you have signed the electronic document and it has been received by the EKC branch, the EKC staff member can initiate your access

- 5 EKC staff will set up your account for your first access and verbally issue you a temporary password

- 6 the EKC staff member will ask you to go to WWW.EKCCU.COM

- 7 go to the "LOGIN TO ONLINE BANKING" near the top right corner; you will sign in using your member number and the temporary password

- 8 after you have successfully logged in with your temporary password, you will be prompted to change your password to a unique one of your choosing
 - a. please ensure you commit your password to memory
 - b. do not use a password you have used for other websites



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c. your password must contain a least one capital letter, a lower-case letter, a number and a symbol and must be between 8 and 30 characters long

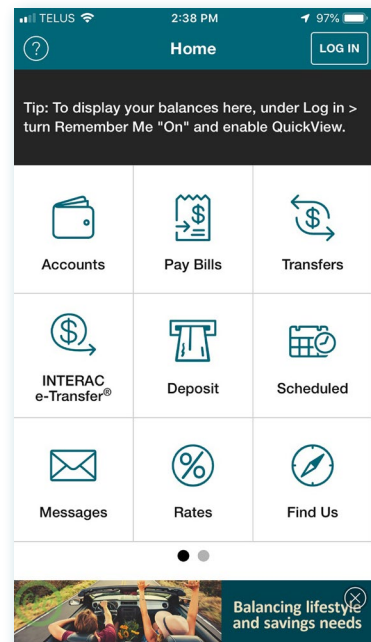
- 9 you will be prompted to read and accept a disclaimer before using the *MemberDirect* online banking service
- 10 EKC staff will ask you to logout and then log back in; this will allow the EKC staff member to ensure that you are comfortable getting logged in on your own, and that your password has been successfully changed
- 11 once you are logged back in to online banking, the EKC staff member will take a few moments to help you navigate through the *MemberDirect* site, and highlight some of the functions you can now perform from the comfort of your home; this will also be the time when you can ask any further questions you may have

MOBILE BANKING

EKC Mobile APP is a free app available for the iPhone, iPad and Android

Easy and secure access to your everyday banking needs.

- ▶ view account activity and recent transactions
- ▶ deposit cheques
- ▶ transfer funds
- ▶ view and edit post-dated payments
- ▶ schedule transfers
- ▶ pay bills now or set up payments for the future
- ▶ find branches and other ding free ATM's



GET STARTED

Mobile banking

- 1 if you don't have a personal access code, please call us and we'll set you up (details as to what to expect above).
- 2 download EKC Mobile to your mobile device to get started; EKC Mobile APP is a free app available for the iPhone, iPad and Android



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- for Android, search Google Play for East Kootenay Community Credit Union
- for Apple iPhone or iPad search App Store for East Kootenay Community Credit Union

More details on Mobile Banking see Mobile Banking—Banking on your Mobile Devices (EKCCU.COM and printed handout)



MEMBERLINK TELEPHONE BANKING

- ▶ telephone home banking system; you can access account balances, transfer funds between accounts, pay bills and search for a specific transaction
- ▶ check balances
- ▶ check account activity
- ▶ transfer funds between accounts
- ▶ pay bills
- ▶ manage bill payees
- ▶ manage scheduled transfers and bill payments
- ▶ change your personal access code
- ▶ search activity for a specific transaction amount or cheque number
- ▶ get help via telephone from an EKC staff member by pressing 0 during branch hours



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MEMBERLINK – Telephone Banking

- 1 if you don't have a personal access code, please call us and we'll set you up

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- 1 please phone your branch
- 2 EKC will confirm your identify
 - a. if your branch does not have your up-to-date ID on file, you may have to visit your branch
- 3 the branch will email you a link, or you will need to come to the branch to sign the agreement
 - a. review the document
 - b. if you agree to the terms you will be easily able to use the electronic signature
 - c. the EKC staff member can stay with you on the line to help you through the digital signature process
- 4 once you have signed the electronic document and it has been received by the EKC branch, the EKC staff member can initiate your access
- 5 EKC staff will set up your account for your first access and verbally issue you a temporary password
- 6 the EKC staff member will ask you to call 1.844.733.6220 on a second phone
- 7 follow the prompts and enter your member number and the temporary password followed by the # sign
- 8 you will be prompted to change your password to a unique one of your choosing:
 - a. please ensure you commit your password to memory
 - b. do not use a password you have used before
 - c. your password must be 5 numbers
- 9 EKC staff will ask you to logout by pressing the * (star) key and then log back in; this will allow the EKC staff member to ensure that you are comfortable getting logged in on your own, and that your password has been successfully changed
- 10 once you are logged back in, the EKC staff member will take a few moments to help you navigate and highlight some of the functions you can now perform from the comfort of your home; this will also be the time when you can ask any further questions you may have

