

EKCCU.COM

- ▶ banking from home is safe and easy
- ▶ EK is here to support you – including from your home

if you do not know your account number or password please phone your branch

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:

SEND AND RECEIVE MONEY

WITHIN CANADA & INTERNATIONALLY

Use **Interac e-Transfer**[®] to send, receive or request money. Send and receive money quickly, conveniently, and safely using your mobile phone or computer with **Interac**[®] e-Transfers. All you'll need to know is the recipient's email or mobile number. No account information is required. You can even transfer on-the-go, by accessing EKC's Online Banking through a smart phone. Anyone with an account at a Canadian financial institution can send and receive an **Interac**[®] e-Transfer anytime, anywhere.



Watch the video to learn more.

<https://www.youtube.com/watch?v=TqngfHYc-Co&feature=youtu.be>





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GET STARTED

How to send money

- 1 log into your online or mobile banking
- 2 add your recipient (will require email address and/or cell phone number)
- 3 fill out the transfer information
- 4 your recipient will be notified by email or text message
- 5 you can cancel or resend an e-Transfer before it is deposited by clicking on “Pending” and choosing “cancel” or “resend”

How to request money

- 1 login to online or mobile banking and click on “Request Interac e-Transfer”
- 2 follow the steps to email the sender a request for money by selecting their name in the “Request From” drop down list
- 3 if your recipient does not appear, you will need to add them to your recipient list
- 4 once the request is fulfilled by the person who you made the request to, the requested money will deposit to your account

How is the recipient notified?

- ▶ an email or text message acts as the notification that a transfer has occurred and provides instructions on depositing the money

EKCCU accounts that are exempt from the fee include PlanPlus, ElectroLink, Golden, iGROW, and iLEARN.

Security

- ▶ money is transferred over a secured network; a security question ensures the money goes to the right person
- ▶ for security, always use a unique security question and answer for each individual recipient, ensure the contact information of your recipient is correct and up-to-date and never put the answer to your security question in the message field when sending your Interac® e-Transfer
- ▶ using the optional Autodeposit allows funds to be directly deposited to the recipients account without them answering a question
- ▶ details on limits at EKCCU.COM

HELPFUL TIP: avoid e-Transfer interception fraud. Never enter the security question in the e-Transfer ‘message’ box



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INTERNATIONAL TRANSFERS

International transfers are great for paying for overseas tuition, sending money to friends and family, paying for a holiday and so much more.

GET STARTED

- 1 register for international transfers after you have logged in to *MemberDirect*, EKC's online banking site
- 2 follow the prompts to add recipients
- 3 book your international transfer

EKC limits for international transfers is \$10 minimum and \$25,000 maximum. If a higher limit is required please contact your branch.

Your transfer will appear in your transaction history in online banking in real-time, plus, you'll receive an email notification when the transfer has left your account and when it arrives at the recipient's account.

Transfers in North American can occur the next-day and will take up to two business days everywhere else.

Your transfer is protected with AES 256-bit encryption, automated identity verification, anti-money laundering procedures, automated online checks, advanced anti-fraud safeguards and insurance coverage – all through a FINTRAC-regulated entity.

The exchange rates is with live pricing, you get the real exchange rate—every time.

If the transfer is less than CAD \$500, a \$2.50 fee applies.