



EKCCU.COM

- ▶ banking from home is safe and easy
- ▶ EKCCU 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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**Anywhere, anytime, around the globe**

Make fast, online international transfers from the comfort of your home

## 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.