

# FROM THE NORTH

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## INTRODUCING . . . MOBILE BANKING!

Mobile Banking is the ability to do your banking on the fly. Whether you're shopping at the mall, hanging out at a friend's place, or eating at your favourite restaurant, with Mobile Banking you have access to balances and transaction history right at your fingertips. Just register your mobile phone, and start Mobile Banking today!

### Will Mobile Banking work on my mobile phone?

Mobile Banking will work on most mobile phones that are less than 5 years old and support text messaging. However, if you are experiencing problems, please check with your carrier (e.g. Telus, Rogers, etc.) for details on fees, accessibility, and delivery time.

### Getting Started

If you have a mobile phone that supports text messaging and an Online Banking account with Northridge, registering is simple:

1. Log in to Online Banking
2. Register your mobile phone under the Profile tab in online banking
3. Receive a text message with a confirmation passcode and confirm it in Online Banking
4. Select your accounts

With Mobile Banking, you can:

- Check your account balances
- View recent transactions on your accounts
- Use simple text messaging commands to access your accounts
- Select the accounts you access

### What does it cost to use Mobile Banking?

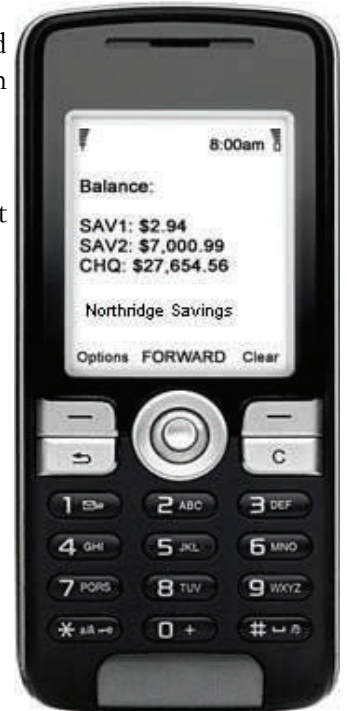
There is no cost to use Mobile Banking. Please check with your mobile carrier for information on any charges for sending and receiving text messages that are applicable to you.

### Security

Your personal information is as secure in Mobile Banking as Online Banking. If you have misplaced your mobile phone (e.g. you left it at work), you can Disable Mobile Banking by visiting the Mobile Banking Preferences page within Northridge Credit Union's Online Banking. Once you locate your mobile phone, simply go online and Enable the feature again.

If you have lost your mobile phone or if it was stolen, please follow your mobile carrier's recommended procedures for this scenario and contact your mobile carrier immediately. You can delete your mobile phone completely from Mobile Banking by visiting the Mobile Banking Preferences page in Online Banking.

Don't have an Online Banking account? Just visit a branch to get started today.



Text any of these commands to MONEY (66639) and receive your account information on your phone.

**ACT** - For the account activity of your primary account

**ACT <nickname>** - For the account activity of a specific account

**BAL** - For the balance of your primary account

**BAL ALL** - For the balances of all your accounts

**BAL <nickname>** - For the balance of a specific account

**DISABLE** - To temporarily disable your phone

**HELP** - For a list of the commands you can use

**INFO** - For contact info about Northridge Credit Union

**STOP** - To permanently delete your phone

## Don't Become a Number - Become a Member

### Save - the - Change Program

Coming Soon . . .

**US Dollar  
Accounts !**



Save the Change is a savings program that will help you save as you spend. Each time you make a purchase with your MemberCard® debit card, we'll round up your purchase to the nearest dollar (\$1.00) and transfer the difference to your Savings Account.

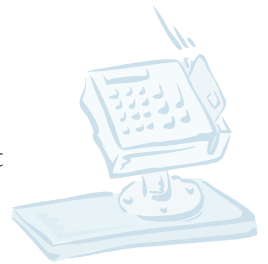
#### Here's How It Works

At the end of each business day, we'll total the round up amounts from all your point-of-sale purchases and make a single transfer to your Savings Account. Save the Change transfers will only be transferred to a designated Savings Account.

#### What do I need to enroll into the Save-the-Change program?

To enroll, you will need:

- \* a chequing account
- \* a savings account
- \* a MemberCard® debit card that is set up to make debit purchases



[www.northridgesavings.com](http://www.northridgesavings.com)

### Save - the - Change Program Continued

#### What if there aren't enough funds in my chequing account to complete a transfer to my Savings Account?

Save-the-Change transfers will not be processed if the transfer will place your account into non-approved overdraft. If you have overdraft protection already on your account, then this will count as a transaction.

#### I make point-of-sale purchases from both of the accounts set up on my Membercard® debit card. Will the round-up transfer apply to both of my accounts?

Yes. Each account set-up for debit purchases will be eligible for the Save-the-Change program. For each account used (such as chequing and savings), there will be one debit transaction combining all round up amounts for that day and one corresponding credit to your Savings Account. If you made debit purchases from both accounts on the same day, you will see two transfers to your Savings Account.

#### Is there a charge to enroll into Round Up & Save?

No. This is a free service offered to help you save.

#### Can I stop the Save-the-Change feature if I need to?

You are able to cancel the Save-the-Change program at anytime by contacting either branch. Any changes to your day to day account will not affect the Save-the-Change program unless you remove debit access from your MemberCard® debit card. If you close your day to day account, then that day's eligible Save-the-Change transactions will be cancelled.