

FROM THE NORTH

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MOBILE BANKING IS HERE!

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

CAMP QUALITY BBQ

Credit Union Day!

Join us for cake and coffee on October 15th



Situated close to Alban, Camp Quality allows young people with cancer to be young again by giving them opportunities to have fun, make new friends and maintain old relationships in a warm, accepting and carefree atmosphere removed from stress. It is also there to provide families of children with cancer a needed rest. While children are in the care of Camp Quality, parents can be assured that their child is in the care of well-trained and supportive volunteer staff. Camp Quality also provides year round support to those same families through ongoing contact.



This year, our BBQ and raffle raised over \$6,000 for Camp Quality.

www.northridgesavings.com

TAX FREE SAVINGS ACCOUNTS

On June 18, 2008, the Government of Canada approved legislation to introduce a ground-breaking Tax-Free Savings Account (TFSA) in 2009. The purpose of the TFSA is to provide a savings vehicle for individuals to earn tax-free investment income.

Features of this new registered product:

- Available to Canadian residents age 18 and older
- Contributions will not be tax deductible
- Contributions may only be made by the owner
- Income earned and capital gains under a TFSA will be tax sheltered
- Withdrawal of contributions and/or income will not be subject to tax
- Unused contribution room may be carried forward and contributed in a future year
- Withdrawals (capital and income) will increase the unused contribution room
- 2009 contribution room was \$5,000
- Unused contribution room will be reported on the annual CRA Notice of Assessment



Northridge Savings has the Tax-Free Savings Account. Visit us for up-to-date information or contact us at 566.8540 (Second) or 566.2931 (LaSalle).