

## POST CONVERSION

### One Member, One View

Your 12-digit account numbers will remain the same. However, with the new banking system, when you wish to view your account activity via Internet or telephone banking or when you're reviewing your statements, you will now be able to see **all** the business you have with Outlook at one time. This is an enhancement to what we've been able to offer in the past. If you have multiple Member/Debit Cards, any one of them will give you access to view your full relationship with Outlook. We call it one member, one view.

### Using your Member/Debit Card

Your existing card will continue to work and does not need to be replaced.

**ATMs** – There will be no change to your PIN or the ATM display. As always, the accounts your card is attached to will display at the ATM. One member, one view is not available at the ATM but, as in the past, each card you have will display the accounts it is linked to.

**Debit Card Point-of-Sale** – After migration, as in the past, each Member/Debit Card will allow you to access only one chequing and one savings account when you are making purchases.

### Pre-authorized Transactions

Automatic payments, deposits, transfers and other pre-authorized transactions will continue to operate and be processed normally.

### Using your cheques

You will also be able to continue using your existing supply of cheques – no need to order new cheques.

### Account Naming

Some members choose to name their accounts (such as 'Vacation' or 'Car') in order to manage their day-to-day finances. Members can continue to name their accounts and these names will display on CU@HOME and will be visible to Outlook Financial representatives. Consistent with our existing system, these names will not be visible at ATMs nor when making debit card purchases. After conversion, these names also will not display on statements, which is a change for some members. Since a large percentage of members manage their accounts through CU@HOME, we hope the impact will be minor.

### Outlook by Phone and CU@HOME

If you have bookmarked CU@HOME, you will get a message redirecting you to the new web address. Or access CU@HOME at [www.outlookfinancial.com](http://www.outlookfinancial.com).

Have your 16-digit Member/Debit Card ready when you want to use CU@HOME or Outlook by Phone for the first time after the conversion. Using your Member/Debit Card to access Outlook by Phone is new and unless you have a card, you will not be able to use Outlook by Phone.

For security reasons, your Personal Access Code (PAC) cannot be converted to the new banking system and the first time you try to log on after conversion, you will find your PAC has been changed. Also for security reasons, we will communicate separately to you about your new Personal Access Code. This will lessen the possibility of an unauthorized person accessing your information. If you have difficulty logging on, an Outlook Financial Representative will be happy to help.

When you first log on, you'll be prompted to change your PAC to numbers known only to you. Your new PAC must be between 5 and 8 characters – and must be all numbers (no letters).

### Statements

We plan to run two statements – the first one will be from July 1 to October 10 to provide all members with their history up to conversion. This history cannot transfer over to the new banking system, so it is important for us to provide this statement to you.

Then we'll run the year-end statements which will reflect account activity from October 11 to December 31.

We will include further information with the statements to explain anything that's new. Please verify that there were no errors resulting from the migration and that the process worked perfectly for you. And of course, if you have any concerns, do not hesitate to contact us.

Please check the website for the latest conversion updates. Thank you again for your support, patience and loyalty as we continually strive to serve you better.

If you have questions or concerns, please feel free to use our special email address and you will receive a reply within one business day.

[myGreat@outlookfinancial.com](mailto:myGreat@outlookfinancial.com)

Or contact an **Outlook Financial Representative (1-877) 958-7333**

Monday to Friday 8am to 8pm  
Saturday 9am to 4pm

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

# SHARED RETURNS

FALL 2008



## Board Names Morin President and CEO

In the last issue of Shared Returns, we bid farewell to former CEO Michel Audette.

The Board of Directors of Assiniboine Credit Union, parent company to Outlook Financial, immediately began a search for a replacement. Soon after, they asked President Al Morin to resume his former position of President and CEO.

After some deliberation, Morin accepted, acknowledging this would mark a change of direction for him. "I had one foot in retirement," he said. "But the deciding factor for me was the passion I feel for this organization. We are at a critical time in our history and I am very excited about the opportunity to lead Assiniboine and Outlook through the next few years."

## Call for Nominations to the Assiniboine Credit Union Board

Outlook Financial is a division of Assiniboine Credit Union. By virtue of choosing to do business with Outlook, you become a member of Assiniboine. As a member you are entitled to vote for the board and, if you meet the criteria, to put your name forward to run for the Board of Directors. The Call for Nominations

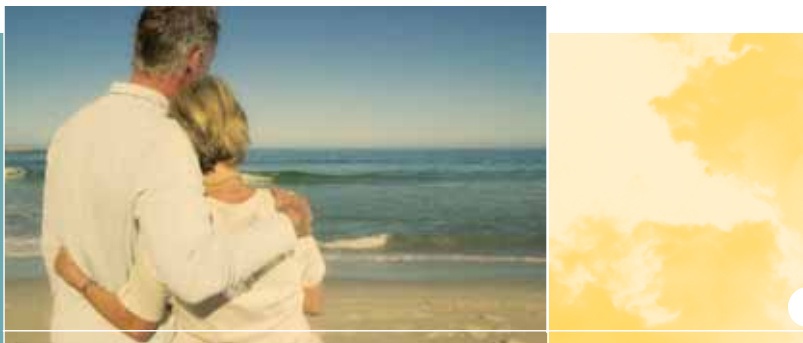
for Assiniboine Credit Union will begin in early November. For up-to-date candidate information, as well as information on how to submit a member resolution – watch the Outlook Financial website or go directly to the Assiniboine website at [www.assiniboine.mb.ca](http://www.assiniboine.mb.ca) starting in October.

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Outlook-by-Phone:  
Monday to Friday  
8 a.m. to 8 p.m.  
Saturday  
9 a.m. to 4 p.m.



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All your Outlook Financial deposits are 100% guaranteed by the Credit Union Deposit Guarantee Corporation and **there is no limit to this coverage.**

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# Be Aware So >> You Can Prepare

Banking system conversion planned for the weekend of October 10

Over the past few years, we've embraced the opportunities and challenges that come with change, always with our members' best interests at heart.

Change is inevitable as the Canadian financial services industry continues to be increasingly competitive. Credit unions across the country are going head-to-head against the big banks. We realize that we can't move forward by standing still, so we have embarked on a path of improvement, first with our recent mergers and now with the upcoming migration to a new and better banking system.

Switching to a new banking system is a massive undertaking and not a decision we made lightly. As our old banking system is approaching obsolescence, we undertook a comprehensive search for technology that would allow us to better manage member information, deepen member relationships and deliver even better member service in the future.

What can members expect? In the long term, we expect great things from our new system. In the short term, it will mean some disruption to member service on the conversion weekend and a period of time for staff and members to adapt to the new capabilities.

There are great advantages to being Manitoba's largest credit union. But as the first large credit union in Manitoba to migrate to the new banking system, it may be somewhat more challenging for our technology partners. At this time, we are optimistic the conversion will go according to plan, but we are preparing for the inevitable bumps along the way. We promise to keep members informed, offer support and keep your needs at the forefront throughout the process. Please take a moment to read the following information on what we know so far about the switch to the new banking system and how you can prepare to minimize the impact to you.

Al Morin  
President and CEO

## PRE CONVERSION

### Save Your History

Please be aware that your account history will not travel to the new banking system. If you use CU@HOME, you can print out your account history between your last statement (June) and the date we shut down for conversion, October 10. If you don't use CU@HOME, you can wait until we run statements for all Outlook members between the dates July 1 and October 10. You will receive this partial statement in the mail following the conversion weekend. This is very important because this is your account history between the old banking system and the new. Since Outlook statements are only produced twice a year, your next statement will run from the first day we convert to the new system (October 11) to December 31. You will receive this statement in January. Be sure to verify that your personal information has converted correctly, by CU@HOME and on your statement when it arrives.

### Get a Member/Debit Card if you don't have one

CU@HOME users are already familiar with using their Outlook Member/Debit Card to access their account information. But now, the Member/Debit Card will also be required for any members who use Outlook by Phone. We have identified members who use telephone banking but do not have a Member/Debit Card. Letters are being prepared for those members, but if conversion weekend comes around and you have not heard from us about getting a Member/Debit Card, please give us a call to make arrangements. You will not be able to access Outlook by Phone without a Member/Debit Card after conversion.

### Prepare to pay your bills online or by phone

Members who pay their bills online or by phone will be required to re-register their vendors into the new banking system after conversion. The easiest way to prepare is to print out your bill payment page in CU@HOME as it captures all your vendor account numbers. Members using Outlook by Phone, be sure you have a record of all your vendor account numbers so you will be ready to re-register after conversion weekend, or simply wait until your bills come in and set them up at that time.

### Access CU@HOME via the Outlook website

Some members have bookmarked CU@HOME and go directly to the generic site at <https://cuathome.net/>. This works fine to get you to your account information. However, important conversion messages on CU@HOME are only available if you access CU@HOME through the Outlook website. So in preparation for conversion, please enter via [www.outlookfinancial.com](http://www.outlookfinancial.com) and click on CU@HOME on the left side.



## CONVERSION WEEKEND

October 10 – 13, 2008

Migrating to a new banking system is an exciting and important milestone, but it's a major undertaking that requires you to plan ahead for conversion weekend and prepare so you can minimize the impact to you.

**Friday, October 10 at 5pm** – The conversion process begins. Outlook Financial Representatives will be available from 8am to 8pm but will not have access to member information after 6pm.

**Saturday, October 11** – Outlook Financial Representatives will be available from 9am to 4pm but will not have access to member information.

**Monday, October 13** – Closed for Thanksgiving Day.

**Tuesday, October 14** – Open for full service. Outlook Financial Representatives will be available from 8am to 8pm.

## IMPORTANT:

IF YOU PLAN TO USE YOUR OUTLOOK ACCOUNT ON CONVERSION WEEKEND – OCTOBER 10 - 13, 2008 – PLAN AHEAD TO MINIMIZE THE IMPACT

Between Friday at 5pm and opening on Tuesday, ATM transactions will be limited, as will debit card point-of-sale transactions. As well, you will not have access to your accounts through CU@HOME or Outlook by Phone.

Minimize the impact by planning ahead.

- Take out the cash you need for the weekend on or before Friday at 5pm.
- Transfer funds and pay your bills on Friday or Tuesday.
- Carry cheques and have your credit card available as backup for purchases over the weekend.