

Message from the CEO:

In these times of rapidly changing technology, Spruce Credit Union is also doing what we need to do to remain up-to-date with our banking systems. In mid-November we are scheduled to do a banking system upgrade. The banking system is the software that we use to provide products and services to you, our Spruce Credit Union members. This is the software that the staff use to serve you, manage your transactions, take your loan applications and process the financial reports for the Credit Union.

All software is required to be upgraded from time to time in order for us to provide the tools we need to remain relevant and competitive with products and services offered to you. The new software provides the platform for future technology advances, allows processing efficiencies, and new software provides added security to protect you. Basically this upgrade provides added tools for your staff to serve you better, now and in the future!

The staff at Spruce Credit Union have been extremely busy this year working to ensure the change to the new banking system has the maximum positive impact for you as possible. However, there may be some inconvenience during the transition week of November 14, 2016.

Our branches will be closed on Tuesday, November 15th and Wednesday, November 16th and therefore, we will not be able to process in branch transactions, take loan applications or issue new MemberCards (debit cards). We will be available by telephone from 7:00am until 7:00pm to answer your questions. You will have the use of your MemberCard,

however we recommend that you do your in-branch banking before the upgrade dates, and have an alternate form of payment with you - cash, credit cards or cheques - to ensure you're covered in the event of an unanticipated interruption. You will be able to make deposits and withdrawals at ATMs and pay for purchases with your debit card.



Kelly Zammit, CEO
Spruce Credit Union

We have spent many hours learning how to use our new banking system but we expect that our staff may require your patience through potential line-ups and telephone wait times as we become familiar with our new system. We sincerely appreciate your support through this time of change.

As always, your feedback during the upgrade process is welcome and we would like to hear your thoughts and concerns.

Thank you for remaining a supportive and committed member of your Credit Union. We look forward to utilizing these new tools to serve you better!

Sincerely,
Kelly Zammit, CEO

Telephone Banking

We are constantly listening to our Members to ensure that our time and resources are being invested in the services that matter most to you. Regrettably, one of the services that is being used less and less, is Telephone Banking. As a result, and after much deliberation, we've discontinued our Telephone Banking as of September 15, 2016.

If you use telephone banking, please get in touch with one of our Member Service Representatives and they will be happy to help you learn about other great banking alternatives.

Credit Union Day

Mark your calendars for International Credit Union Day – Thursday October 20, 2016 International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

Come join us to meet your Board of Directors, enjoy coffee and cookies and receive a complementary 2017 calendar.

Thanksgiving Hours: Both branches will be closed Saturday, October 8th and Monday, October 10th. Happy Thanksgiving everyone!

Banking System Upgrade!

We're pleased to tell you that we will soon be upgrading to an all-new banking system to support our future growth and allow us to introduce exciting and innovative products and services for our Members.

We wanted to notify you to some service interruptions that will happen during the brief transition to the new banking system. **We will be closed on Tuesday, November 15th and Wednesday, November 16th. We apologize for this inconvenience – we will however, have staff answering our phone from 7:00am to 7:00 pm**

to assist with any questions or concerns you may have during these two days. Please see complete details on the chart below.

Of course, you won't be without banking options during this brief period. You will have the use of your Member Card, however we recommend having an alternate form of payment with you - cash, credit cards or cheques - to ensure you're covered in the event of an unanticipated interruption.

Please watch for updates as the upgrade week approaches.

KEY DATES	DETAILS
Thursday, November 10th - Tuesday, November 15th	Hart Branch ATM will be upgraded first, contact branch for inquiries
Monday, November 14th- Wednesday, Nov 16th	Online and mobile banking temporary shutdown begins Monday at 5:00pm - service will resume Wednesday at 7:00pm
Monday, November 14th - Tuesday, November 15th	Monday 5:00pm - Tuesday 7:00pm, ATM's at Victoria St Branch will be upgraded, MemberCard usage is available
Tuesday, November 15th & Wednesday, Nov 16th	Night Deposits are accepted and will be processed by Thursday, November 17th
Wednesday, November 16th	Potential for Personal Access Codes (PAC) to be lost or require change Alpha (words or letters) codes will no longer be accepted in MemberDirect (online/internet banking) login
Thursday, November 17th	Both Branches re-opened with brand new software ready to go!
Thursday, December 1st	Potential to receive 2 statements for November November 1-15 will include your usage charges, and again November 16-30 to include usage charges & any applicable package fees



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