



Kootenay Savings Credit Union
220 - 1101 Dewdney Avenue
Trail, BC V1R 4T1

March 18, 2024

Hello from Kootenay Savings.

As your credit union's CEO, I need to let you know about some significant changes we'll be making to enhance your online banking experience. Starting May 27, we'll introduce a new login method to streamline accessing personal and business accounts and bolster security measures.

Here's what's new:

- 1. Individual passwords.** You'll no longer share a member number and password with those you share an account with. Every member will log in to online banking using their own individual member number and password. This ensures everyone on the account receives their alert messages and 2-step verification codes directly to their own device or email.
- 2. Convenient access.** If you have more than one personal account, you'll be able to access all your personal accounts online without the need to log in multiple times.
- 3. Upgraded protection.** We're enhancing our security measures to pinpoint potential issues even better and notify you of any suspicious or unusual activity on your account.

What do you need to do before May 27?

Step 1. Please call us at 1.800.665.5728 or visit a branch to confirm your contact details.

Step 2. Let anyone you share an account with know about these changes and ask them to contact us as well.

Step 3. Log in to online banking using your individual member number and password to verify or set-up your account alerts and 2-step verification details.

Remember to always keep your password secure. It's yours, and yours alone.

I know it can be frustrating to track down the person you share an account with to get a 2-step verification code. These changes will eliminate that inconvenience. Plus, they'll pave the way for us to bring new technology to you and increase the security of your account information.

Thanks for your continued loyalty, trust, and patience. Every day, we're committed to improving, because our members, employees, and communities deserve the best.

Kind regards,

Mark McLoughlin
CEO, Kootenay Savings Credit Union