



The Only Surcharge Free ATM Network in Canada

# Member Newsletter

AUGUST 2013

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## MEET OUR NEWEST TEAM MEMBER



Please join us in welcoming our newest team member, **Nicole Cappon**. Nicole has a wealth of experience in financial services through her six years employment within the BC Credit Union system. She also has experience in ATM networking which is valuable in her role as our new Network Administrative Assistant. "I'm very

excited to be part of the FICANEX team and look forward to speaking with many of you in the future" says Nicole.

On a personal note Nicole loves to snowboard in the winters and attempts to play golf in the summers.

## Feedback

We welcome your feedback on what information would be most valuable to you in the newsletter and other communications. Please send an email with suggestions to [lmatheson@TheExchangeNetwork.ca](mailto:lmatheson@TheExchangeNetwork.ca) and let us know.

## Member Spotlight

Mt. Lehman Credit Union

See [page 2](#) for details

## Contest Winners!

See [page 3](#) for all the info

## New App Functionality

check it out on [page 5](#)

## MEMBER SPOTLIGHT – MT. LEHMAN CREDIT UNION



Eight years ago **Mt. Lehman Credit Union** developed an in-house software product, **MemberNote**, that sends a text message and/or an email whenever the account holder uses their debit card. The newest version (**MemberNote3**) sends similar messages when almost anything happens on the member account. This is the most robust alert system available anywhere and they occur in real time. **MemberNote3** uses a 'push' technology which sends the message immediately. "We believe this is a huge factor when using alerts and is one of the main reasons we are a leader in this field. And before we forget, the service is free. There is no charge from us." says **Gene Blishen**, General Manager.

Just a few of the "alert" types include:

- Your telephone banking or internet banking Personal Access Code (PAC) is changed
- When a balance inquiry is made at an ATM
- Electronic credits/payroll is deposited
- ATM withdrawals, deposits, transfers or balance inquiries and any other type of deposit is made to your account
- A cheque or pre-authorized debit has been transacted on your account
- Bill payments, transfers, point of sale or any other type of debit has been transacted on your account
- Notification or important incidents such as the interruption/restoration of MemberCard services and other special events like our BBQ's and the AGM
- Reminds you near the date that your safety deposit box fee is due

And there are many more alerts the Member can choose to receive but here at **THE EXCHANGE**<sup>®</sup> Network by far our favourite is an alert when a surcharge is paid by the cardholder with the message "You could have saved the surcharge. Get **THE EXCHANGE**<sup>®</sup> ATM Locator App to find surcharge-free ATMs or visit the website at:

<http://theexchangenetwork.ca/default.aspx?PageID=1006&LangID=en>

Way to go Mt. Lehman Credit Union - where being small is really beautiful!

## NEW MEMBER TO THE EXCHANGE<sup>®</sup> NETWORK

On June 18th we welcomed our newest Member to the network, Korea Exchange Bank of Canada. Korea Exchange Bank of Canada has 10 ATMs located in Burnaby, Coquitlam and Vancouver, BC; Calgary, AB; Mississauga, Thornhill and Toronto, ON. Welcome aboard!

## THE EXCHANGE® NETWORK'S 6 MONTH TRANSACTION HIGHLIGHTS

June 2013 marks our network's 6 month milestone with impressive results year to date. Canadian Exchange cardholders performed over 5.1 million transactions in Canada during the first 6 months of the year. This represented a 4% increase over the same time period last year and is on target to surpass the 10 million transaction mark for the year. So what does this mean to cardholders and our Financial Institutions?

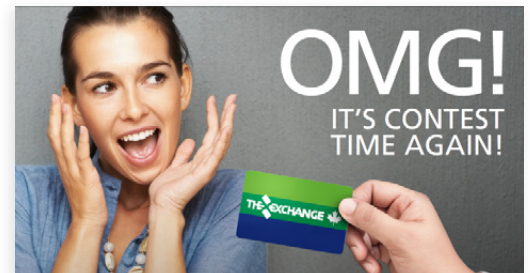
- In the first 6 months you saved Canadian cardholders in excess of \$8 million in needless surcharge fees and that goes a long way in cardholder on-boarding and retention activities.
- You saved over \$1.5 million in combined issuer interchange expenses by paying Exchange interchange fees rather than Interac interchange fees. And that directly affects your bottom line and is something to celebrate!

South of the border was no surprise with ACCEL® POS transactions of just over 1 million during the first 6 months representing an astounding 26% increase over the same period last year. Canadians love the ACCEL® Network just as much as they love to shop; and we know you love it too with revenue of approximately \$.30 on each transaction performed. Revenue for providing a service we think is "a good thing"!

## AND THE RESULTS ARE.....

June 2013 marked another successful year with **THE EXCHANGE®** Network's Annual Employee Contest. We once again received a record breaking number of entries with almost 4,200 employees entering the contest over the three week period.

Our annual contest is aimed to increase knowledge and excitement of our unique network and is great for new employees of your organization or as a refresher for seasoned ones. We hope that the questions were relevant to you as you strive to provide superior service to your cardholders.



Thanks to everyone who entered and made this contest, once again, a great success. Congratulations goes out to the lucky winners as follows:

### Week 1 - \$200 cash prize

|                  |                            |                 |
|------------------|----------------------------|-----------------|
| Dayna Erin Ford  | First Ontario Credit Union | Ancaster, ON    |
| Doug McGillivray | Grand Forks Credit Union   | Grand Forks, BC |
| Karey Adams      | Libro Financial Group      | Stratroy, ON    |

### Week 2 - \$300 cash prize

|              |                            |                |
|--------------|----------------------------|----------------|
| Jenny Lin    | G & F Financial Group      | Burnaby, BC    |
| June Cossar  | Hald-Nor Credit Union      | Caledonia, ON  |
| Sara Kennedy | Newfoundland & Labrador CU | St. John's, NL |

## AND THE RESULTS ARE.....(CONTINUED)

### Week 3 - \$500 cash prize

Alexa Chambers

Barb Vincent

Susan Eileen Cooper

Peterborough Community CU

Member Savings Credit Union

First Credit Union

Peterborough, ON

Toronto, ON

Powell River, BC

## THE WINNERS!

**Picture 1:** Barb Vincent from Member Savings Credit Union a week 3 winner accepting her \$500 prize.

**Picture 2:** Beth Bruesh, CEO of Peterborough Community Credit Union, presents week 3 winner, Alexa Chambers with her \$500 prize.



And for the first time we created a contest specific to our Financial Institutions. We all know the importance of promoting our ATM Locator App for smart phones and tablets to ensure cardholders don't pay needless surcharges, so we decided to raffle off 10 Branded Smart Phone Apps to help in your efforts.

The Branded App is a great way to promote your Financial Institution's brand while giving your cardholders the perfect tool to use no matter where they may be in Canada.

The winners will choose to Brand either the iPhone, Android, Windows or Blackberry device with a prize value of \$2,500. And with the Branded app comes a monthly download report so you can see the number of downloads specific to your Financial Institution.

Thanks to everyone that entered the contest which ended July 31st and the **10 lucky winners are...**

1. Beau Bear Credit Union
2. Coastal Community Credit Union
3. Community First Credit Union
4. East Kootenay Community Credit Union
5. Estonia Credit Union
6. Fort Erie Community Credit Union
7. Mainstreet Credit Union
8. Ontario Civil Service Credit Union
9. Osoyoos Credit Union
10. Sydney Credit Union

## VISIT WITH US - UPCOMING TRADESHOWS

Members of the FICANEX Services team will be attending the following upcoming conferences and trade shows. These events give us a great opportunity to meet with our valued Exchange Participants that also attend. We hope to see you there to discuss current activities and answer any questions you may have.

### September 15th - 17th, 2013:

CUMA (Ontario) Conference  
Montreal, Quebec

### October 25th, 2013

League Data Regional Meeting  
St. John's, Newfoundland

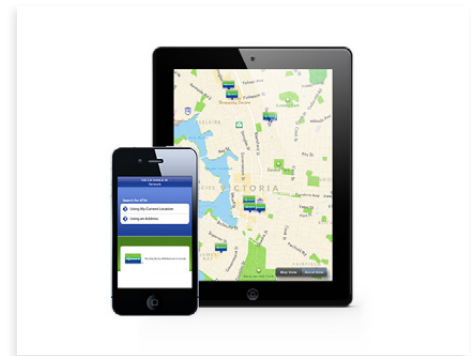
### November 13th – 15th, 2013:

Central 1 Fall Conference  
Toronto, Ontario

## THE BEST JUST KEEPS GETTING BETTER!

A few years back Ficanex Services rolled out **THE EXCHANGE**® Network ATM Locator App for smart phones as we knew this was a critical tool in ensuring cardholders could always find the closest surcharge free ATM at their finger tips. With tremendous adoption we have expanded the apps to now include tablets, not to mention our custom point of interest file for GPS devices!

We haven't stopped there. NEW to all the apps is **SHARE** functionally. Your cardholders' love these apps so it just made sense to give them the option, right from their home screen, to **SHARE** the APP with their family and friends via email, Facebook or twitter. Just add a little functionality and watch our app grow and multiply! Make sure to check it out and **SHARE**!



## HERE WE GROW AGAIN!

**THE EXCHANGE**® Network of ATMs has now surpassed 2,500 ATMs coast to coast. We can now proudly say our network of ATMs is larger than both ScotiaBank and Bank of Montreal! This represents an increase of over 100 ATMs in just one year. We look forward to continued increases as we bring on new Participants and add new ATMs to the network with our ATM Partner Program. If your Financial Institution is interested in promoting your brand in your local community with an off-site, cash only ATM but don't want the cost and effort associated with it, contact us for details on how our ATM Partner Program might be the right fit for you!