



The Only Surcharge Free ATM Network in Canada

# Member Newsletter

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## MEMBER SPOTLIGHT - LEADING EDGE CREDIT UNION



FICANEX Services, and our Central Switch Provider DC Payments, developed the **ATM Partner Program** as a means of deploying additional surcharge-free ATMs in local communities across Canada to bring an affordable solution to deploying off-premise ATMs to locations that would otherwise not have an ATM. The program provides additional recognition to both the Financial Institution's and **THE EXCHANGE®** Network's brand. In just over 2 years since rolling out this program we have deployed 16 ATMs

in British Columbia and Ontario with many others in the queue. Thanks to **Leading Edge Credit Union** headquartered in Grand Bay East, Newfoundland cardholders are getting even better surcharge-free ATM coverage coast to coast!

Last November **Leading Edge Credit Union** deployed a Partner Program ATM in an area where a branch had closed so that members of the community could still be served by the credit union. "**THE EXCHANGE®** Network's ATM Partner Program was the only feasible option for us to retain membership in this community without the high costs associated with owning, maintaining and servicing an ATM. We are thrilled with the results and are now seeking out new opportunities to avail this program in areas where we feel we can bring exposure to our credit Union." said **Cory Munden, CEO of Leading Edge Credit Union.**

### Way to go Leading Edge Credit Union!

If you would like more information on this program please contact Michael Barr at [mbarr@TheExchangeNetwork.ca](mailto:mbarr@TheExchangeNetwork.ca)

## 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- Leading Edge Credit Union, Newfoundland

See [page 1](#) for details

## Ficanex Services 2014 Board of Directors

See [page 2](#) for details

Network performance,  
national advertising  
campaign, incentive  
offers, Facebook contest,  
new ATM Locator  
App functionality;  
and much more!

- in this issue



## 2014 BOARD OF DIRECTORS

Ficanex Services is pleased to announce the results of the 2014 Board of Directors recommendation process. Joining Fred Cook, Rick Kelln, Darrell Jaggars and Steve Richard is returning Director Chris Goodman, new Director Mohamed Ladak from Vancity Savings Credit Union and Rob Paterson from Alterna Savings / Alterna Bank. We welcome our new and returning Board members and look forward to their strategic guidance going forward.

At this time we also say goodbye to our longest serving past President and Director, Jeremy Trigg who was the guiding force behind the creation of FICANEX Services. Without Jeremy's forethought and guidance to secure **THE EXCHANGE**<sup>®</sup> Network brand and IP rights we wouldn't be where we are today, the only surcharge-free, inter-institutional ATM network in Canada with over 2,500 ATMs coast to coast. After 14 years, we will all truly miss Jeremy's input and insightfulness.

## ATM PARTNER PROGRAM – 2014 INCENTIVE OFFER

On February 6th, 2014 FICANEX Services announced an exciting offer that would further build upon the success of the ATM Partner Program by providing an incentive to qualified participants that enroll in the program in 2014.

### High level details of this incentive include:

- FICANEX Services will subsidize the first year's monthly lease payment on the first 30 qualifying Partner Program ATMs that are enrolled in 2014. **Value: \$2,388** on each ATM.
- Limit of 1 qualifying ATM per Financial Institution.
- Incentive applies to either of the two lease payment options under the Program.

FICANEX Services' investment in this 2014 special offer is over **\$71,000**. We know that working together we will continue to build upon the largest inter-institution, surcharge-free ATM network in Canada providing unparalleled, superior service to Canadian Exchange cardholders!

In just two months since we announced this offer we have had many conversations with Participants and now have even more ATMs in the queue. For more details on this 2014 Incentive offer please contact Michael Barr at 905-864-5992 or [mbarr@TheExchangeNetwork.ca](mailto:mbarr@TheExchangeNetwork.ca).

## THE EXCHANGE<sup>®</sup> NETWORK HAS GONE PUBLIC YET AGAIN...PUBLIC TRANSIT THAT IS!

We are once again riding the rails in Toronto's **Go Train** and Vancouver's **SkyTrain** reinforcing the value of our network to city commuters. The **We're On Your Way** theme ties in nicely as commuters travel to work, school, the market or wherever the train takes them. Again, we have QR (Quick Response) technology on the train posters which enables commuters to download our free ATM Locator App for smartphones, tablets or details on how to download to GPS devices. Ads will run for the duration of spring.



## 2014 NATIONAL ADVERTISING CAMPAIGN



**WE'RE ON  
YOUR WAY**

As we continue our journey in enlightening Canadian cardholders to our unique network, in the fall of last year FICANEX Services created a focus group to meet with our marketing firm to perform a current day Exchange Network Marketing SWOT analysis. The group consisted of **Meridian,**

**Alterna, DUCA, OCS and Ukrainian Credit Unions.** It was a productive session with a clear message that although most cardholders know they can transact at an Exchange ATM surcharge-free, many still do not realize that they are part of an expanded network that is larger than some of the big banks and that literally a surcharge-free ATM is on their way whether going to work, school, to the market or wherever life takes them. The group also felt there should be on-boarding and over the counter material for in-branch dialogue purposes and that giveaways were always a great way to pique cardholder interest.

With this feedback in mind our marketing firm created the new tag line **We're On Your Way** which aligns nicely to the size of our network and the fact that a surcharge-free ATM is on your way no matter where you are going. We wish to thank the members of the focus group for providing their valuable input into what we believe will be one of most successful marketing campaigns to date.

The new 2014 National Marketing Campaign was unveiled in two national webinars held January 22nd and February 12th during which we showcased new visuals and radio ads that illustrate the new tag line **We're On Your Way**. An array of visuals has been produced so that the campaign will stay fresh well into next year. We even produced visuals specific to our ATM Locator App for smartphones and GPS devices as we know these are critical to cardholders finding a surcharge-free ATM. The new marketing suite includes posters in print ready or digital format, e-Statement and website advertising, take one stands and flyers, as well as flyers for on-boarding purposes. We even purchased sticky wipe cleaners for smart phones and tablets as giveaways to cardholders for those FIs that participate in the campaign.

If you haven't ordered **take one stands and flyers** and **free cardholder giveaways** as yet, please make sure to do so as quantities are limited. You can order by contacting Nicole Cappon at [ncappon@TheExchangeNetwork.ca](mailto:ncappon@TheExchangeNetwork.ca).

You can also find all the new marketing material in the FI area of our website under the document category **We're On Your Way Campaign**.

## IT'S TIME TO SHARE THE WEALTH! - THE EXCHANGE® NETWORK'S FACEBOOK CONTEST



**THE EXCHANGE®** Network is once again hosting our Annual **Share the Wealth Facebook contest** as a way of further educating Canadians to our unique network. The contest is running from **March 17<sup>th</sup> to April 21<sup>st</sup>**. Entering is as easy as one, two, three! **LIKE** our contest, fill out the form, and **SHARE** the Wealth - it's that simple! **SHARE** with your family and friends and as the total **SHARES** increase, so do the items in the prize pool! The more people who enter & **SHARE** the contest, the more the prize pool will grow! Happy **SHARING** everyone!



## THE EXCHANGE® NETWORK'S ANNUAL EMPLOYEE CONTEST IS JUST AROUND THE CORNER!

Your favorite contest is almost here! Each year **THE EXCHANGE®** Network hosts an annual employee only contest where employees of our Financial Institution Participants answer a weekly question for a chance to win weekly cash prizes over a 3 week period. The contest is designed to help everyone become more knowledgeable about the value and benefits of **THE EXCHANGE®** and **Accel™** networks. After all, the more you know about us, the better off your cardholders will be!

The contest will be held in June so watch your in-box for an announcement to be released soon. As in previous years, the contest answers will all be easily found in the public areas of our website and the entry process will be fast and simple.

## THE EXCHANGE® NETWORK IS ON THE AIR FROM COAST TO COAST!

The 2014 National Marketing Campaign includes three new radio ads, each reinforcing the value of our network to cardholders and the fact that it's never been so easy to find a surcharge-free ATM no matter where you're heading. The sound files are in the FI area of our website and available for all to use whether on your telephone systems or local radio stations.

**Our radio spots started airing February 17<sup>th</sup>. See below for city listing and duration.**

City	Station	Start Date	Duration (weeks)	Details
Prince George, BC	101.3 FM The River & 99.3 The Drive	February 17th	36	Includes Community cruiser plus visual exposure on CKPG TV & CTV
Vancouver, BC	JR 93.7	February 17th	8	New Country
Vancouver, BC	Z95.3	February 17th	8	Contemporary Hit Radio
Terrace, BC	CFNR	February 17th	8	Canada's First Nations Radio
Kelowna, BC	Power 104	February 17th	12	Rock
Kamloops, BC	B100	February 17th	12	Hot adult Contemporary
Whistler, BC	101.5 Whistler FM	February 17th	26	Includes commercial on Weather Report
London, ON	98.2 Free FM	February 17th	12	Classic Rock
Windsor, ON	89X	February 17th	8	Alternative Rock
Toronto, ON	Z103.5	February 17th	10	Contemporary Hit Radio
Hamilton, ON	KX94.7	February 17th	12	New Country
Ottawa, ON	KISS 105.3	February 17th	8	Today's best Music
Halifax, NS	LIVE 105	February 17th	12	Modern Rock
Moncton, NB	K94.5	February 17th	12	Contemporary Hit Radio
Charlottetown, PEI	HOT 105.5	February 17th	12	Top 40
St. John's, NL	OZ FM	February 17th	8	Hot Adult Contemporary

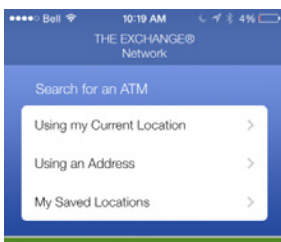
## CELEBRATING OUR SUCCESS – 2013 IN REVIEW

The combined efforts of our Financial Institution Participants resulted in another amazing year for FICANEX Services and **THE EXCHANGE**® Network. As we reflect on 2013 let's take a look at the results which have led to increased awareness of our unique network and value to Canadian cardholders coast to coast and beyond:

- Canadian cardholders performed a record breaking **10,581,266 Exchange ATM transactions** which saved cardholders millions of dollars in needless surcharges! This is the second consecutive year that we surpassed the 10 million transaction mark.
- South of the border we saw tremendous transaction growth with Canadian cardholders performing a record breaking **2,087,332 Accel™ Point of Sale transactions** in 2013 equating to over \$600,000 that was paid to Participating Financial Institutions. On the ATM side, Canadian cardholders performed **451,053** transactions in the United States.
- We saw our surcharge-free ATM count rise to **2,529** coast to coast.
- In just 2 years since entering into the social media space we ended 2013 with over **10,000 Facebook LIKES** which has created great social dialogue around our unique network throughout Canada.
- In 2013 we saw a **43%** increase in downloads of our ATM Locator App for smartphones and tablets, representing almost **34,000** downloads to date, proving this is a critical app to ensure cardholders can always find the closest surcharge-free ATM no matter where life takes them.
- Our ATM Locator App just keeps getting better and in 2013 we added **SHARE** functionality, which, right from the App home page allows the user to **SHARE** the app with friends and family via Facebook, Twitter or email. This was just one more way of getting the value of our network out to others so if you have the app, **SHARE** it!
- In 2013 we saw a **26%** increase in downloads of our ATM file for GPS devices which represents over **16,000** downloads to date proving that Canadian cardholders rely on this enhanced GPS service no matter where the road takes them.
- In 2013 we were heard on radio stations coast to coast and were seen in Toronto's Go Train On The Go magazine and Vancouver's SkyTrain so radio listeners and daily commuters would be educated on the value of our network..

Our network transaction volumes and statistics clearly reinforce the success we have all had in raising awareness of our unique network and the value we bring in saving your cardholders millions of dollars each year in needles surcharges; and that's superior cardholder service!

## THE BEST IS NOW EVEN BETTER!



Do you have a favorite surcharge-free Exchange ATM on your way to work, the market, the cottage or wherever life takes you? Like many Canadian Exchange cardholders we bet you do and that is exactly why we developed the "**My Saved Locations**" accessed directly from our **ATM Locator APP** home page whether you are using your smartphone or tablet. It's easy to use! Simply search for an Exchange ATM, click Save Location and the next time you use your Exchange ATM Locator App your favorite Exchange ATMs will be saved and accessible right from the home page. Now that's superior cardholder service!