



The Only Surcharge Free ATM Network in Canada

Member Newsletter

JULY 2015

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6 MONTHS IN REVIEW

June marks **THE EXCHANGE® Network's** six month milestone as we continue our journey in Canadian cardholder enlightenment of our unique network. As of June 2015 Exchange cardholders performed **4,264,096** Canadian Exchange transactions, saving cardholders' over **\$8.5** million in needless surcharges. Now that is something we can all be proud of!

As a participant of our network, your cardholders have expanded access and convenience within North America. South of the border Canadian cardholders performed **259,453 Accel®** ATM transactions and **752,814 Accel®** Point of Sale (POS) transactions.

Recently, we notified all participants that our surcharge-free ATM fleet was increasing by over **30%** thanks to our network participant, **Manulife Bank**. We also kicked off a national social media campaign and contest, **#SurchargeFREEdom**, to raise awareness nationally that cardholders now have access to the 2nd largest financial institution ATM network in Canada. With these exciting developments under way, we look forward to increased transactions providing your cardholders with even better service and convenience no matter where life takes them in North America.

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 michael.barr@ficanex.ca and let us know.

Member Spotlight Manulife Bank & HSBC

See [page 2](#) for details

#SurchargeFREEdom national campaign and contest update

See [page 3](#) for details

Meet our newest team member, 6 month Network review, ATM Locator App for Apple Watch, new corporate head office and more!

- in this issue



MEMBER SPOTLIGHT

In this issue we put the spotlight on 2 financial institution participants! We first shine the light on **Manulife Bank**. Thanks to **Manulife Bank**, **FICANEX Services** is pleased to announce that with over 3,300 surcharge-free ATMs now part of the network, **THE EXCHANGE® Network is the 2nd largest financial institution branded ATM network in Canada!**



Anytime, anywhere access to cash just got a whole lot better for Exchange cardholders now that they will be able to access surcharge-free cash at an additional **830 ATMs at Mac's, Couche-Tard and Circle K** locations across the country.




Many of these new ATMs are located in areas that are not currently well served by existing ATMs in the network and, as a result, will bring the total number of unique postal code areas served by Exchange network ATMs from **1,820 to 2,607**; a **43%** increase in the number of communities served by the network and further creates **#SurchargeFREEdom** for the **4.5 million** cardholders of the network participants in the local communities that they live and work in.

The ATM rollout will begin in July with deployment targeted for the end of September. As **Manulife Bank** adds ATMs to the network, our ATM database will be updated immediately so cardholders that use our ATM Locator Applications or our website will benefit immediately from these new locations. **Manulife Bank** will also be using the **"landmark"** field within our database to further highlight the Mac's, Couche-Tard and Circle K locations in addition to the address.

This is very exciting news for both **THE EXCHANGE® Network** and for our network financial institution participants. We encourage all participants to communicate to your staff this exciting network expansion so that they can inform cardholders of the expanded value of the network and encourage them to take advantage of the network to save themselves unnecessary ATM surcharges!

Surcharge-free transactions
at over 2,500 ATM locations across Canada.

- Surcharge Free Withdrawals
- Surcharge Free Deposits
- Surcharge Free PIN Changes
- Transfer money between your HSBC accounts



Look for THE EXCHANGE® logo

THE EXCHANGE® User license in Canada by FICANEX Services Limited Partnership on behalf of FICANEX

And now to shine some light on our network participant, **HSBC!** **HSBC** clearly understands the importance of anytime, anywhere, surcharge-free ATM access to their cardholders so they have kicked off an initiative to actively advertise **THE EXCHANGE® Network**. **HSBC** has developed marketing visuals specific to their ATMs, their website and for their customer self-service banking brochure to reinforce the unique network value to their customers.



HSBC will also be featuring **THE EXCHANGE® Network** in every branch by having our network **Take One stands and flyers** displayed and handing out the **free Exchange screen cleaners** they ordered for customer handouts as part of their self-service banking promotions.

And that's not all! **HSBC** has included **THE EXCHANGE® Network** as a standard talking point in their customer onboarding process. Way to go **HSBC!**

#SurchargeFREEdom

THE EXCHANGE® ATM LOCATOR APP IS AVAILABLE FOR THE APPLE WATCH!

FICANEX Services once again took an innovative step forward when we announced that we had completed development of the **Apple Watch** version of our very popular **EXCHANGE® ATM Locator Application**, prior to the **Apple Watch** debut in Canada!

Access and convenience are key factors in providing Canadian Exchange cardholders with anytime, anywhere access to their funds and a surcharge-free network, with thousands of ATMs coast to coast, accomplishes just that. Now finding a surcharge-free ATM has never been easier! Whether searching with your phone, tablet, on-line, GPS device, and now with your Apple Watch, **THE EXCHANGE® ATM Locator App** has your cardholders covered. With the simple touch of our network icon, **Apple Watch** users will easily find the closest surcharge-free ATM location no matter where life takes them!

Valuable for You Too, Not Just Your Cardholders

If you want your Financial Institution's brand on the **Apple Watch**, you can quickly and easily, customize our ATM Locator App!

As is the case with our smartphone and tablet applications, your Financial Institution has the ability to customize our ATM Locator App with your brand and details. Your cardholders simply search the App Store for your Financial Institution name to download the App, reinforcing your Financial Institution brand each time they use their watch, smartphone or tablet. For more information on App customization please contact **Michael Barr** at **905-864-5992** or **Michael.Barr@Ficanex.ca**.

**NATIONAL SOCIAL MEDIA CAMPAIGN & CONTEST – #SURCHARGEFREEDOM**

On July 2nd **THE EXCHANGE® Network** rolled out a **National Social Media Campaign & Facebook contest**, called **#SurchargeFREEdom** with a mandate to let out the *“best kept secret”* by increasing Canadian cardholder awareness of the value of our unique network.

We asked for each network participant's assistance so that we could significantly expand our online reach during this campaign and contest so that we can eliminate the perception that credit unions and banks, other than the BIG 5, have limited ATM options and that with thousands of ATMs on **THE EXCHANGE® Network**, *“A surcharge-free ATM is always nearby”*.

The contest started July 4th and runs through September 4th and it is very easy to participate. Participants simply follow the social media content calendar that was provided. It lays out all the activities within the campaign including Facebook contest details. As documented in the content calendar all posts have been pre-scripted and include visuals so all that you need to do is cut, paste and post! And to make the campaign even more exciting, we produced a **#SurchargeFREEdom** video, as well as video shorts that we will run during campaign!

Please make sure to follow the content calendar to ensure we let out the *“best kept secret”* coast to coast and make this campaign a HUGE success. Together we will make **#SurchargeFREEdom** go viral in the social media community!

If you have any questions please email or call **Michael Barr** at **michael.barr@ficanex.ca** or **905-864-5992**.



MEET OUR NEWEST TEAM MEMBER AND OPERATIONS COORDINATOR

Please join us in welcoming our newest team member, **Megan Brab**. Megan recently graduated from Wilfrid Laurier University and holds an honours bachelor's degree in business administration. In her studies she focused on strategic international development, as well as marketing communications. She is thrilled to be part of the **FICANEX Services** team and is eager to work with our financial institution participants from coast to coast. In her spare time, Megan's passion lies in cooking. More specifically, she enjoys the time she spends with family and friends over a meal she prepared herself!



FICANEX SERVICES - NEW CORPORATE HEAD OFFICE

On July 1st **FICANEX Services** officially opened our new corporate head office doors in Oakville, Ontario. Since the formation of **FICANEX Services** in 2000, we have seen our network evolve from a BC regional based network, to a national network that spans coast to coast.

Today we have 184 Financial Institution Participants that bring over 3,300 surcharge-free ATMs positioned in every province of our country. As **FICANEX** continues to position itself for the future and looks to add more value to its members, it was necessary to move our office to allow current and new employees to effectively collaborate in one central location, as well provide more convenient access to all Financial Institution participants, industry players, and partners.

Although, this move meant an office departure from British Columbia, **FICANEX Services'** commitment to the BC market will not waver. We will be conducting regular business meetings in each region of our country, including BC.

As always, **FICANEX** staff will always be available by telephone or email.

Our new corporate head office address is:

2902 South Sheridan Way, Suite 202
Oakville, ON

Tf: 1-888-581-2867

Fx: 905-829-9996



ANNOUNCING THE EXCHANGE® NETWORK ANNUAL EMPLOYEE CONTEST WINNERS

June was an exciting month for our network as we launched our **12th Annual Employee Contest**. The contest ran from June 8th to June 28th with a record breaking **5,745** entries received over the 3 week period. This represented a **50%** increase in entries over last year's contest. The 9 lucky winners won a combined total of **\$3,000!**

Thanks to everyone from across Canada that entered the contest. We hope that it was a fun way of learning more about the unique value of our surcharge-free ATM network!

Week 1 - \$200 cash prize:

Steven Scott, Tandia (Tandem Financial Credit Union), Hamilton, ON
Cheryl Watson, Kawartha Credit Union, Peterborough, ON
Jeana Moyls, Coastal Community Credit Union, Courtenay, BC

Week 2 - \$300 cash prize:

Terri MacAuley, Leading Edge Credit Union, Grand Bay East, Newfoundland
Angel Clemente, Vancity Credit Union, Vancouver, BC
Tony Brar, The Police Credit Union, Toronto, Ontario

Week 3 - \$500 cash prize:

Krista Fox, Prospera Credit Union, Abbotsford, BC
Sarah Stuckless, Venture Credit Union, Twillingate, NL
Lynne Mallette, Alterna Savings, Ottawa, ON

CONFERENCES & TRADE SHOWS- CONNECT WITH THE FICANEX SERVICES TEAM

April and May were busy months as members of the **FICANEX Services** team attended Atlantic Central's Conference in Halifax, Nova Scotia, the Central1 Conference & Trade Show in Vancouver, BC, and the Canadian Conference for Credit Union Leaders in Banff, Alberta. These venues were a great way to connect with Exchange Network Participants from coast to coast.

As we organize our fall conference lineup, we have confirmed attendance at the following events:

Celero Client Conference 2015- September 30th – October 2nd, 2015, Vancouver, BC
Everlink Connections 2015- Partnerships in Payments: October 19th – 20th, 2015, Niagara Falls, ON
CGI Synergy Summit- November 15th- 17th, 2015, Toronto, ON

We hope to connect with you at one of these events!