



For every member

**Your guide to Beem's banking
system merge and digital
banking transition**

Beem
CREDIT UNION

On this journey together

This guide will help you navigate these changes with ease.

We understand change can be challenging, so our team is here for you every step of the way. This transition marks an exciting new chapter in our commitment to providing you with a banking experience that allows you to bank on your terms.

After the banking system merge, you will transition to Beem's digital banking platform – accessible on mobile phone, desktop, or laptop computer. Rest assured that banking in-branch, at ATMs, and over the phone will not be affected post transition. You'll be able to continue banking with us anywhere and any way you like.

As this is a printed guide, this information is accurate as of May 16. However, information could be subject to change until June 20. Our website **npescu.ca/building-beem** will always have the most up-to-date information.





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BlueShore Financial, GFCU Savings, Gulf & Fraser, Interior Savings and North Peace Savings are trade names of Beem Credit Union.

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Your guide to Beem's banking system merge

From June 20 to 23, our former founding credit union banking systems will merge into a unified Beem banking system. During this period, your ability to bank will be significantly affected. We have prepared a summary of changes you need to be aware of. In some cases, you will need to take action, and in others, you will simply need to be aware.

Before banking system merge weekend (Starting June 16, 2025)

● High impact - Pay close attention

What's changing?	Impact	Action needed	Date of impact	Details
Outgoing e-Transfers disabled	Outgoing e-Transfers are expected to not be processed from 3:00pm, June 16 until 7:00am, June 23.	Maybe If you need to send an e-Transfer during the date of impact, make alternate plans or wait.	June 16–23	Service resumes 7:00am, June 23.
Incoming e-Transfers disabled	Incoming e-Transfers are not expected to be processed from 3:00pm, June 18 until 7:00am, June 23.	Maybe If expecting an incoming e-Transfer during the date of impact, make alternate plans or wait.	June 18–23	Service resumes 7:00am, June 23.
Cancelling e-Transfers disabled	You will be unable to cancel e-Transfers from 3:00pm, June 18 until 7:00am, June 23.	Maybe Cancel any urgent e-Transfers before June 18.	June 18–23	Service resumes 7:00am, June 23.
Pending outgoing e-Transfers cancelled	All pending outgoing e-Transfers will be cancelled the morning of June 19.	Maybe Resend any cancelled e-Transfers after June 23.	June 19	Any pending e-Transfers that were cancelled will be refunded and credited to your account by June 20.
Autodeposit registration deleted	Your autodeposit registration will be deleted on June 19.	Maybe You can re-register for auto-deposit starting June 23.	June 19	Autodeposits can be re-registered once Beem digital banking is live.
Interruptions to business online banking transactions	Business members must ensure there are no unapproved business transactions in online banking. These will not be processed post-merger.	Maybe Approve or delete unapproved business transactions before June 20.	June 20	If any business transactions are outstanding after this date then you can recreate them starting June 23.
AFT (Automated Fund Transfer) file cut-off for business members	Business members who use AFT will need to set up/release files to ensure there are no service interruptions.	Maybe If you use AFT, ensure all pending files are processed before 12:00pm, June 18 to guarantee processing.	June 18	After June 23, you will be able to access AFT through a new website URL. If you are impacted, a member of our team will reach out with more information.
ATM withdrawal and debit card purchase limits changing	ATM withdrawal and debit card purchase limits will change.	Maybe If you rely on large ATM withdrawals and/or debit card purchases, prepare accordingly.	June 2	Credit card purchase limits are unaffected.

Before banking system merge weekend (Starting June 16, 2025)

● Low impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
ATM cash or cheque deposit holds decreasing	Standard ATM hold times for deposits will be decreasing to 24 hours.	No	June 2	If you have standard ATM hold times (5 days), these will decrease on June 2.
Foreign ATM Fees	You will see an ATM Foreign Transaction Fee immediately after processing a transaction at a foreign ATM.	No	June 2	Currently these fees are posted with your monthly transaction fees.
Safe-Deposit-Box fee adjustment	The annual fee for Size 75 boxes increasing from \$70 → \$75.	No	Effective Feb 1, 2025	Applies only to Size 75 boxes.

On banking system merge weekend (June 20–23, 2025)

● High impact - Pay close attention

What's changing?	Impact	Action needed	Date of impact	Details
Digital banking & mobile apps temporarily offline	No digital banking access from 4:00pm, June 20 until 7:00am, June 23.	Maybe Plan around the outage.	June 20–23	Starting June 23, former North Peace Savings digital/mobile banking access will be replaced with Beem digital banking. Your new digital home beemcreditunion.ca will now be available.

● Medium impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
Bill Payments processing paused	You will be unable to process new bill payments from 4:00pm, June 20 until 7:00am, June 23. Scheduled bill payments for June 21 will not be processed until the evening of June 22.	Maybe Pay any urgent bills before June 20. Check recurring/scheduled payments on June 23.	June 20–23	Payments queued for June 21, will process the evening of June 22. Keep your due dates in mind.
Pre-Authorized Transactions delayed	Pre-Authorized Transactions scheduled for June 21 will not be processed until the evening of June 22.	Maybe Ensure you process Pre-Authorized Transaction(s) sooner if needed.	June 21–22	If you need to process a Pre-Authorized Transaction sooner, ensure it is done before June 20.
ATMs and Debit Card service limitations	ATM withdrawal/debit purchases will have service limitations from the evening of June 20 until June 23.	Maybe Plan your cash/large purchases in advance; withdraw extra if needed.	June 20–23	Normal ATM/Debit Card service resumes June 23.

● Low impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
Branch & Member Contact Centre hours	No change to branch or Member Contact Centre hours on June 20 or 21.	No	N/A	Branches open on Saturdays will follow regular business hours.
Member Contact Centre extended hours	Extended hours will be available to help members during banking system merge.	No	N/A	Sunday, June 22: 10:00am–4:00pm Monday, June 23: 7:00am–9:30pm

After banking system merge weekend (After June 23, 2025)

● High impact - Pay close attention

What's changing?	Impact	Action needed	Date of impact	Details
Draws between demand accounts process immediately	Draw transactions will process immediately rather than at the end of day.	No	After June 23	Draws now appear instantly in account history.
e-Transfer recipients & history lost	You will lose your e-Transfer recipients, sender profile and historical e-Transfer details.	Maybe If you use e-Transfer, take note of your details now.	After June 23	Past e-Transfers that you've sent will still be shown in your account history.
Membership integration for multiple credit union members	If you also have a former Interior Savings and/or Gulf & Fraser membership, your memberships will be combined.	No	After June 23	If you are impacted, a member of our team will reach out with further information.
Business member online banking delegates and consolidated memberships removed	Business delegates and consolidated memberships will be removed during the banking system merge.	Maybe If you have business delegates and/or consolidated memberships, they will have to be recreated.	After June 23	Additional information is located within the Beem digital banking transition portion of this guide.
Some former NPSCU member numbers will be changing	Some NPSCU member numbers will gain leading digits post banking system merge.	No	After June 23	If you are impacted, you will receive a communication with your new member number. You will need your new member number to login to Beem digital banking. Your MemberCard will continue to work and your PINs stay the same.
Two-Signature Accounts	Personal members with 2-signature accounts can view them in digital banking but cannot process debit transactions.	Maybe Only if you need to transact from these accounts.	After June 23	You'll see your 2-signature accounts in online/app banking. However, debit transactions (bill payments, e-Transfers, etc.) from these accounts will require in-branch or alternate processing after the banking system merge.

● Medium impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
Alerts removed	You will need to add new alerts in digital banking.	Maybe Re-create alerts after first login.	After June 23	Set your alert preferences after first login.
SMS/Text banking discontinued	SMS/Text banking capabilities will no longer be supported after the banking system merge.	Maybe If you rely on SMS/Text banking, make alternate banking arrangements.	After June 23	If you need help with alternate banking arrangements, call the Member Contact Centre or visit your local branch.
Third-party accounting software programs disabled	Linking online banking within Mint, QuickBooks, Intuit and other third parties will stop working.	Maybe If you rely on third-party accounting software, use imported files from Beem digital banking in your third-party software.	After June 23	While access is lost, you will still be able to download reports in applicable formats for any third-party software.

After banking system merge weekend (After June 23, 2025)

● Medium impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
Minor changes to account names	You may notice slight changes in your account names in your online banking, statements and ATMs.	No	After June 23	If you had a custom nickname for an account, it will remain in place.
New account numbers	Your account numbers will change.	No	After June 23	Cheques and automatic deposits/withdrawals will continue to work, even with your old account number. No action is required.
Registered-plan trustee & contract numbers change	New Beem contract number will appear on tax slips.	No	After June 23	Applies to Registered Retirement Savings Plans (RRSP), Tax Free Savings Accounts (TFSA), Retirement Income Funds (RIF), Life Income Funds (LIF), Locked-in Retirement Accounts (LIRA).

● Low impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
Registered variable-savings interest now monthly	Interest will be paid monthly instead of semi-annually.	No	After June 23	Applies to former Gulf & Fraser registered variable savings accounts.
Transaction history affected in digital banking	You will have limited access to review historical transactions online.	No	After June 23	Available history: Chequing/Demand savings accounts will have 1 year of history available to review. Registered savings/plans will have 2024/2025 history available to review.
Mobile Wallet registration (Apple Pay, Google Pay, Samsung Pay)	Member Cards will need to be re-registered for Mobile Wallets 30 days after June 23.	Maybe If you use Mobile Wallet, you can re-register starting July 23.	After June 23	You can register your existing MemberCard for Apply Pay, Google Pay or Samsung Pay starting July 23.
Phone-banking enrollment available	You can sign up for TeleTouch phone banking.	Maybe Visit your local branch or call the Member Contact Centre to enroll.	After June 23	Kelowna area, call: 250-862-4728 All other locations, call: 1-877-861-4728
Statement changes	You will begin receiving one end of month Beem-branded statement. You will see changes to the format and information within the statement.	No	After June 23	Your June statements arrive in two parts: North Peace Savings-branded (June 1-20) and Beem-branded (June 21-30).
Service Charge display	Account fees will be consolidated into 1 month-end service charge.	No	After June 23	On your monthly statements, any additional transactions above your account limit will be included within your monthly Service Charge fee.
Membership Shares	Membership Shares will be renamed to Member Shares	No	After June 23	You will see these changes within your statements and online banking.

Member Contact Centre hours

Our team is here for you. We're extending our Member Contact Centre hours to help you during your digital banking transition.

Reach us at **1-877-787-0361**

June 23 to June 27: 7:00am–9:30pm
Sundays, June 22, June 29 & July 6: 10:00am–4:00pm
June 30 to July 4: 7:00am–9:30pm
July 7 to July 11: 7:00am–8:30pm
July 14 to July 18: 7:00am–8:30pm
Saturdays follow regular business hours

For up-to-date information

npscu.ca/building-beem

Beem digital banking transition information

Your
new digital
experience
arrives
June 23

On June 23, 2025, you'll transition to Beem's new online banking platform, website, and mobile app.

This section of the guide contains everything you need to know to seamlessly transition to Beem's new digital experience.

Before June 23

Getting ready for the transition

Essential information to have ready

Your Your North Peace Savings MemberCard number & PAC/Password

You'll need these to log in for the first time to Beem digital banking. If you're unsure about your PAC/Password, please contact the Member Contact Centre before June 23.

For members with multiple memberships (business & personal)

Make sure you have log in credentials for each of your memberships (Your North Peace Savings MemberCard number & PAC/Password), as you'll initially need to set up each one individually on the new platform.

For business members with delegates

Document your current delegate information under **Business Services → Delegate Manager**, as you'll need to re-create access for each delegate in the new system.

For members with wealth accounts

Document your current linked wealth account information as you'll need to relink your account(s) in the new system.

Note: Your Aviso Client Number is the first 6 characters of your account number as visible in the system today.

For members with Collabria credit cards

Have your Collabria MasterCard and a recent statement handy to create an account with CardWise, the Collabria solution for viewing your card activity and details. You can do this at any point before or after June 23.

Update your contact information

● High priority

Your current contact information is essential for a smooth transition. Here's how to check and update it:

- Log in to your current NPSCU digital banking
- Navigate to **Profile and Preferences → Change Contact Information**
- Click on each checkbox (address, phone number, and email) to review your information
- If information is incorrect, update it in the applicable fields
- If everything is correct, no action is needed
- If you need assistance, contact our Member Contact Centre

What will transfer automatically

We've worked to make this transition as seamless as possible. The following will transfer automatically to your new digital banking experience:

- Your scheduled bill payments
- Your account details and balances

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June 30 to July 4: 7:00am–9:30pm
July 7 to July 11: 7:00am–8:30pm
July 14 to July 18: 7:00am–8:30pm
Saturdays follow regular business hours



Important exceptions to note

Some items will NOT transfer automatically:

Your e-Transfer profile, autodeposit setup, recent history, and recipients list

Please document your e-Transfer recipients (Name, email and/or mobile phone number). You will need this contact information to recreate each recipient within Beem digital banking. Pending e-Transfer® payments.

Pending e-Transfer payments

Ensure any pending e-Transfer payments are accepted or cancelled by June 18. Please make note of any pending e-Transfer payments, if not accepted by the payee or cancelled by June 18, be prepared to send them again after logging in on the new platform.

Inter-Member transfer

While we anticipate these transferring to the new system, we ask that you please document your postdated Inter-Member transfers so you can ensure they appear on the new platform after you login for the first time.

Business tax payment history

If needed, make note of your business tax payment history for your own records. You will also still be able to access all of your business tax payment history within your CRA business account.

Prepare ahead of time

We anticipate a large volume of calls to our Member Contact Centre close to, on, and after June 23. If you need any help getting ready for the transition, please contact us ahead of time to ensure timely assistance from a member of our team.

On June 23

Your step-by-step guide to transition day

For mobile app users

Step 1 - Install the Beem app

- Go to the Apple App Store (iPhone) or Google Play Store (Android)
- Search for “Beem Mobile Banking”
- Download and install the new Beem mobile app

Step 2 - First-time login process

- Open the Beem Mobile app
- Enter your Your North Peace Savings MemberCard number and PAC/Password
- Create a new username and password
- Verify your mobile phone number
- Verify your email address
- Review and accept the service agreement
- Set your preferences for banking alerts (you can change these later)

Step 3 - Verify your information

- Check that all your accounts appear correctly
- Verify your account balances to ensure all your funds are visible
- If you notice any discrepancies, please contact our Member Contact Centre immediately
- If you had to cancel a pending e-Transfer®, or scheduled Inter-Member transfer, please review and re-add if required

Step 4 - For business members with multiple memberships

- If you have additional memberships (business or personal), repeat Steps 2-3 for each account
- Use the specific Your North Peace Savings MemberCard number & PAC/Password for each membership

Note: After logging into each of your additional memberships, you will be able to consolidate them. Please refer to **npscu.ca/building-beem** on June 23 for information on membership consolidation.

Step 5 (optional) - Interac e-Transfer® setup

- Recreating your Interac e-Transfer® profile
- Navigate to **Move money → Interac e-Transfer® → Profile settings**
- Then, follow on-screen instructions to recreate your e-Transfer profile within Beem digital banking.

Adding your recipients

- With your e-Transfer profile recreated, you can then add all of your recipients.
- You can do this by Navigating to **Move money → Interac e-Transfer → Manage contacts**

Setting up your autodeposit

- If you would like to setup your autodeposit, navigate to **Move money → Interac e-Transfer → Autodeposit settings**

For up-to-date information

npscu.ca/building-beem

On June 23 Continued

Your step-by-step guide to transition day

For desktop (online) banking users

Step 1 - Access the new digital banking platform

- On June 23, visit www.beemcreditunion.ca
- You'll see a banner with instructions directing you to Beem digital banking
- Click on the link for Beem digital banking

Step 2 - First-time login process

- Enter your Your North Peace Savings MemberCard number and PAC/Password
- Create a new username and password
- Verify your mobile phone number
- Verify your email address
- Review and accept the service agreement
- Set your preferences for banking alerts (you can change these later)

Step 3 - Verify your information

- Check that all your accounts appear correctly
- Verify your account balances to ensure all your funds are visible
- If you notice any discrepancies, please contact our Member Contact Centre immediately
- If you had to cancel a pending e-Transfer, or scheduled Inter-Member transfer, please review and re-add if required

Step 4 - For business members with multiple memberships

- If you have additional memberships (business or personal), repeat Steps 2-3 for each account
- Use the specific MemberCard number & PAC/Password for each membership

Note: After logging into each of your additional memberships, you will be able to consolidate them. Please refer to npscu.ca/building-beem on June 23 for information on membership consolidation.

Step 5 (optional) - Interac e-Transfer® setup

- Recreating your Interac e-Transfer® profile
- Navigate to **Move money → Interac e-Transfer® → Profile settings**
- Then, follow on-screen instructions to recreate your e-Transfer profile within Beem digital banking.

Adding your recipients

- With your e-Transfer profile recreated, you can then add all of your recipients.
- You can do this by Navigating to **Move money → Interac e-Transfer → Manage contacts**

Setting up your autodeposit

- If you would like to setup your autodeposit, navigate to **Move money → Interac e-Transfer → Autodeposit settings**

After your first login

Additional steps for linked accounts

For Investment Account holders

If you have Qtrade direct investing, Qtrade guided portfolios, or Aviso investment accounts:

Go to **Accounts → Investment Accounts** in the Beem digital banking menu

- Select which investment account(s) you wish to link
- Follow the on-screen instructions
- Once linked, you can view your investment information in the **Investment Accounts** tab

For Collabria credit card holders

If you have a Collabria credit card linked to your banking and you do not yet have a CardWise account:

Option 1 (mobile)

- Search for "CardWise" in your device's app store
- Download and install the app
- Create a new login
- Follow the instructions to link your credit card

Option 2 (desktop)

- Look for and click the CardWise link on the login screen of the Beem digital banking platform
- Create a new user login
- Follow the instructions to link your credit card

Or

- Navigate to cardwiseonline.ca
- Create a new user login
- Follow the instructions to link your credit card

Note: Your Collabria credit card will continue to function normally. However, viewing your Collabria credit card details and activity will not be supported on the initial launch of Beem digital banking. We are looking to integrate this functionality on later versions of the platform. Until then, please use CardWise for all of your Collabria credit card needs. If you are a business cardholder on a **Consolidated Pay Structure**, continue using MyCardInfo.

Member Contact Centre

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July 14 to July 18: 7:00am–8:30pm
Saturdays follow regular business hours

Fraud awareness & prevention

At Beem, your safety is our top priority and we're committed to safeguarding your accounts. Here are some important tips to stay secure:

- We will never ask for your online banking credentials, including passwords or verification codes
- Double-check URLs for accuracy (e.g. npscu.ca vs. suspicious look-alikes like np5cu.ca)
- Use our official Beem mobile app or bookmark the legitimate beemcreditunion.ca website
- Enable account alerts for important actions like logging in, adding a new e-Transfer® payee, or adding a new bill payee
- Be cautious with links in emails, texts, social media messages, or pop-ups—especially if you don't know or trust the sender
- Use strong, unique passwords:
 - Strong: Minimum 10 characters, at least 1 letter, 1 number, 1 special character, and a mix of uppercase/lowercase letters
 - Unique: Do not reuse passwords from other platforms (e.g., email, streaming services, utility providers)

Remember, you can always reach out to us if you have any questions or concerns. We're here to help make your banking experience secure and worry-free.



Beem Credit Union
300-678 Bernard Avenue
Kelowna BC V1Y 6P3



Need help?



Call us

1-877-787-0361

Mon to Fri: 7:00am–7:00pm
Sat: 8:00am–4:00pm



Email us

memberdirect@beemcreditunion.ca



Visit us

Stop by your local branch

Beem
CREDIT UNION

For up-to-date information

npsc.ca/building-beem