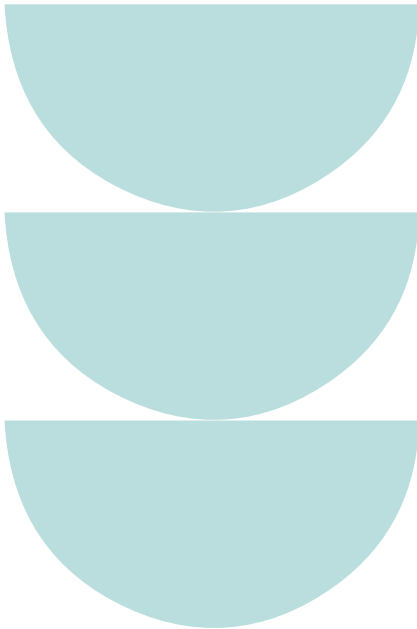


For every member

Your guide to Beem's banking system merge

Take action and be aware of upcoming changes to your banking experience.

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



On this journey together

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.

Rest assured that while our banking experience is evolving, our dedication to exceptional member service remains unwavering. We look forward to welcoming you to the new Beem Credit Union.

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 npscucanada.ca/building-beem will always have the most up-to-date information.

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
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.

● Low impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
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.
Foreign ATM Fees	You will see an ATM Foreign Transaction Fee charge immediately after processing a transaction at a foreign ATM.	No	June 2	Currently these fees are posted with your monthly transaction fees.
ATM cash or cheque deposit holds changing	ATM hold times for deposits will be changing to 24 hours.	No	June 2	This change affects deposit hold times digitally and at ATMs.

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

● 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.

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

● Medium impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
ATMs and Debit Card service limitations	ATM withdrawal and 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 funds if needed.	June 20–23	Normal ATM and Debit Card service resumes June 23.

● Low impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
Branch and Member Contact Centre hours	No change to branch or Member Contact Centre hours on June 20 or June 21.	No	N/A	Branches normally 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.
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.
Some former North Peace Savings member numbers will be changing	Some North Peace Savings 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. Your MemberCard will continue to work and your PINs stay the same.
AFT (Automated Fund Transfer) file cut-off for business members and new website URL	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.

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

For up-to-date information

npscua/building-beem

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 statements and in 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 and 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)

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

● 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 North Peace Savings 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)	MemberCards 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 Apple Pay, Google Pay or Samsung Pay starting July 23. Note that if you re-register for Mobile Wallet, your digital MemberCard will reflect Beem branding.
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 Beem-branded statements. Joint owners will see full transaction details rather than a summary.	No	After June 23	On your monthly statements, any additional transactions above your account limit will be included within your monthly service charge fee.
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 extended hours	Extended hours will be available to help members during transition period.	No	N/A	June 23 to June 27: 7:00am–9:30pm Sundays, 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