

# Banking Conversion: Member FAQ

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# Banking Conversion: Member FAQ

## FAQ

### General FAQ

#### What is a banking system integration?

All credit unions use specialized software to handle day-to-day transactions, and right now, Northern is on separate platforms. Banking conversion will transition Northern to one unified banking platform so we can seamlessly serve our entire membership at all locations, streamline our product and service offerings, and focus more on what matters: our members.

#### Why are we integrating?

In 2025, Northern Credit Union and Copperfin Credit Union amalgamated. By integrating our two banking systems, we're unifying our banking platform to serve our members seamlessly however you chose to do your banking.

#### What will be changing?

There will be different impacts depending on which legacy credit union you belong to. For full details on what will change for you, please visit [www.cufutureforward.ca](http://www.cufutureforward.ca)

#### When is banking conversion happening?

The banking system integration is currently scheduled to take place from May 15 – 18, 2026.

#### What are the benefits to members?

Once the integration weekend is over, members will be able to visit any of our 29 branches across Ontario and experience the same great service they enjoy at their home branch. If members are travelling or have kids at school away from home, staying connected will be seamless. This scheduled technology project will also fully amalgamate our organization, simplifying our banking system infrastructure, streamlining our support channels, and giving our members more access to products and services that help them meet their financial goals.

#### Will my money be safe?

Yes. Our members' money is our utmost concern. We've had a team of trained professionals working on banking integration for the past 18 months, who have tested and verified that all member data, money, and banking history will transfer to our integrated system correctly. For peace of mind, members may want to retain a copy of their last statement.

### Integration Weekend FAQ

#### What do I need to do to prepare?

We're here to guide you through the banking system integration, so make sure to read all communications from us. Regularly check [www.cufutureforward.ca](http://www.cufutureforward.ca) for the most up to date information, refer to our Member Checklist on how to prepare for banking system integration, or visit any of our locations for support.

#### What does integration weekend look like?

Banking services will be limited.

Members will not be able to use online banking or our mobile app throughout the weekend, starting Friday, May 15<sup>th</sup> at 5:00 pm ET / 4:00 pm CT.

Members will only have access to primary chequing and savings accounts, and ATM and Point of Sale (POS) transaction limits may be reduced.

Plan to have alternative methods of payment available during integration weekend such as a credit card or cash. Simply consult our Member Checklist for exactly what you need to do to be prepared over the weekend.

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## Can I use online banking over integration weekend?

No, online banking access, including through the mobile app and on browser, will be unavailable over integration weekend.

## Can I use an ATM over integration weekend?

Yes, members will have access to ATMs over integration weekend, but you may experience some service disruptions. It's important that you have alternative forms of payment, such as cash or a credit card ready prior to integration weekend.

## Will branches be open over integration weekend?

Our branches will be closed between Friday, May 15<sup>th</sup> at 5:00 pm EST/4:00 pm CST until Tuesday, May 19<sup>th</sup>. If you require in-branch services such as cash withdrawals, USD order, bank drafts, official cheques, etc. please ensure that you visit a branch prior to integration weekend.

Our True North Hub will be available to chat with members on Saturday, May 16<sup>th</sup> from 9:00 am – 2:00 pm ET about your financial needs and solutions, and provide general information about our banking integration, but will not have access to members' accounts or personal information to perform regular services.

As always, we are here to help make this transition easy for our members. Please keep in mind that banking services will be limited.

## Will there be any changes to business accounts over integration weekend?

There will be no changes to your business accounts, but if you own a business and need to make deposits or process transactions, please ensure these are completed before integration weekend.

No transactions or night drops will be processed over integration weekend, and you will not have access to online banking.

Members who are depositing into our nightly depository over integration weekend will see these funds deposited directly into their account on Tuesday, May 19<sup>th</sup>.

## What services may be interrupted leading up to and during integration weekend?

1. ATM and Point of Sale (POS) transactions with your MemberCard will experience some service disruptions during integration weekend. Plan to have alternative forms of payment available, like cash or a credit card.
2. Interac e-Transfer<sup>®</sup> services will be unavailable for all former Copperfin members from May 10<sup>th</sup> – 19<sup>th</sup>.
3. Electronic bill payments and pre-authorized deposits and withdrawals, like payroll services, will be delayed during integration weekend. Please plan ahead and make alternate payment arrangements.
4. Online and mobile app banking will not be available during integration weekend.

## Post-Integration FAQ

### Will my account number(s) change?

Yes. After banking integration, former Copperfin members will have a new account number, referred to as a **Member Number**. Your accounts will be consolidated under your primary Member Number, with individual products and sub accounts listed as "accounts." We suggest nicknaming your sub accounts for easy identification.

You will receive your new Member Number about three weeks before banking integration weekend. We recommend that members keep their new Member Number in a safe place. If you do not receive your new Member Number or misplace it prior to integration weekend, you can request it by contacting your local branch or the True North Hub at 1-866-413-7071.

# Banking Conversion: Member FAQ

## What is a Member Number?

A Member Number is what you may have formerly referred to as an “account number.” Each individual member has a unique Member Number that they use for in-branch and Contact Center services, as well as to log into online and mobile app banking. All of a member’s products and sub-accounts are consolidated under this single number.

## Are all previous Copperfin members getting new Member Numbers?

Yes, all previous Copperfin members will get a new unique Member Number.

## How will I know & remember my new Member Number?

Members will receive their new Member Number approximately 3 weeks before our banking system integration. Keep this in a safe place for easy reference later. Additionally, branches will be equipped with cards that include a spot for members to write down your Member Number, and are small enough to slide into your wallet for safe keeping.

## Will I continue to get a monthly statement?

Yes, your statement will continue to be delivered based on your preferred delivery method (online or mailed).

The statement design and layout will change, reflecting a complete and accurate view of all accounts that you own individually and jointly.

## Will my accounts & products change?

Some products will transition to similar Northern products, which may include new names, features, and pricing. Select products will be grandfathered, meaning they transfer to Northern exactly as they are—no changes to names, features, or pricing. These grandfathered accounts won’t be available to new members.

## How do I know what Northern product my current product is transitioning into?

We’ve put helpful tools in place to make this transition as clear and stress-free as possible for our members. Our microsite, [cufutureforward.ca](http://cufutureforward.ca), includes easy-to-read charts that show exactly how current products will transition after banking conversion, along with links to features, benefits, and fees of their new products. By communicating early and often, we’re helping members feel informed and confident about what’s ahead.

## Will I need a new MemberCard?

No, your MemberCard and PIN will not change.

## Will I need to order new cheques?

No, your existing cheques will continue to work post-integration.

## Will there be any changes to my pre-authorized deposits or withdrawals?

No, all of your current pre-authorized transactions will continue as normal post-integration.

## Will my online and/or mobile app banking change?

Yes. After banking integration, all members will use Northern’s online and mobile app banking platforms.

Find Northern Credit Union’s online banking platform at [www.northernku.com](http://www.northernku.com).

Find Northern Credit Union’s mobile app on the Apple App Store and Google Play Store.

Members can watch helpful video walkthroughs of both platforms at [www.northernku.com/ways-to-bank](http://www.northernku.com/ways-to-bank).

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## **Will my online and/or mobile app banking login information change?**

Yes. About three weeks before banking integration, former Copperfin members will receive a new Personal Access Code (PAC). After banking integration, you will use your new Member Number and PAC to log into online and mobile app banking. Once logged in, you can reset your PAC to one of your choice.

For joint accounts, each account holder will receive their own Member Number and PAC and will use these credentials to access their own personal online banking profile.

## **Will my bill vendors still show up on online and mobile app banking?**

Yes, your bill vendors will transfer over to the integrated system. As a precaution, we recommend printing or writing down your current list of online bill vendors and account numbers and keep them in safe place.

## **Will my Interac e-Transfer® information and contacts transfer to the integrated system?**

No, your personal e-Transfer® profile, information, and contact list will not transfer over post-integration. Because of the one-member one-number transition, each member will have your own individual profile and limits, where in the past you may have shared a profile with your spouse, children, or joint account holder.

Upon your first login to online banking post-integration, you will need to re-setup your e-Transfer® profile and Autodeposit®, and re-enter your contacts. We recommend taking a screenshot or writing down your contacts prior to May 10<sup>th</sup> so they can be easily re-added in the new system.

Additionally, upon receiving your first Interac e-Transfer® after integration, you may see the former Copperfin Credit Union logo in the email notification. If so, you must manually select Northern Credit Union from the Interac gateway to complete the deposit.