

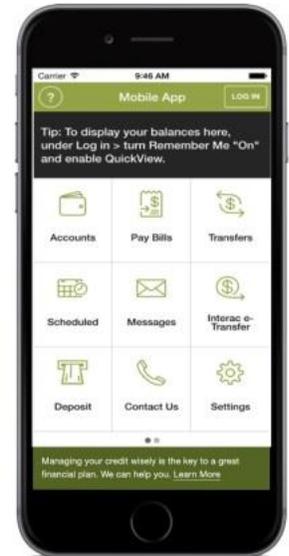
TECHNOLOGY FOR YOUTH

MOBILE APP

Go to your smartphone app store and search "Raymore Credit Union" to download it. It's FREE! Key features include:

*currently not available for Blackberries

- Deposit Anywhere™ – deposit cheques with your phone's camera
- Check your account balances, activity, make transfers and pay bills
- Display your balances using the QuickView feature
- Send or receive INTERAC® e-Transfers



Logging into the app is easy; just use the same credentials you use to sign into MemberDirect® online banking. Once you log out or close the app, your secure session will end.

Login ID# - this is your MemberCard® number

PAC - this is the same as your Password to MemberDirect® online banking
(to sign up for MemberDirect® online banking, call 1.866.612.2300 or visit our branch)

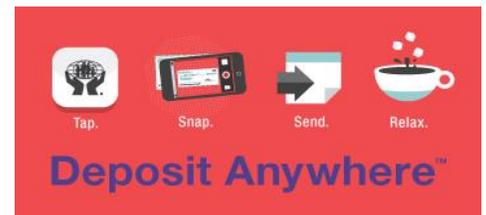


TOUCH ID Login – log in with just your fingerprint. Select 'Touch ID' under Settings for setup.

DEPOSIT ANYWHERE

Deposit Anywhere™ allows you to deposit cheques on the go - from anywhere, at any time! Deposit Anywhere™ is convenient, easy and safe.

Simply use your smartphone to take a picture of both sides of your cheque. Save yourself a trip to the branch or ATM – deposit cheques from wherever, day or night!



INTERAC⁺ e-Transfer

Transferring money can now be done quickly and securely with INTERAC⁺ e-Transfer. All you need is your recipient's email address or mobile phone number to send money in just a few quick and easy steps.

When to use INTERAC⁺ e-Transfer:

- Splitting a bill in a restaurant
- Paying a roommate for your portion of rent or bills
- Sending some birthday cash to a family member
- Paying for everyday purchases such as housekeeping, babysitting or home repairs

First time sending an e-Transfer? Contact us and we will set you up!

Safe, Easy and Secure



LOCK'N'BLOCK®

Now you can lock or block your credit union debit card, anytime, anywhere!

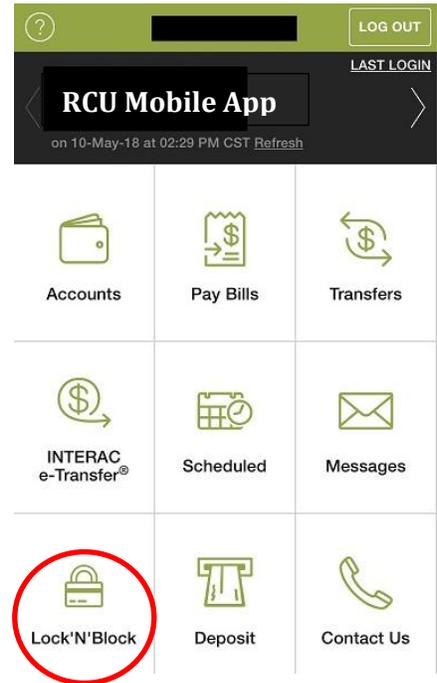
Lock'N'Block® is a new card block service that is quick, easy and convenient. Whether your card has been lost or stolen, you can rely on Lock'N'Block® to protect you from fraud with the simple click of a button. It allows you to lock your Interac Flash debit card through your mobile app, mobile web or MemberDirect® online banking and 'block' any unauthorized or unwanted use.

Features:

- Lock or unlock your Raymore Credit Union debit card
- Block or unblock purchases and refunds
- Block or unblock ATM transactions
- Block or unblock international transactions

Benefits:

- If you lose or misplace your debit card, you can log in and block your own card immediately until you find it or have the opportunity to report it lost or stolen (call 1-888-277-1043)
- Much of the debit card fraud happening today occurs outside of Canada. You can block/unblock all international transactions with this new feature
- You can turn your card on and off as you wish with Lock'N'Block®. For example, you could choose to have your debit card turned off and only turn it on while you pay for something or use an ATM. This is the ultimate in card security!
- Have the peace of mind knowing that you have complete control over your debit card



How Does it Work?

RCU Mobile App	MemberDirect® Online Banking	Mobile Web
<ul style="list-style-type: none"> • Log into RCU Mobile App • Tap the Lock'N'Block® icon • Select the debit card & toggle to either 'lock' or 'unlock' 	<ul style="list-style-type: none"> • Log into MemberDirect® online banking • Under Account Services, click Lock'N'Block® • Select the debit card (edit) & click to either 'lock' or 'unlock' 	<ul style="list-style-type: none"> • Log into mobile web • Under Menu, tap the Lock'N'Block® icon • Select the debit card & toggle to either 'lock' or 'unlock'

Ding Free ATMs

Did you know that any Credit Union ATM is ding free?

Ding Free is our way of reminding you, our credit union members, that you have access to a large network of surcharge-free ATMs across Canada. Look for this logo on your ATM.

Finding one is as easy as 1, 2, 3!

1. Download the ding free locator app
2. Select your credit union
3. Find the nearest ding free ATM!

