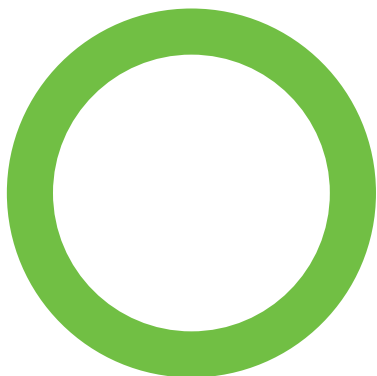


PERSONAL BANKING

Welcome to Servus

Safeway members



Welcome to Servus Credit Union!

This brochure will give you an overview of all the changes you'll experience and the new services that will be available to you when Safeway and Servus become part of the same credit union family.

You'll find information about:

- Changes to your account number(s) and statement(s)
- Your new banking account(s)
- Your new online and telephone banking services
- Your new Servus Credit Union Member Card®
- And more

Please read this brochure carefully and keep it for future reference.

Giving you the information you need when you need it is our top priority. If you have any questions about the joining of Safeway and Servus or the changes to your accounts and services, visit the branch. You can also contact Servus through our website, servus.ca.

Please be assured that Servus takes the protection of your personal and financial information very seriously. We have strict policies and procedures in place to make sure that this information is secure before, during and after the transition of your accounts.

Service interruption

The joining of the two credit unions will involve transferring your account information from the Safeway banking system to the Servus banking system. To make sure the information is transferred correctly and securely, it's necessary to restrict activity on your account during the transition. Servus also has policies and procedures in place to ensure your money is protected during this time. Here is information about the services you'll be able to access and when.

Friday, June 8, 2018, 4:30pm

Service Interruption

- 4:30pm: The Safeway branch will permanently close.

Alternate Service Options

- 4:30pm: You can use your current Safeway Member Card until 6:30pm. You can also use cash, cheques or a credit card.

Friday, June 8, 2018, 6:30pm

Service Interruption

- 6:30pm: Your current Safeway Member Card will no longer work.
- 6:30pm: TelPay will be disabled.

Alternate Service Options

- From 6:30pm, June 8, until 9am, June 9, use cash, cheques or a credit card.
- Remember to pay your bills and complete other important transactions before the service interruption or use the payment options above.

Saturday, June 9, 2018, 9am

- You can start using your new Servus Member Card.
- Online and mobile banking services are available.
- Servus branches and the Member Contact Centre are open regular hours.

Member action checklist

Use this checklist to make sure you're ready for the conversion to Servus on June 9.

- Got cash, paid my bills and completed other important transactions before the service interruption at 6:30pm on Friday, June 8 (page 3)
- Received my new user ID for online and mobile banking (page 6)
- Received my new password for online and mobile banking (page 6)
- Received the PIN for my new Servus Member Card (page 5)
- Received my new Servus Member Card (page 5)
- Received and kept the special account statement dated June 8 (page 9) and mailed June 11, 2018

Transaction histories

After the conversion of your account on June 9, your existing account transaction history won't be available through online and mobile banking. Please keep the special account statement produced on June 8 for this information. If you don't have access to your statements, you can contact the Member Contact Centre at 1.877.378.8728 for the information; however, charges for this service may apply.

Once you're part of Servus's system, you'll begin to accumulate a new transaction history. This history will be reported on your monthly statements starting June 9 (see page 9), and you can access it for up to 18 months in online and mobile banking.

Banking accounts

Servus offers a full range of daily banking, savings and US accounts. They are easy to understand and have some great features:

- They include a generous number of transactions for a reasonable cost, which makes managing your money easier.
- Depending on the account, Servus waives the monthly fee if you maintain a certain balance.

You can learn about Servus's daily banking, savings and US accounts on servus.ca. Look for the detailed charts under Daily Banking.

When you become a Servus member, you'll be given a new account that is the closest match to what you have today. Watch for a letter in May telling you about your new account(s). Servus will change your current account to the new one on June 9.

We're confident that our accounts will meet your needs. If you feel that an account other than the one we've chosen is a better fit for you, please visit any Servus branch or call us at 1.877.378.8728 after June 9. We'll be happy to discuss all our account options and help you choose one that will achieve your goals.

Member Card

If you currently have a Safeway Member Card, you'll be getting a Servus Member Card in May along with a personal identification number (PIN). The Servus Member Card is a Debit Mastercard. It has all the features of a debit card with some added perks. You can use it as a Mastercard outside Canada — in-store or online — anywhere Mastercard is accepted.

For security reasons, your card and PIN will be mailed separately. Your PIN will arrive first. (If you don't receive a new Servus Member Card by June 7, call the Safeway branch.)

If you don't have a Safeway Member Card but would like a Servus Member Card, please visit any Servus branch or call our Member Contact Centre after the conversion.

Your new Servus Member Card will be automatically activated the first time you use it. You're welcome to change the PIN on your card, but you'll need the PIN you get in the mail to do so. You can change the PIN at any Servus branch or ATM.

PLEASE NOTE: Your old Safeway Member Card will no longer work as of 6:30pm on June 8. Your new Servus Member Card will be fully operational at about 9am on June 9. Make sure you have enough cash on hand or a payment alternative, such as a credit card, for any purchases you need to make during the service interruption. (For more information about the outage, see page 3). Please also keep your Safeway Member Card until after your accounts are moved to Servus.

Member Card security

Along with the transaction security you'll get with your new chip Member Card, you'll benefit from the protection of Servus's fraud management system. The system helps to quickly identify suspicious Member Card transactions by spotting unusual spending patterns on your account — things like larger than normal purchase amounts or transactions in another province or country. If your Member Card use looks unusual, you'll get a call from our fraud management service centre. This is an automated system. If you get a call, listen to the message carefully.

- You'll only be asked to verify that you are the cardholder, your month and year of birth and a list of recent transactions that will be provided for you.
- You will NOT be asked to give any financial information. If you ever receive a phone call that asks you to provide passwords, account numbers or other financial information, hang up and report the call immediately. You can report online at servus.ca or by calling 1.877.378.8728.

If you're not home, the system will leave you a message. If the service centre is not able to reach you, your Member Card may be blocked for your protection and you may not be able to use it. If your card is blocked, call the toll free number the service centre has left in the message. Then visit any Servus ATM or branch to change your PIN. It's not necessary to replace your card.

If you'll be travelling and plan to use your Member Card while you're away, please call 1.877.378.8728 and let us know your travel dates. This will ensure that your card is not blocked and you can travel worry-free.

Online and mobile banking

If you bank online with Safeway, you'll be moved onto Servus's digital banking services starting June 9. Servus will assign you a new user ID and temporary password that you can use with these services. Watch your mailbox in May for letters from Servus containing these items. To protect your personal and financial

information, we'll send the letters separately. Your user ID will come first. You'll need to change the password the first time you sign in to online banking. After you've signed in to online banking at least once, you'll be able to download our mobile banking app and use it as well.

Our digital banking services are easy to use and have several helpful features:

e-Statements

- You can access and view your statements online. You can also request to get electronic statements only (call us at 1.877.378.8728) to avoid the fees that come with paper statements.

INTERAC e-Transfer®

- You can send money to anyone with a Canadian bank account and an email address or mobile phone number. *INTERAC e-Transfer* is available in both online and mobile banking.

Remote deposit capture

- You can use photo deposit to submit cheques that are made out to you (or the joint member on your account). All you need is the Servus mobile banking app and a smartphone with a camera.

Extended transaction history

- Once you start building a transaction history on the banking system, this history will be available online for up to 18 months.

RRSP contributions

- You can use online banking to make both regular and spousal deposits to your RRSP.

Address changes

- You can use this feature to quickly and easily inform us of changes to your contact information.

Secure messaging

- This feature allows you to communicate with Servus securely. You can be confident that the messages you receive through the online banking message centre are from Servus Credit Union and that any messages you send are not intercepted along the way.

Cancel Member Card

- Use online or mobile banking to report a lost or stolen Member Card.

Account numbers

As a new Servus member, you'll be getting a new account number. This is necessary to avoid duplicating account numbers that are already assigned to Servus members and to keep your financial information secure.

- You won't need the new number to access your account. Servus will be able to find your account in the new system using your name.
- If you want to know your new number, you can find it by:
 - Logging in to online banking on or after June 9 (see page 6)
 - Calling or visiting any Servus branch on or after June 9
 - Reviewing your first Servus account statement produced on June 21

To make sure there's no disruption in service:

- We'll reroute all cheques and automated fund transfers (AFTs), both payments and direct deposits, to your new account number automatically and at no cost to you.
- Your new Servus Member Card will already be attached to your new account number, so you can use it right away.

ATM and point-of-sale transactions

After the move to Servus, any transaction you make at an ATM or through a debit/credit card machine will happen in real time. Holds will no longer be placed on your accounts when transactions occur.

Depending on your new Servus banking plan(s), transaction fees may differ from those you are used to (see the account charts on servus.ca).

Account statements

Your new account statements from Servus will look different and be delivered on a different date than you're used to, but the information will still be easy to understand. Here are some features that will make managing your money more convenient.

Statement dates leading up to the conversion

- A special, final statement will be produced on June 8. This statement will report transactions from January 1 to June 8 (see above for important information about transaction histories).

First Servus statement after June 8

- June 21, 2018
- This statement will report transactions from June 9 to 21.

Statement frequency

- If you have an active chequing account, you'll get a monthly statement (with the cut-off ending the 21st of the month). Any savings, term deposits, RRSPs and loans you have with Servus will also appear on this statement.
- If you don't have a chequing account or if it is inactive, you'll get a quarterly statement in March, June, September and December showing your savings, loans and other products.
- Your common share balance will appear on the December statement.

Membership summary

- Each statement includes a membership summary — a list of all your deposit, investment and borrowing accounts and the balance for each.
- Your RRSP and RRIF balances will be reported on the same statement rather than separately.
- This is a quick way for you to keep track of your overall financial picture.

Statement delivery options

- You have the option of getting print statements by mail or electronic statements through online banking (see page 7). Online statements are ready almost immediately following the statement cut-off date (the 10th of the month), giving you faster and easier access to your monthly transaction history.

At Servus, US funds and Canadian funds are held in separate memberships. US accounts are also reported on a separate statement from Canadian accounts. US chequing account statements are produced monthly, and US savings account statements are produced quarterly.

Servus mails paper statements directly to members. We also charge a fee for providing paper statements and cheque images, which we'll waive for six months after the amalgamation. Following the six months, the service charge will apply. We encourage you to switch to online banking (see page 7) and get free electronic statements rather than paper statements.

Common share account

As of June 9, all the funds in your common share account at Safeway will be moved to a new Servus common share account as part of your member balance.

Authorized overdraft usage fee

Servus charges a \$2.00 fee for use of authorized overdrafts (AODs) plus any accrued interest. You'll see the fee on your statements.

Banking options

Once you become a Servus member, you'll be able to bank at any Servus branch in Alberta. (Servus locations in Calgary include Bowness, Creekside, Inglewood, McKenzie Towne, Mount Royal, Panorama Hills, Sunridge and Trans Canada Centre. And we have branches in Okotoks and High River.) You can also choose to use online or mobile banking, with features like *INTERAC* e-Transfer and photo deposit, or telephone banking (see page 11).

Safety deposit boxes

Servus offers a variety of sizes of safety deposit boxes to fit your needs and your budget. Fees are charged annually on September 1. Visit any Servus branch after June 9 for more information.

Telephone banking

After the amalgamation, you'll have the option to use Servus's TeleService® telephone banking system. It's quick, easy and completely confidential. With TeleService, you can:

- Review your transaction history
- Receive up-to-the-minute balances
- Transfer funds between accounts
- Pay bills

Visit any Servus branch or call the Member Contact Centre after June 9 to get your initial password and register your account numbers for bill payment.

Wealth services

Working with our partners, Servus can give you access to a wide range of investment products, including mutual funds, GICs, stocks, bonds and more. Our wealth advisors can also provide expert financial planning to help you meet your goals. You can find a wealth advisor in your area through servus.ca.



1.877.378.8728 | servus.ca

Feel good about your money.™

Save | Spend | Borrow | Plan

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(SAFEWAYPERSONAL) (04/18)