Getting started with your new digital banking experience

Power your possible[™]

Starting June 19, 2023, GFCU Savings members can start using Gulf & Fraser online banking and the Gulf & Fraser mobile banking app.

There are a few required steps before you start banking online with Gulf & Fraser. Once you complete these steps, it will be fast and easy to access online banking the next time.

Before you begin, make sure you have your new Member Number*, which was mailed to you in May.

How to access online banking starting June 19

- 1. Using a desktop computer, laptop, or tablet, go to https://www.gfcu.com
- 2. Click the Login button to login to Gulf & Fraser online banking
- 3. Follow the prompts to enter your new Member Number and your GFCU Savings Personal Access Code

Online Banking
Gulf & Fraser credit card
Qtrade Investor
Qtrade Guided Portfolio
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- 4. Follow the prompts to set up mandatory 2-step verification for enhanced security and enter your Verification Code when prompted. Once complete, you will be ready to access online banking!
- 5. For banking on-the-go with your mobile phone, download the Gulf & Fraser app from Google Play or the App Store.

Enjoy your digital banking experience!



'Your new Member Number will be the same as your GFCU Member Number, with the exception of the first digit, which will be changed from a 6 to a 4.





Set up alerts to protect your information

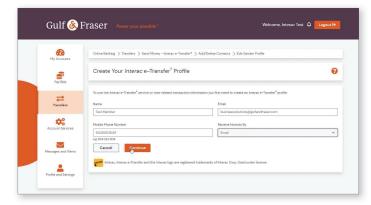
For added security, and to help prevent fraud, you can receive an Alert on your phone or email for activity like: Online Login, New Payee Added, Interac[®] Online payment authorized, Interac e-Transfer[®] contact added, and Withdrawal.

Set up Alerts and start monitoring your accounts. You can do this using desktop online banking, or through the Gulf & Fraser app.

- 1. Login to online banking.
- 2. Click on Messages and Alerts in the shortcuts menu on the left side of the page.
- 3. Click on Get Started Today or Manage Alerts in the shortcuts menu on the left side of page.
- 4. Follow the steps as outlined.

Set up your new Interac e-Transfer profile

- 1. Login to online banking.
- 2. Click on Transfers in the shortcuts menu on the left side of the page.
- 3. Click on Edit Sender Profile
- 4. Add your name, email and or phone number
- 5. Click Continue to complete the set-up.
- 6. Click Add a Contact to start adding your e-Transfer recipients.





Set up Autodeposit

Autodeposit allows you to receive money via Interac e-Transfer faster. You will no longer need to select your financial institution and answer a security question to receive funds.

- 1. Login to online banking.
- Click on Transfers in the shortcuts menu on the left side of the page.
- 3. Click on Autodeposit
- Choose the account you'd like e-Transfers to go into.



- 5. Complete the acknowledgements and click Register.
- 6. Click Done.
- 7. Check for an email sent to you to complete your registration and click on the verification link within 24 hrs.

æ	Online Banking > Transfers > Send Money - Interac e-Transf	ar* > Astodeposit		
My Accounts	Autodeposit		6	
Pay Bills	Autodaposit allows you to receive money six Atterac e-Transfer receive funds.	* faster. You will no longer need to select your financial institution and ar	ever a security quastion to	
Transfere	increase taxes. After registration, you will establish a connection between your email address and the account where your hunds will be deposited.			
	Email	Account		
¢;	businessolutions@guitandfraser.com	Essentiais IOI (Balance; \$1.00)	Ŷ	
ACCOUNT ON VICES	I ecknowledge that the ernal address entered above will be	publicly associated with Interac Test		
Messages and Alerts	Is accounted as the attention to the above email address from financial nettorions that support this feature will be deposited directly into the selecter account without any action on my part.		livectly into the selected	





What's new for GFCU Savings members?

There are many features that will be new for GFCU Savings, including:

- Interac Online payments
- Mobile wallet add your MemberCard to your device's mobile wallet (e.g., Apple Pay) to make payments
- Account Create (set up deposit accounts through digital banking, on your own time)
- Self-serve PAC resets with 2-step verification change your PAC on your own, no need to call us!
- eDocuments view electronic versions of documents like tax slips and applications
- Telephone banking new phone number



Need help?

If you need help accessing online banking starting June 19, 2023, please call us at 250-442-5511 or email us at info@gfcu.com. Our call centre is open to support you from 7am to 7pm Monday to Friday and from 8am to 4pm on Saturdays.

GFCU Savings and Gulf & Fraser are trade names of Gulf and Fraser Fishermen's Credit Union.

250-442-5511 gfcu.com Let's talk.





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Getting started with the Gulf & Fraser app

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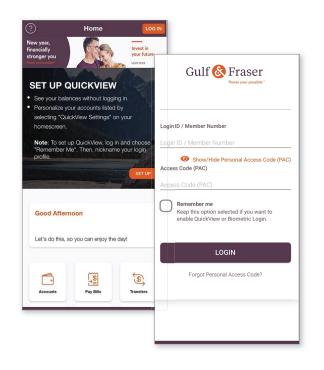
There are a few required steps before you start banking online with Gulf & Fraser. Once you complete these steps, it will be fast and easy to access online banking the next time.

Before you begin, make sure you have your new Member Number, which was mailed to you in May. You will need to delete the GFCU Savings app from your device as that will no longer work as of 4pm on Friday, June 16.

How to set up the Gulf & Fraser app

Starting June 19, you can download the Gulf & Fraser app from Google Play or the App Store. The Gulf & Fraser app is available for both Android and Apple devices.

- 1. Open the Gulf & Fraser app.
- 2. Enter your new Member Number in the Login ID / Member Number field.
- 3. Enter your GFCU Savings Personal Access Code in the Access Code (PAC) field.
- 4. To save your login for future use, tap the Remember me checkbox. Enter a name for the saved login (e.g., John).
- 5. Tap Login.



Power

your possible[⊤]



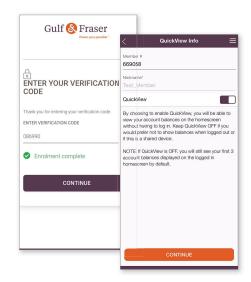


How to set up the Gulf & Fraser app

- 6. Set up 2-step verification.
 - a) If using your mobile phone number (recommended):
 - i) Enter your phone number in the Mobile Phone Number field and tap Send Code.
 - b) If using your email address:
 - i) Enter your email address in the Member Email field and tap Send Code.
- 7. Enter the code that was either sent to your mobile phone or email address in the Enter Verification Code field.
- 8. Tap Continue.
- 9. If the correct verification code was used, you'll see an Enrollment complete text. Tap Continue.
- 10. Use the Remember me feature to enable QuickView which will allow you to see up to three account balances without logging into the app.
 - a) To enable QuickView, tap the button to turn on.b) Tap Continue.

Enjoy banking with the Gulf & Fraser app!

	Gulf & Fraser
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	ER YOUR VERIFICATION
enable 2-Step Verification	plete 2-Step Verification please enter the ion code that was sent to email ssolutions@gulfandfraser.com.
2-Step Verification adds an extra layer of protection to your account. To enable it please enter your phone number or email and we'll send you a verification code. It is more secure to use SMS, using an email address may decrease your online security.	nail is incorrect you can change the email. VERIFICATION CODE
Phone numbers can be entered in 10-digit format (604 555 1234) for Canada/US numbers or international format (+44 7911 123456).	ceive a code? We can send a new verification
	CONTINUE
TEXT MESSAGE (Recommended) MOBILE PHONE NUMBER	
SEND CODE	
EMAIL	
EMAIL	





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Gulf \& Fraser

