

Some Differences You'll Notice...

- **Small Business Digital Banking.** This is new to Crossroads CU members. It offers a unique set of features set apart from other personal digital banking services. Signors can initiate transactions that can be approved by the other signers on the account with a simple click of a button.
- **You'll receive One-Time Passcodes (OTPs)** which are security codes that provide an additional layer of protection for online transactions.
- **Recreate your alerts.** Alerts you had previously created do not transition to our new digital banking; you will need to set them up again for each account in digital banking.
- **You won't be able to connect your Collabria & Credential accounts** – just yet. Partner accounts are not yet accessible through digital banking. Links to My Card Info & Credential Financial are available on the homepage footer of our website.
- **You can reset your own password.**
- **Transfer to another Crossroads CU member** with just their account number.

www.crossroadscu.ca | 1.877.535.1299
contactus@crossroadscu.ca

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- **Lock & Block is going away – for now,** but it will be replaced with a new and improved service at a later date. Any debit cards that you currently have locked, **will unlock after April 26th.** If you need to cancel your debit card, please contact us.
- **Open Accounts.** You will now have the convenience of opening a personal basic chequing or savings account if you're an existing Crossroads CU member.
- **Secure Messaging** allows you to communicate with us from within the digital banking system and is only available after you have signed in.
- **Download a VOID Cheque.** Generate a downloadable PDF version of a void cheque in mobile and online banking with info needed to setup direct deposits and pre-authorized debit transactions.

We are here to help!

To explore more visit our **HELP CENTRE** on the Crossroads CU website at www.crossroadscu.ca.

Our Virtual Advisors are available to answer your calls and emails **M-F 8am to 8pm** and **Saturdays 9am to 4pm**. Call **1.877.535.1299** or email contactus@crossroadscu.ca



DIGITAL BANKING WITH CROSSROADS CREDIT UNION

Welcome to a fresh new digital banking experience that makes banking with Crossroads even better!

PERSONAL USERS

If you were a Crossroads CU online banking user before...

1. **Go to crossroadscu.ca to Sign In** to digital banking or download (for Android) or update (for iOS) **the new Crossroads CU mobile app** through your app store.
2. **Sign In using your old MemberDirect login credentials.**
 - Enter your Member Card® debit card
 - Enter your Personal Access Code
3. **Set up your new username.** Choose something unique to you and something you can easily remember, because once you create it, you cannot change it.
4. **Choose a new secure password.**
5. **Verify your identity.** Enter your mobile phone number or email. If the contact info you enter does not match what we have on file, you will receive a verification code via text or email. Enter that code in the pop-up screen. *(If the info matches what we have on file, you won't have to complete this step.)*
6. **Confirm Sign In details.** If everything looks correct, go ahead and **'Create User Profile'** and you're set! Now whenever you 'Sign In', to digital banking you will use the Username and Password you just created!

NEW USERS

If you have never been a Crossroads CU online banking user, but would like to sign up, contact us at **1.877.535.1299**, we will get you set up and then follow these steps:

1. **Go to crossroadscu.ca to Sign In** to digital banking or download the new Crossroads CU mobile app through your app store.
2. **Sign In using your Member Card® debit card number.**
3. **Verify your identity.** Enter your date of birth and either the mobile phone number or email address we have on file for you. You will receive a verification code via text or email. Enter that code in the pop-up screen and click **'Continue'**.
4. **Set up your new username.** Choose something unique to you and something you can easily remember, because once you create it, you cannot change it.
5. **Choose a new secure password.**
6. **Confirm Sign In details.** If everything looks correct, go ahead and **'Create User Profile'** and you're set! Now whenever you 'Sign In', to digital banking you will use the Username and Password you just created!

FARM/BUSINESS/ORG USERS

If you were a Crossroads CU online banking user before and have a business or belong to an org...

1. **Go to crossroadscu.ca to Sign In** to digital banking or download the new Crossroads CU mobile app through your app store.
2. **Sign in using your Business or Org Member Card® debit card number.**
3. **Verify your identity.** Enter your date of birth and either your personal mobile phone number or personal email address we have on file for you. You will receive a verification code via text or email. Enter that code in the pop-up screen and click **'Continue'**.
4. **Set up your new username.** Choose something unique to you and something you can easily remember, because once you create it, you cannot change it. Also, if you have a personal profile with us, make sure your username is different.
5. **Choose a new secure password.**
6. **Confirm sign in details.** If everything looks correct, go ahead and **'Create User Profile'** and you're set! Now whenever you 'Sign In', to digital banking for your business you will use the Username and Password you just created!

Visit our **HELP CENTRE** at www.crossroadscu.ca to learn how to consolidate your profiles.