

# WHAT IS MEMBERNOTE3?

Five years ago Mount Lehman Credit Union developed an in-house software product that sends a text message +/- an email when your plastic debit card (MemberCard) is used. The newest version (MemberNote3) will send you similar messages when almost **anything** happens to your account.

Here is a list of some of the new types of alerts you can choose to receive:

## Security alerts

- Your telephone banking or Internet banking Personal Access Code (PAC) has been changed.
- Your online banking account is locked after the maximum number of login attempts.
- When a balance inquiry has been made at an ATM.

## Account Activity

- Electronic credit / payroll is deposited.
- ATM deposits, transfers or any other type of deposit is made to your account.
- A cheque or pre-authorized debit has been transacted on your account.
- Bill payments, transfers, ATM withdrawals, point of sale or any other type of debit has been transacted on your account.

## Balances

- Your balance daily, weekly or monthly.
- When your balance drops below a dollar threshold that you specify.
- When your account is overdrawn.

## Payments

- A simple reminder when scheduled transfers, future dated bill payments, or loan / mortgage payments may fail due to lack of funds in your account.
- When a scheduled transfer, future dated bill payment or loan / mortgage payment has failed.
- New bill payment payee is added to your account.

## Loans / Mortgages

- Loan / mortgage payment is coming due.
- Loan / mortgage renewal is coming due.

## Investments

- When a term deposit, RRSP or RRIF is maturing.

## Member Services

- Notification of important incidents such as the interruption / restoration of credit union services.
- Notification of special events like our BBQ's and annual general meeting.
- Important community events.
- A reminder that you are near the date that your safety deposit box fee is due.

As you can see there are a lot of alerts available. The beauty of this system is that you can choose which ones you want. Trying them all is simple with a few clicks. You can then refine which ones are most important for you. You control the alerts through our MemberDirect Internet banking product.

This is the most robust alert system available anywhere. But we have saved the best for last. These alerts are in real time. You receive the message when it happens, not 10 or 15 minutes later. MemberNote3 uses a 'push' technology which sends the message immediately. We believe this is a huge factor when using alerts and is one of the main reasons we are a leader in this field. And before we forget, the service is free. There is no charge from us.

So if you see something you like in this list, such as an immediate notice when your payroll has been deposited or when your account balance has gone below the amount you think is comfortable, then open an account with us and try it out. We believe our products and services should be what you want. That is why we believe being small is really beautiful!

