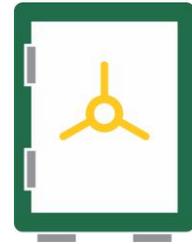




**Williams Lake & District
Credit Union**



Online Banking Password Enhancements

Williams Lake and District Credit Union is committed to the safety and security of our members' online banking profiles. In keeping with our commitment to members, improvements to security measures are made on an ongoing basis. In February, members who use online banking will be asked to create a new, stronger password.

Why are members being asked to create a new password?

The new password requirements are far more robust and exponentially decrease the chances of a fraudster guessing a password.

How will I change my password?

During the login process, you will be prompted to change your password. This will involve inputting your existing personal access code (PAC) and then inputting your new password twice.

What if I encounter issues changing my password?

Your local branch is just a phone call away and our team will be able to assist you in changing your password.

What are the new password requirements?

The new password requirements will be presented when you log in to the online banking platform.

Can I delay changing my password?

The safety and security of your online banking profile is top priority and thus you will not be able to delay changing your password.

Does this apply to both business and personal accounts?

Yes, both business and personal accounts will require an updated password.

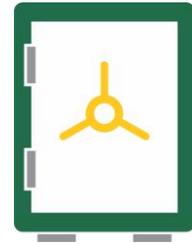
What if I use the consolidated account function for my small business?

If you use the consolidated account function, when you log into your business account, you will receive an error message stating that the consolidated account cannot be viewed at this time. In order to resolve this:

1. Log into the personal (or other business) account you've consolidated to your business account



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Credit Union**



2. Update the password on the consolidated personal (or other business) account
3. Log back into the business account and navigate to the Account Consolidation Manager by clicking on the error message (i.e. 'This consolidated account cannot be viewed at this time')
4. Click 'Update PAC' and input the updated password for the consolidated personal account

What if I use the 'delegates' function for my small business?

If you use the delegates function, you'll need to log in to your business account and reactivate your delegates. To do this:

1. Log into your business account
2. Navigate to the 'Delegate Manager' by clicking on 'Business Services,' then by clicking on 'Add/Modify Delegates'
3. Next, click 'Edit' for each delegate and change the Delegate Status to 'Active'
4. Input a new password for the delegate and click Submit
5. On the 'Edit Delegate – Confirm' page, click Submit again

What if I have additional questions?

Please reach out to your local branch by telephone or popping in at your convenience. Our team is here to help.