

# Member Experience *Bank when you want, where you want, how you want*

## What's New

We've done our job when our members are financially better off by banking with us. It's that simple. This means delivering service the way members want to be served and providing practical help and solutions. In 2018, Conexus introduced the following features and functionality that put your financial interests first, and help you track your progress in ways that matter to you.



### Budget Calculator

Create and follow your monthly budget using Conexus' online budget calculator. Track your monthly expenses, savings, and debt repayment through the mobile app or on **conexus.ca**.

### INTERAC® Autodeposit

Automatically deposit money into your account without having to answer a security question for every transaction. This gives you more convenience with the same value and security.

### INTERAC® Request Money

When you send a request for money the recipient is notified instantly with the option to accept the request. Once the request is accepted the money will be automatically deposited into your account.

### INTERAC® e-Transfer Business Limits

Business Online members can push the limits further on outgoing INTERAC® e-Transfer limits with increased maximum amounts.



### Business Demand Suite

The business demand suite for business and agriculture financial services was changed to offer a more competitive product suite that is simple yet comprehensive, and makes it easy to understand and calculate fees. Some of these enhancements include eliminating the \$1 fee for business deposits and the monthly banking fee for the US Account.

### Mobile App Password Update

We continually work to ensure the security of our members' banking information. As part of a security enhancement, we required all users to update their online banking and mobile app passwords.

### ClickSWITCH™

A fast, secure, and convenient tool to move your external banking and recurring payments and direct deposits to your new Conexus chequing account with the click of a mouse in under ten minutes.

### Credit Cards

We launched a new suite of Conexus Mastercard credit card solutions to give Conexus greater control over the experience you have, allowing us to align your credit card solutions with what financial well-being means to you.



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## Our members' **financial health** + **financial wellness** = **financial well-being**.

We don't just say we care about your financial well-being, we are putting those words into action. These are the tools and outcomes Conexus is using to support members' financial well-being.



**My Financial Health Indicators** = The behaviours and habits that support me in reaching my financial goals.

1. Spend so I have something left over at the end of the month.
2. Access to \$2,000 in emergency funds.
3. Not going overdrawn in the past year.
4. Savings to cover 3 months of expenses.
5. Saving 10% of income.
6. Transferring \$ into a short-term savings account at least once a quarter.
7. Managing my debt to achieve my financial goals.
8. Diverse savings vehicles to support my short and longer-term financial goals.
9. Working towards saving for retirement.

**My Financial Wellness** = The emotional connection to my money and how confident, secure and satisfied I feel.

**Financial Management** - healthy financial behaviours and management

**Financial Planning & Support** - key enablers including a written financial plan, assigned financial advisor, and budget

**Financial Satisfaction** - financial satisfaction and sense of emotional financial well-being

**Financial Confidence** - financial confidence for the short, medium, and long term



**Financial Well-being** = reduced stress and improved relationships personally, professionally, and within the community.



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## Thrive Wealth Management

Thrive is a credit union-owned wealth management company committed to doing what's best for you.

Through Thrive's life stage approach to financial planning, they can provide investments and opportunities that are directly related to your unique needs, no matter what stage or chapter of your life you are in. They listen with intent through the discovery phase until they fully understand your objectives and concerns.

They will work closely with your unique life stage to properly align you with wealth professionals to help you plan for your financial future. Thrive offers financial, investment, protection, estate and legacy planning services.

Visit [thrivewealth.ca](http://thrivewealth.ca) to learn more.

