



# Polish Credit Union

St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited

August 2010

Dear Members,

As of September 2010 you will notice some changes to your PCA/Current Account Statement. These changes will include a fresh new graphic design and will now include two sided-cheque images with your statement instead of the original cheques.

**Please note that this new graphic design and the format of the cheques sent with your statements are the only changes that are being implemented. There will be no changes to your account number and no changes in the distribution process of your statements.**

**Why are these changes being implemented, and who will they benefit?** The implementation of this new process is another step toward improving our services to our members as well as realizing long term cost-savings. Due to the changes in the process of monthly statement distribution, our members will receive their statement faster. This means that you will now receive your statements earlier in the month, allowing you to be more up to date with your finances. Information presented on the statement will be clear and legible. The new design also allows better communication to our members of current promotions and special offers.

**How will these changes affect me if I do not receive monthly statements, as I have been using Online Banking only?** Members who are currently using our Online Banking Service will continue to see their day to day transaction history and will have access to a printable version of their month-end statement. The users will also be able to view two-sided copies of their cheques as images available for print.

**Is it worth it to switch to Online Banking and request to stop receiving monthly paper statements?** Of course. At any time during the month you will also have access to your updated account information. The printable statement and cheque images will be available to you 24 hours/day, 7 days/week, and you will no longer have to wait for your mail next month. Most importantly, you will play your part in making your Credit Union more environmentally friendly as well as more cost-effective.

## CHANGES TO CHEQUING ACCOUNT STATEMENT FORMAT:

**September 2010**  
**New Graphic Design**  
**Cheque Images Now  
Included**



**Will I still have access to my original cheques?** We will keep original cheques for two years, making them available to members upon request only, with additional service fees. Please keep in mind a photocopy image of a cheque holds the same legal weight as an original, and thus this should not be a concern to our members.

**Can I request a printout of my statement in my branch if I have lost my statement or I decided not to receive them in the mail any more?** This service will continue as per current fee schedule. We would like to encourage the use of Online Banking services so our members can have access to their account history, current statement and cheque images 24 hours/day and the ability to print required information anytime and anywhere without extra fees. This gives our members first hand control of their finances from the moment they activate their Online Banking.

**AS OF JANUARY 1, 2011 ALL MEMBERS WITH ONLINE BANKING WILL NO LONGER RECEIVE A MONTHLY STATEMENT IN THE MAIL. FROM THIS DAY ON STATEMENTS WILL BE AVAILABLE FOR THESE USERS THROUGH ONLINE BANKING ONLY. MEMBERS WHO WISH TO CONTINUE RECEIVING THEIR MONTHLY STATEMENTS IN THE MAIL OR AT BRANCH WILL NEED TO SPECIFICALLY REQUEST TO DO SO WITH A CREDIT UNION BRANCH OR THROUGH OUR CALL CENTRE.**

Yours Truly,  
Halina Marszalek McGregor, CEO

**Together, let's choose to be environmentally friendly! We ask all members to help us in eliminating monthly paper statements and choose The Fast, Free and Secure E-Statement option. To register for Internet Banking and take advantage of this comfortable banking service – Visit: a Credit Union Branch near you, Fax: A completed Online Banking Form to #416.536.8525 or Email: A scanned signed online banking form to [info@polcu.com](mailto:info@polcu.com). Online Banking Form available at [www.polcu.com](http://www.polcu.com)**