

ONLINE BANKING ENHANCEMENTS

MFA Enhancement

We're making improvements to how you sign in to online and mobile banking! On October 15th, you'll see a new security feature designed to strengthen your online and mobile banking security.

Multi-Factor Authentication (MFA) Is Coming

To further protect your account, we're introducing MFA – an added layer of security that helps ensure only you can access your digital banking.

Secure, Seamless Access

MFA provides an extra step during sign-in to help safeguard your account from unauthorized access while keeping your experience simple and secure.

Mobile App Update Required

To access digital banking on your mobile device, you'll need to install the latest version of the mobile banking app starting on [insert go-live date].

Mandatory Enrollment

All members will be required to enroll in MFA the first time they sign in after the upgrade. This is part of our commitment to protecting your financial information

Pick the MFA Option that Works for You

You'll be able to choose from four convenient MFA methods: Push Notification, Web Authentication, Text Message, or Voice Call.

Push Notification Recommended

For the fastest and most seamless experience, we recommend selecting Push Notification as your MFA method.

Biometric Login Re-Enrollment

If you use biometrics (FaceID or fingerprint) to sign in to digital banking today, you will still need to register for MFA. Biometrics can be re-enabled for future sign in after setting up MFA.

Quick Setup for Peace of Mind

The MFA registration process is quick and easy. Once set up, you can add trusted devices to simplify future logins.

Support Is Available

If you need help accessing your profile after the update, our Member Service support team is here to assist you every step of the way.

October 2025 Page 1



Avisio Wealth

An exciting new wealth management feature is coming to digital banking! Starting on October 15th, members who manage their investments with Aviso will be able to see their account information in online and mobile banking.

Your Investments, All in One Place

You can now view your Aviso investment accounts directly in online and mobile banking – no need to sign in separately.

Seamless Access to Your Portfolio

See your account balances, recent transactions and investment details in a single, secure view.

Link Multiple Accounts

Members can link multiple Aviso products, including Aviso Wealth, Qtrade Investor and Qtrade Guided Portfolios, using their Aviso Client ID.

Easy Setup in Three Steps

Linking your Aviso accounts is simple – just follow the three-step process in the new "Wealth Management Accounts" section of digital banking.

Secure and Convenient

This feature is designed to give you secure, convenient access to your investment information – right alongside your everyday banking.

View-Only Access

Linked Aviso accounts are view-only in digital banking. To make trades or manage investments, you'll still sign in to Aviso directly.

Control at Your Fingertips

You can disconnect linked accounts anytime through online or mobile banking and re-link them whenever needed.

Interac e-Transfer

Interac e-Transfer® just got better! Starting on October 15, members can do more with new enhancements.

Receive Payments Directly to an Account Number

Payments can now be sent straight to your account number, without needing an email or phone number.

Get more Information about Payments

Receive detailed remittance information from people who send you money, making it easier to track and reconcile payments.

Available for All Members

These Interac e-Transfer enhancements are available for all members – including personal and business accounts.

October 2025 Page 2