

July 10, 2024

Dear member,

Thank you for being a valued member of Valley Credit Union. We appreciate the opportunity to support your banking needs.

We are writing to inform you about an upcoming change to the Inter Credit Union (ICU) Service, which allows Valley Credit Union members to conduct transactions at other credit union branches in the region with a teller, in-branch. Our records indicate you have used this service, at a CUA branch in the Halifax area, within the past 12-months.

Effective August 16, 2024, this service will no longer be available at CUA. CUA is transitioning to a different banking system which will not support transactions with other credit unions in our region at their branches. As a result, CUA will be unable to process these transactions in-branch moving forward. **Please note: ATM service at CUA branches will continue to be available.**

While ICU services remain accessible at other credit unions in Atlantic Canada, we understand that this change by CUA may cause inconvenience for those who use ICU transactions at CUA branches. However, there are alternative options available to you:

- You can make deposits and withdrawals at any credit union ATM in the region without surcharges, including 66 locations in Nova Scotia.
- You can use our online or mobile banking services for day-to-day transactions, such as transferring between accounts, bill payments, and *Interac* e-Transfers®.

During this transition, we are fully committed to supporting you and your banking needs. If you have any questions or would like to discuss ICU service options, please do not hesitate to contact your local branch. We are here to help.

Thank you once again for choosing Valley Credit Union for your banking needs.

Sincerely,



Stuart Gould
VP Member Experience

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