

Your guide to Beem's banking system merge

From **June 20 to 23**, our former founding credit union banking systems will merge into a unified Beem banking system. During this period, your ability to bank will be significantly affected.

We have prepared a summary of changes you need to be aware of. In some cases, you will need to take action, and in others, you will simply need to be aware.

Take action and be aware of upcoming changes to your online banking, mobile app and telephone banking experiences.

On banking system merge weekend (June 20–23, 2025)

● High impact - Pay close attention

What's changing?	Impact	Action needed	Date of impact	Details
Digital banking & mobile apps temporarily offline	No digital banking access from 7:00pm, June 20 until 7:00am, June 23.	No But plan around the outage.	June 20–23	Digital banking/mobile apps will be available again at 7:00am, June 23. Your new digital home beemcreditunion.ca will now be available.
Autodeposit e-Transfer® temporarily offline	Autodeposit e-Transfer® are expected to not be processed from 7:00pm, June 20 until 7:00am, June 23.	Maybe If expecting an autodeposit, make alternate plans or wait.	June 20–23	Autodeposit e-Transfer® will go back online starting 7:00am, June 23.

● Medium impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
Bill Payments processing paused	You will be unable to process new bill payments from 7:00pm, June 20 until 7:00am, June 23.	Maybe Pay any urgent bills before June 20.	June 20–23	Payments queued for June 21, will process the evening of June 22. Keep your due dates in mind.
	Scheduled bill payments for June 21 will not be processed until the evening of June 22.	Check recurring/scheduled payments on June 23.	June 21–22	
Pre-Authorized Transactions delayed	Pre-Authorized Transactions scheduled for June 21 will not be processed until the evening of June 22.	Maybe Unless you need to process a Pre-Authorized Transaction sooner.	June 21–22	If you need to process a Pre-Authorized Transaction sooner, ensure it is done before June 20.
ATMs/Debit Cards will have service limitations	ATM withdrawal/debit purchases will have service limitations from the evening of June 20 until June 23.	Maybe Plan your cash/large purchases in advance; withdraw extra if needed.	June 20–23	Normal ATM/Debit Card service resumes June 23.

● Low impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
Phone banking temporarily unavailable	You will not have access to phone banking from 7:00pm on June 20 until 7:00am on June 23.	Maybe	June 20–23	If you rely on phone banking, conduct transactions before or after this window.
Branch/Member Contact Centre hours	No change to branch or Member Contact Centre hours on June 20 or June 21.	No	N/A	Branches open on Saturdays will follow regular business hours.
Member Contact Centre extended hours	Extended hours will be available to help members during banking system merge.	No	N/A	Sunday, June 22: 10:00am– 4:00pm Monday, June 23: 7:00am–9:30pm

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After banking system merge weekend (After June 23, 2025)

● High impact - Pay close attention

What's changing?	Impact	Action needed	Date of impact	Details
Membership integration for some members	If you also have a former Gulf & Fraser or North Peace Savings membership, your memberships will be combined.	No	After June 23	Going forward, continue using your Beem username and password that you created on May 21 for login. Your MemberCards will continue to work regardless of which former founding credit union issued them.
Two-Signature Accounts	Personal members with 2-signature accounts can view them in digital banking but cannot process debit transactions.	Maybe Only if you need to transact from these accounts. Contact the Member Service Centre for more information.	After June 23	You'll see your 2-signature accounts in online/app banking. However, debit transactions (bill payments, e-Transfers, etc.) from these accounts will require in-branch or alternate processing after the banking system merge.

● Low impact - Be aware

What's changing?	Impact	Action needed	Date of impact	Details
Service Charge display	Account fees will be split into two separate month-end charges (service charges vs. monthly transaction fees).	No	After June 23	On your monthly statements, you'll see: 1) Service Charges for the regular monthly fee 2) Monthly Transaction Fees for additional transactions beyond your account limit
Member Contact Centre extended hours	Extended hours will be available to help members during banking system merge.	No	June 23 to July 19	June 23 to June 27: 7:00am–9:30pm Sundays, June 29 & July 6: 10:00am–4:00pm June 30 to July 4: 7:00am–9:30pm July 7 to July 11: 7:00am–8:30pm July 14 to July 18: 7:00am–8:30pm Saturdays follow regular business hours
Overdraft Excess Rates	Overdraft Excess Rates are changing from 18% to 21%.	No	After June 23	This will only apply to members who overdraw their accounts or exceed their credit limit.
Minor changes to registered account names	New account name will show on statements and online banking.	No	After June 23	You may see minor name changes to existing registered savings accounts.

Need help?



1-855-220-2580

Mon to Fri 7:00am–7:00pm
Sat 8:00am–4:00pm



info@beemcreditunion.ca



Stop by your local branch