

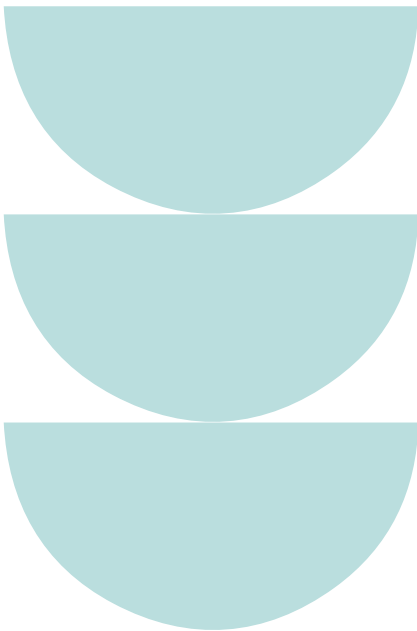
For every member

Your guide to Beem digital banking

On May 21, 2025, you'll transition to Beem's new online banking platform and mobile app. This guide will help you navigate this change with ease.

BlueShore Financial, GFCU Savings, Gulf & Fraser, Interior Savings and North Peace Savings are trade names of Beem Credit Union.

**Your new
digital
experience
arrives soon**



On this journey together

We understand change can be challenging, but our team is here to support you every step of the way. This transition marks an exciting new chapter in our commitment to providing you with a reimagined banking experience that allows you to bank on your terms.

Rest assured that while our digital experience is evolving, our dedication to exceptional member service remains unwavering. We look forward to welcoming you to the new Beem digital experience.

As this is a printed guide, this information is accurate as of April 22. However, information could be subject to change until May 21. Our website interiorsavings.com/building-beem will always have the most up-to-date information.

Before May 21

Getting ready for the transition

Essential information to have ready

Your ISCU MemberCard number & PAC/Password

You'll need these to log in for the first time to Beem digital banking. If you're unsure about your PAC/Password, please contact the Member Service Centre before May 21.

For members with multiple memberships (business & personal)

Make sure you have log in credentials for each of your memberships (ISCU MemberCard number & PAC/Password), as you'll initially need to set up each one individually on the new platform.

For business members with delegates

Document your current delegate information under **Business Services** → **Delegate Manager**, as you'll need to re-create access for each delegate in the new system.

For members with wealth accounts

Document your current linked wealth account information as you'll need to relink your account(s) in the new system.

Note: Your Aviso Client Number is the first 6 characters of your account number as visible in the system today.

For members with Collabria credit cards

Have your Collabria MasterCard and a recent statement handy to create an account with CardWise, the Collabria solution for viewing your card activity and details. You can do this at any point before or after May 21.

Update your contact information

● High priority

Your current contact information is essential for a smooth transition. Here's how to check and update it:

- Log in to your current Interior Savings digital banking
- Navigate to **Profile and Preferences** → **Change Contact Information**
- Click on each checkbox (address, phone number, and email) to review your information
- If information is incorrect, update it in the applicable fields
- If everything is correct, no action is needed
- If you need assistance, contact our Member Service Centre

What will transfer automatically

We've worked to make this transition as seamless as possible. The following will transfer automatically to your new digital banking experience:

- Your scheduled bill payments
- Your e-Transfer® profile, recent history, and recipients list
- Your account details and balances

Important exceptions to note

Some items will NOT transfer automatically:

Scheduled CRA business tax payments

Please make note of any scheduled payments and be prepared to set them up again after May 21.

Pending e-Transfer® payments

Ensure any pending e-Transfer® payments are accepted or cancelled before May 21. Please make note of any pending e-Transfer® payments, if not accepted by the payee or cancelled by May 21, be prepared to send them again after logging in on the new platform.

Inter-Member transfer

While we anticipate these transferring to the new system, we ask that you please document your postdated Inter-Member transfers so you can ensure they appear on the new platform after you login for the first time.

Prepare ahead of time

We anticipate a large volume of calls to our Member Service Centre close to, on, and after May 21. If you need any help getting ready for the transition, please contact us ahead of time to ensure timely assistance from a member of our team.

Member Service Centre hours

Our team is here for you. We're extending our Member Service Centre hours to help you during your digital banking transition.

1-855-220-2580

May 21 to May 23: 7:00am–9:30pm
May 24 & 31 (Saturday): 8:00am–4:00pm
May 25 (Sunday): 10:00am–4:00pm
May 26 to May 30: 7:00am–9:30pm
June 1: Closed
June 2 to June 6: 7:00am–8:30pm



On May 21

Your step-by-step guide to transition day

For mobile app users

Step 1 - Install the Beem app

- Go to the Apple App Store (iPhone) or Google Play Store (Android)
- Search for “Beem Mobile Banking”
- Download and install the new Beem mobile app

Step 2 - First-time login process

- Open the Beem Mobile app
- Enter your ISCU MemberCard number & PAC/Password
- Create a new username and password
- Verify your mobile phone number
- Verify your email address
- Review and accept the service agreement
- Set your preferences for banking alerts (you can change these later)

Step 3 - Verify your information

- Check that all your accounts appear correctly
- Verify your account balances to ensure all your funds are visible
- If you notice any discrepancies, please contact our Member Service Centre immediately
- If you had to cancel a pending e-Transfer®, scheduled CRA business tax payment, or scheduled Inter-Member transfer, please review and re-add if required

Step 4 - For multiple memberships

- If you have additional memberships (business or personal), repeat Steps 2-3 for each account
- Use the specific MemberCard number & PAC/Password for each membership

For desktop (online) banking users

Step 1 - Access the new digital banking platform

- On May 21, visit www.interiorsavings.com
- You’ll see a banner with instructions directing you to Beem digital banking
- Click on the link for Beem digital banking

Step 2 - First-time login process

- Enter your ISCU MemberCard number & PAC/Password
- Create a new username and password
- Verify your mobile phone number
- Verify your email address
- Review and accept the service agreement
- Set your preferences for banking alerts (you can change these later)

Step 3 - Verify your information

- Check that all your accounts appear correctly
- Verify your account balances to ensure all your funds are visible
- If you notice any discrepancies, please contact our Member Service Centre immediately
- If you had to cancel a pending e-Transfer®, scheduled CRA business tax payment, or scheduled Inter-Member transfer, please review and re-add if required

Step 4 - For multiple memberships

- If you have additional memberships (business or personal), repeat Steps 2-3 for each account
- Use the specific MemberCard number & PAC/Password for each membership

After your first login

Additional steps for linked accounts

For Investment Account holders

If you have Qtrade direct investing, Qtrade guided portfolios, or Aviso investment accounts:

- Go to **Accounts** → **Investment Accounts** in the Beem digital banking menu
- Select which investment account(s) you wish to link
- Follow the on-screen instructions
- Once linked, you can view your investment information in the **Investment Accounts** tab

For Collabria credit card holders

If you have a Collabria credit card linked to your banking and you do not yet have a CardWise account:

Option 1 (mobile)

- Search for “CardWise” in your device’s app store
- Download and install the app
- Create a new login
- Follow the instructions to link your credit card

Option 2 (desktop)

- Look for and click the CardWise link on the login screen of the Beem digital banking platform
- Create a new user login
- Follow the instructions to link your credit card

Or

- Navigate to cardwiseonline.ca
- Create a new user login
- Follow the instructions to link your credit card

Note: Your Collabria credit card will continue to function normally. However, viewing your Collabria credit card details and activity will not be supported on the initial launch of Beem digital banking. We are looking to integrate this functionality on later versions of the platform. Until then, please use CardWise for all of your Collabria credit card needs. If you are a business cardholder on a **Consolidated Pay Structure**, continue using MyCardInfo.

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Fraud awareness & prevention

At Beem, your safety is our top priority and we’re committed to safeguarding your accounts. Here are some important tips to stay secure:

- We will never ask for your online banking credentials, including passwords or verification codes
- Double-check URLs for accuracy (e.g. interiorsavings.com vs. suspicious look-alikes like interiorsav1ngs.com)
- Use our official Beem mobile app or bookmark the legitimate Interior Savings website
- Enable account alerts for important actions like logging in, adding a new e-Transfer® payee, or adding a new bill payee
- Be cautious with links in emails, texts, social media messages, or pop-ups—especially if you don’t know or trust the sender
- Use strong, unique passwords:
 - Strong: Minimum 10 characters, at least 1 letter, 1 number, 1 special character, and a mix of uppercase/lowercase letters
 - Unique: Do not reuse passwords from other platforms (e.g., email, streaming services, utility providers)

Remember, you can always reach out to us if you have any questions or concerns. We’re here to help make your banking experience secure and worry-free.

Need help?

 Call us

1-855-220-2580

Mon to Fri: 7:00am–7:00pm

Sat: 8:00am–4:00pm

 Email us

info@beemcreditunion.ca

 Visit us

Stop by your local branch

BEEM
CREDIT UNION

For up-to-date information
interiorsavings.com/building-beem