

# Frequently Asked Questions

## Transition to Beem digital banking

### Transition support

#### Extended Member Service Centre hours

Our team is here to support you during the digital banking transition. Contact us at **1-855-220-2580** during these extended hours:

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

#### What if I can't reach the Member Service Centre?

We anticipate high call volumes between May 21-30. If you're unable to reach us by phone:

- Visit [interiorsavings.com/building-beem](https://interiorsavings.com/building-beem) for up-to-date transition information, how-to videos, FAQs, and digital banking guides
- Visit your local branch for in-person assistance with Beem digital banking

#### What if I need to make a critical transaction but can't log in?

If you're having trouble logging in and need to complete an urgent transaction, we recommend:

- Visiting your local branch, or
- Calling our Member Service Centre

Our staff will either help you log in promptly or complete the critical transaction for you.

#### Do I need to delete my Interior Savings app?

Your Interior Savings mobile banking app will no longer function starting May 21. Please download and use the new Beem Mobile Banking app for all your mobile banking needs going forward.

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





## First-time login process

### **What if I don't know my MemberCard number?**

Your ISCU MemberCard number (the full 19 digits on the front of your Interior Savings debit card) is required for your initial login to Beem digital banking.

**Note for older cards:** Some older ISCU MemberCards have 6 pre-printed digits below 13 embossed digits. Enter the 6 pre-printed digits first, followed by the 13 embossed digits.

If you don't have your card handy, please contact the Member Service Centre or visit your local branch for assistance.

### **What if I can't remember my PAC/password?**

If you've forgotten your PAC/password, please contact the Member Service Centre or visit your local branch for assistance.

### **What are the requirements for a new username and password?**

Username and password requirements are provided in the tooltip/help text on the "Create new username and password" page during your first login.

### **What if my mobile phone number and/or email is wrong on the verification screen?**

If your contact information is incorrect during the verification step, please visit your local branch or call the Member Service Centre. Our staff will update your information so you can continue with the login process.

### **Do I need to set preferences for alerts during first login?**

No, you don't need to set alert preferences during your first login. You can set these later by clicking **Profile → Manage alerts**.

## Using Beem digital banking

### What if my accounts, balances, or funds aren't appearing correctly?

If account information appears incorrect after logging in, please immediately visit your local branch or call the Member Service Centre. Our staff will resolve the issue promptly.

### What is "Move money"?

The Move money page is your central hub for financial transactions, including:

- Immediate and scheduled transfers
- e-Transfers
- Bill payments

### Where do I go to pay a bill?

To pay a bill:

1. Click on **Move money**
2. Select **Payments**
3. Select **Pay Bills**

### What if I can't find a feature or function?

We recommend:

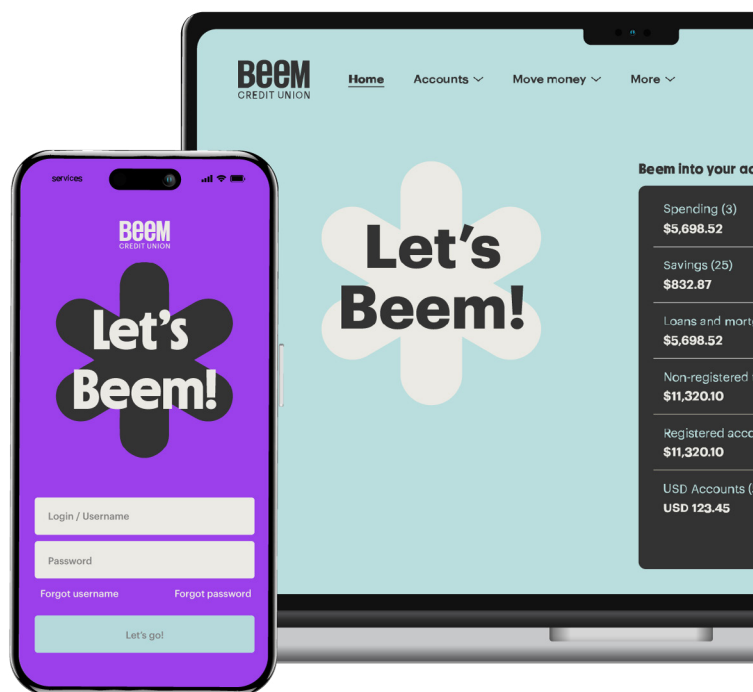
1. Taking a few minutes to explore the new platform
2. Visiting [interiorsavings.com/building-beem](https://interiorsavings.com/building-beem) for how-to videos on navigation and features
3. If you still can't find what you need, visit your branch or call the Member Service Centre

### Which Credit Union do I receive my Interac e-Transfer into?

When you receive an Interac e-Transfer notification email, continue to select "Interior Savings BC" from the dropdown list of BC Credit Unions until June 23, 2025. Starting June 23, our name change will take effect and you will begin selecting "Beem Credit Union" from the dropdown list of BC Credit Unions when accepting an e-Transfer.



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## Security features

### What is Lock'N'Block?

Lock'N'Block is a security feature that allows you to lock your debit card if you misplace it or want to limit access. You can unlock it at any time.

Access this feature by clicking **More → Lock'N'Block**

#### Options available:

- Block all transactions
- Block ATM transactions
- Block purchases and refunds
- Block international transactions

### What is Manage day & time access?

This security feature lets you set specific days and times when your digital banking can be accessed.

**Example:** You can restrict access to Monday-Friday, 9am-5pm only.

**Important note:** You will not be able to access digital banking outside your specified times. If you need emergency access, contact the Member Service Centre or visit a branch.

Access this feature via **Profile → Security settings → Manage day & time access**



## Account management

### How do I open a new account?

To open a new account (Savings, Spending, Term deposit, or USD):

1. Click on **Accounts**
2. Select **Open account**
3. Choose from available account types
4. Follow the guided setup process
5. Look for a confirmation email after completion

### How do I update my contact information?

To update your contact details:

1. Click on **Profile**
2. Select **Update profile**
3. Update your phone numbers, email, address, and preferred contact method

Note: for security reasons, you will not be able to update your contact information until 30 days after your initial login.

## Username and Password Management

- **Change username:** Usernames cannot be changed once set during initial login
- **Forgot username:** Click “Forgot username” on the login screen, verify your information, and receive your username by email
- **Forgot password:** Click “Forgot password” on the login screen, select “Create new password,” verify your information, and set a new password



## Business accounts

### How do I consolidate my business and personal memberships?

1. Log into your business account
2. Navigate to **Business services** in the menu
3. Click on **Consolidated memberships**
4. Click on **Link a membership**
5. Enter the username and password of the membership you want to link

**Note:** You must complete the first-time login process for each membership before linking.

After linking, you can:

- View all memberships on the Home and Accounts pages by clicking **Select membership**
- Transfer funds between memberships in the Transfers page

### How do I pay bills through a consolidated profile?

When accessing bill payments in a consolidated profile, only the primary business membership’s accounts and payees will be visible. To make a payment from a different membership, switch to that specific membership.

### How do I switch between business and personal membership profiles on mobile?

This mobile-only feature activates automatically once you’ve logged into each of your business and personal memberships on the same device. Access it through your Profile menu to switch seamlessly between memberships without logging out.

**Note:** No manual setup is required, and this feature cannot be deactivated. Business members can use both consolidated memberships and the switch profiles feature together in the mobile experience.



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