



GVC's Christmas Hamper Program

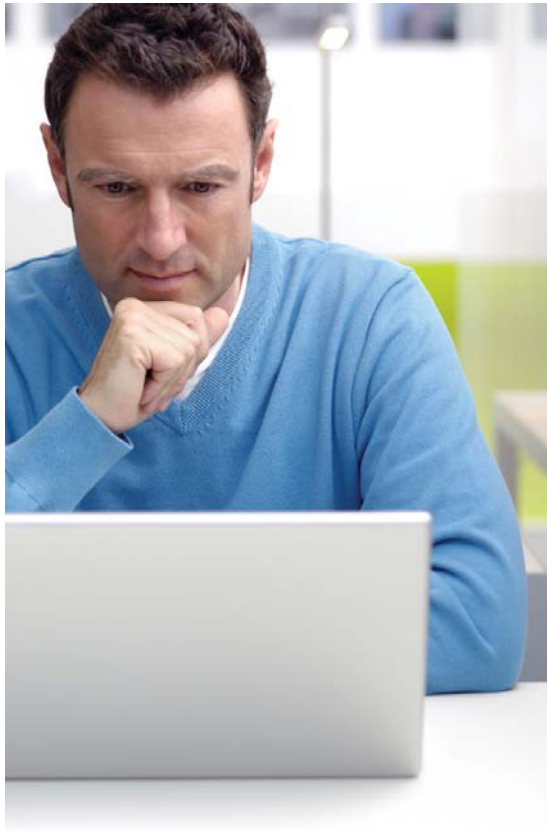
Our annual Christmas Hamper Program will be starting again soon. If you know of a family in need or you would like to donate cash, toys, and/or non-perishable food items, please contact your branch. Once again we are calling on your generosity to continue to support this worthy program.

Reminder! Director nominations must be received by Friday, November 27th, 2009. Refer to the article on the next page for details.

Online banking single login for business & personal accounts

Our new banking system now allows business owners to be able to access both their personal and business accounts upon a single login to online banking.

This is a great feature as it allows you to have full access to both accounts without having to log in and out and switch between accounts to perform transactions. To have this feature enabled please contact your branch.



MemberDirect online banking is available 24/7 at www.gvccu.com

If you do not currently subscribe to this service contact your branch to get signed up!

Questions?

Please visit our website www.gvccu.com for our growing list of banking system upgrade FAQs or call your branch if you have any questions.

NEWS

New Member Numbers

All members' membership numbers changed slightly after the upgrade. The first digit of the new membership number is your 1-digit branch number, followed by the digits of your membership number at GVC.

For example: Bob Smith's membership number prior to upgrade was 1234-5 at Branch 7. His new membership number will be 712345.

Vancouver Branch ---	1	12345
Lougheed Branch ---	4	12345
Surrey Branch ---	5	12345
Brentwood Branch ---	7	12345
Royal Square Branch ---	8	12345

Your membership # now starts with the 1-digit branch number

If you are having problems determining your membership number, please contact your branch for assistance.

NOTE: You will NOT need to order new cheques as a result of this change; your existing cheques can still be used.

Prime Rate

In the interest of our members borrowing at rates which are tied to prime, our prime rate, effective September 21, 2009 is

2.25%

New Banking System Update



Some of GVC's banking system upgrade team training prior to upgrade weekend

Our banking system upgrade was completed September 12th through to September 14th, 2009. Many months of preparation by our conversion team, member patience, and understanding contributed to the relatively smooth transition.

Every effort was made to minimize member impact however, as expected with any significant system change, there were some service interruptions. Some of these included restricted

access to online and phone banking and intermittent MemberCard/ATM and debit transactions. We trust that our communication regarding these possible interruptions allowed members to plan ahead, resulting in minimal disturbance to their daily banking.

Now we are excited to be on the new system and look forward to taking advantage of all the perks it offers, including increased functionality and improved member security. Thanks once again to our members for being patient during the upgrade process and as we learn to efficiently use the system to serve you better.

New Account Statements & Changes

For the month of September you will receive two statements for your membership(s). One will be from our old banking system from Sept. 1st to Sept. 11th - our last functioning day on the old system- and the other from Sept. 12th to the end of the month.

We are excited to provide you with a new and improved statement design. Some of the changes include an "Account Summary" at the top of your statement and an area for member communications located near the bottom of the first page.

Please note, only the primary members' name will appear on the address line and all joint member names will appear next to individual accounts. Be sure to review your statements and if you have any questions regarding them, please don't hesitate to contact your branch.

Statement Sample

GVC credit union <small>Not a Bank Product</small>		STATEMENT OF ACCOUNTS	
John Smith Jenny Smith 1-2345 Tenth Ave W Vancouver BC V1C 2L1		Date: December 31, 2009 Member No: 1234567 Branch: New Westminster Branch Page: 1 of 3	
ACCOUNT SUMMARY			
CDN Deposits	Balance	USD Deposits	Balance
Checking	\$14,232.26	Savings	\$387.00
Savings	\$1,500.00	Term	\$0.00
Share	\$29.65		
Registered Plans	\$0.00		
Item	\$3000.00		
		Loans	Balance
		Mortgages	\$294,488.54
		Loans	\$0.00
		Line of Credit Limit	1,000.00
		Line of Credit Available	3,000.00
RECORDS			
Electronic Chequing			
Account: 1234567 00			
Date	Description	Withdrawal	Deposits
30 Nov 09	Balance Forward		5,698.32
30 Nov 09	Deposit		2,000.00
30 Nov 09	MemberClass Transfer Out to 1234567-102	100.00	7,398.32
29 Nov 09	Telephone Banking Transfer Out to 1234567-102	200.00	7,198.32
28 Nov 09	MemberClass Bill Payment to MSP Revenue Services of BC	50.00	7,348.32
27 Nov 09	Trans# 1234567-102		
27 Nov 09	POS Purchase Target 123456789 New Orleans Pizza	45.65	7,302.67
-continued-			
MEMBER COMMUNICATIONS			
Referral Bonus		Receive \$25 when you refer a new member and they open an eligible account at any GVC branch. (They'll receive \$25 too!)*	
\$25.00		<small>*Referal member must receive new member at GVC Credit Union with the link. © GVC, account must remain open for 90 days.</small>	
<small>The Credit Union Deposit Insurance Corporation of British Columbia, a government corporation, offers voluntary protection on all Credit Union member deposits, not "signature deposits" (as defined by regulation), on Credit Union Equity Shares (not protected by the Deposit Insurance Corporation).</small>			
<small>Westwood Branch 802 Milligan Ave V1G 2R5, 3144 westwood@gvcu.com</small>	<small>Langford Branch 404 Centre St V4K 4J1, 1454 langford@gvcu.com</small>	<small>New Westminster Branch 136,810 Industrial Blvd V4K 5Z2, 1444 newwest@gvcu.com</small>	<small>Surrey Branch 13939 125 St V4N 4J6, 1434 surrey@gvcu.com</small>
<small>Vancouver Branch 100 Atha Centre St V6K 6T6, 702 vancouver@gvcu.com</small>			

Multiple Memberships & Online Banking

If you have multiple memberships and/or joint memberships, how you see your account information via online banking has changed with our new banking system. If you are the primary member on multiple memberships, you will see all of these



memberships upon a single login. If you have questions or wish to change how you see your information, we do have some configuration flexibility and would be pleased to work with you to optimize your online banking experience. Please contact your branch and one of our member service representatives will be glad to assist you.

Interested in Nominating a Candidate for the Board of Directors?

In 2010, elections will be held to fill three Board of Director positions, each for a three year term of office. Any member who is qualified and willing to serve as a director is eligible for nomination.

Persons wishing to nominate a candidate should contact the Chair of the Nominating Committee, John Schretlen, at 604 224 4228 or call Balbir Bains, Operations Manager, at 604 298 3344.

Director nominations must be received by Friday, November 27th, 2009.

2009 The YES Camp Sponsorships

This year GVC helped sponsor 11 youths to attend various camps offered by the Youth Excellence Society (The Yes). The week-long camps took place throughout the spring and summer at locations around BC. We are pleased to share with you part of a letter we received from one of the sponsored youths.



*Dear Credit Union,
I have had an amazing time at YES camp! While I was here I learnt a lot about leadership, communication and responsibility. I have also met so many new friends! For example I have made a new best friend that will stay with me forever. I am definitely coming back next year! Thanks again! Tessa*

hyperWALLET

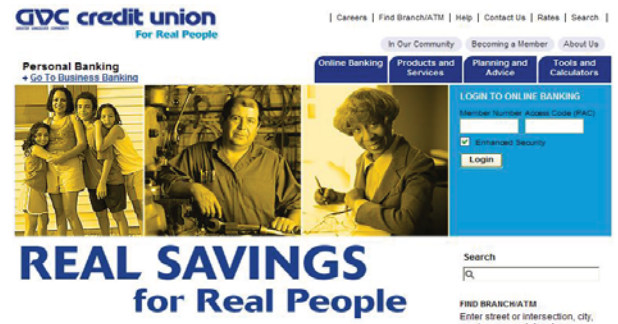
Members may notice that they are not able to view their hyperWallet online the way they did prior to upgrade. Based on other credit union's where hyperWallet transactions failed after upgrade, we chose to have Wallets temporarily disabled until testing shows they are operating correctly and free of complications. At the time of this article, they still are not.

Having hyperWallet disabled on online banking only disables it's view and ability to 'transfer' to the wallet as you did before. You should, however, see hyperWallet in your list of vendors under bill payments. For now, instead of 'transferring' money into your Wallet, you would PAY money to it, just like a bill payment. hyperWallet would then receive this 'payment' on the following business day and put it into your Wallet.

Until we can enable hyperWallet on online banking, you will need to login and view your Wallet via <https://www.hyperwallet.com/login.jsp>

Attention Online & Phone Banking Users

We'd like to take this opportunity to thank all of our online and phone banking users who, in particular, have been most affected by our banking system upgrade. Your patience through this transition process is greatly appreciated.



Important!

Prior to the system upgrade we sent a letter with instructions to our online & phone banking users on how to access their accounts after the upgrade (Sep 12). If you have not initialized access to your online or phone banking before October 15th you will need to contact your branch for additional information in order to do so.

Telephone Banking

Phone banking continues to allow GVC members access to their account information, including current balances and detailed transaction information, as well as the ability to perform basic transactions such as transferring money between accounts or memberships and paying bills. You will notice, however, that there are some differences with phone banking, and certain capabilities did not carry over after upgrade. These include: the fax back account history option, adding or removing a bill payment vendor and bill payment inquiries.

Please do listen carefully when calling in to our new phone banking system as the menu options have also changed. For security reasons, when signing onto phone banking for the first time after our banking system upgrade in early September, you will be asked to enter your new membership number and password.

If you have questions or require assistance, or have a problem with your accounts on phone banking, please contact your branch.



Branch Hours

	MON	TUES	WED	THU	FRI	SAT
Vancouver	9:30-5	9:30-5	9:30-5	9:30-5	9:30-6	10-2
Brentwood	9:30-5	9:30-5	9:30-5	9:30-5	9:30-6	10-2
Lougheed	CLOSED	9:30-5	9:30-5	9:30-5	9:30-6	9:30-3
New West	9:30-5	9:30-5	9:30-5	9:30-5	9:30-6	10-2
Surrey	CLOSED	9:30-5	9:30-5	9:30-5	9:30-6	9:30-3
Head Office	8-5	8-5	8-5	8-5	8-5	CLOSED



www.gvccu.com
604 444 5250

GVC Supports the Fraser Valley Heritage Railway Society

In 2001 the Fraser Valley Heritage Railway Society (FVHRS), a not-for-profit group, was formed to undertake the repatriation, rehabilitation and return of original BC Electric Railway Interurban cars to the original Fraser Valley line for use in a heritage tourism initiative.

We are pleased to once again support the Fraser Valley Heritage Railway Society in bringing back a piece of BC history. Of real interest, they hope to have part of the line running in 2010/2011 and one day run, and synchronize, it with BC Transit at a reasonable fare. This would make it more than just a tourist attraction, but an everyday commuter convenience as well.



REMEMBRANCE DAY

Tuesday, November 10 Open
Wednesday, November 11 CLOSED
Thursday, November 12 Open

CHRISTMAS

Thursday, December 24 Open
Friday, December 25 CLOSED
Saturday, December 26 CLOSED
Monday, December 28 Open

NEW YEAR'S

Thursday, December 31 Open
Friday, January 1 CLOSED
Saturday, January 2 Open

Board of Directors

Elected by you, the members, representing your interests and guiding the future of your credit union are:

- | | |
|------------------|--------------------|
| Herb Gill | Chair of the Board |
| Glenn McLaughlin | 1st Vice-Chair |
| Ken Sherwood | 2nd Vice-Chair |
| Judi Corra | Director |
| Gilles Deschenes | Director |
| Les Hausch | Director |
| Rick Orford | Director |
| Jim Pope | Director |
| John Schretlen | Director |



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