



The Only Surcharge Free ATM Network in Canada

Member Newsletter

DECEMBER 2015



Happy Holidays

Wishing you a joyous Holiday Season and a most prosperous New Year from all of us at FICANEX Services

Feedback

We welcome your feedback on what information would be most valuable to you in the newsletter and other communications. Please send an email with suggestions to michael.barr@ficanex.ca and let us know.

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THE EXCHANGE® AND ACCEL® NETWORK PERFORMANCE

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FICANEX Services newest Member- First Nations Bank of Canada

See [page 2](#) for details



THE EXCHANGE® AND ACCEL® NETWORK - OCTOBER YTD TRANSACTION PERFORMANCE

As the end of another successful year fast approaches we would like to highlight October year to date cardholder transaction volumes both in Canada and south of the border and the unique value we brought to Canadian Exchange cardholders as well as our Financial Institution network Participants:

- As of October 31st, Canadian Exchange cardholders performed **7,318,039** Exchange transactions, of which **5,191,377** were

Member Spotlight

Community First Credit Union, Your Credit Union, Ukrainian Credit Union, Kingston Community Credit Union and much more!

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withdrawal transactions saving Exchange cardholders approximately **\$15.5 million** dollars in surcharge fees and saving our Financial Institution Participants approximately **\$1.5 million** in interchange as our interchange fees are lower than Interac.

- As of October 31st, Exchange cardholders performed **1,156,034 Accel®** Point of Sale transactions south of the border, earning our Financial Institutions approximately **\$288,000** in interchange revenue. Canadian Exchange cardholders performed **408,910 Accel®** ATM transactions.
- As of October 31st, Exchange Network Financial Institution ATM Acquirers earned over **\$4.6 million** in interchange revenue; helping offset the cost of ATM ownership.

FIRST NATIONS BANK

The Aboriginal Bank

OF CANADA

FICANEX SERVICES NEWEST MEMBER

On September 28th, 2015 we welcomed our newest Member, **First Nations Bank of Canada**, to **THE EXCHANGE®** and **Accel®** networks.

The bank will bring **9,500** cardholders and **8** deposit taking ATMs, available to all Exchange cardholders, located in Saskatchewan, Manitoba, Ontario, Quebec and the three territories.

Thanks to **First Nations Bank of Canada**, **THE EXCHANGE® Network** will be in all 3 territories in addition to every province of our country, making our surcharge-free network span coast to coast to coast!

First Nations Bank of Canada's network implementation is targeted for January 2016. Once completed, the ATMs will be published in our ATM database and reflected on our website and application search engines.

Welcome aboard First Nations Bank of Canada!

RENEWED COMMITMENT TO THE NETWORK

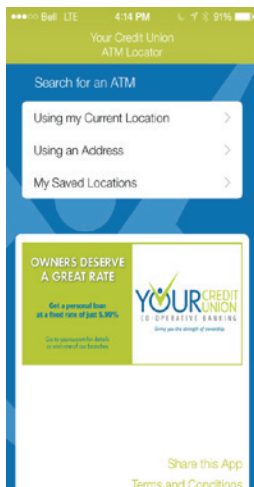
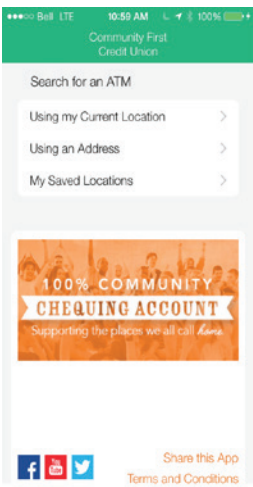
Over the last few months **BC Credit Unions**, **National Bank**, and **HSBC** renewed their commitment to and membership in **THE EXCHANGE® Network**; reinforcing the important role our unique network plays in providing superior service to cardholders. This commitment represented **3,277,570** Exchange cardholders (**71%** of total Exchange cardholders) and **1,586** ATMs (**47%** of total Exchange ATMs) within our expanded network.

FICANEX Services would like to thank each Participant for your continued partnership and support of our unique network!



MEMBER SPOTLIGHT

In this issue of our Member Newsletter we put the “*spotlight*” on 4 Financial Institution Participants; **Community First Credit Union, Your Credit Union, Ukrainian Credit Union** and last but not least, **Kingston Community Credit Union!**



Both **Community First Credit Union** and **Your Credit Union** understand the importance of our **ATM Locator Applications** to their members in finding a surcharge-free ATM no matter where life takes them. These two Financial Institutions, like many others, have opted to brand our mobile applications to further reinforce their individual brands as their members download and use these critical applications.

With new features recently added to our ATM Locator Applications Participants with **branded applications** can now add **custom advertising**, specific to their financial institution, further promoting their products and services. This is just one more way to extend your marketing reach!

For more information on our branded ATM Locator Applications and custom advertising please contact **Michael Barr at 905-864-5992** or **Michael.Barr@Ficanex.ca**.



Now to shine some light on **Ukrainian Credit Union! Ukrainian Credit Union** was thrilled with the news that our surcharge-free network was expanding with the addition of **830 ATMs in select Mac’s, Couche Tard and Circle K convenience stores** across Canada making **THE EXCHANGE® Network** the 2nd largest financial institution ATM network in the country! To get the message out they designed **ATM decals** that are proudly displayed on each ATM so that anyone using the ATM knows that Ukrainian Credit Union members’ have access to over 3,300 surcharge-free Exchange ATMs in Canada. They also use these decals at Member Service Representative stations to raise awareness to members who are in branch. Way to go **Ukrainian Credit Union!**

Way to go **Ukrainian Credit Union!**



And last, but not at all least, is **Kingston Community Credit Union (KCCU)**. On October 14th, 2015 **Jon Dessau, CEO and Mikaila De Sousa, MSR of Kingston Community Credit Union** spoke enthusiastically to **Bill Welychka, host and producer of “The ‘WS Daily” live on CKWS-TV** about the value of Credit Unions to their members. Jon Dessau discussed that as a participant of **THE EXCHANGE®**

Network, KCCU members have access to thousands of surcharge-free ATMs in Canada including select **Mac’s, Couche Tard and Circle K convenience store locations**. Thanks to **KCCU** for your live TV plug highlighting our unique network value!

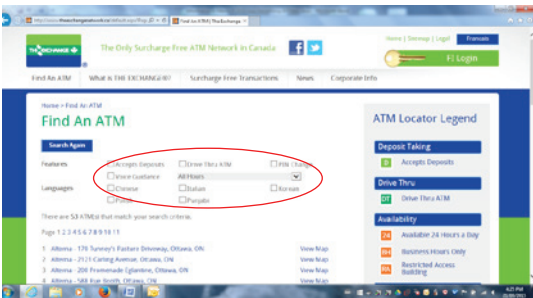


MANULIFE BANK ATM INSTALLATIONS IN SELECT MAC'S, COUCHE TARD AND CIRCLE K CONVENIENCE STORES NOW COMPLETE.

As October came to a close so did the **830 Manulife Bank Exchange ATM installations** at select **Mac's, Couche Tard and Circle K** convenience stores.

They don't call them "convenience" stores for nothing! In October Exchange cardholders performed over **32,000** net new transactions at these ATMs savings Exchange cardholders approximately **\$96,000** in surcharge fees and saving card Issuer Financial Institutions **\$9,600** in interchange as **THE EXCHANGE® Network's** interchange rate is lower than that of other Canadian ATM debit networks.

We expect that the annualized net new transaction volumes at these ATMs will be approximately **500,000**, saving Exchange cardholders approximately **\$1.5 million** in surcharge fees and saving Member Issuer Financial Institutions **\$150,000** in interchange expense. Now that's **#SurchargeFREEdom!**



FINDING AN ATM JUST KEEPS GETTING EASIER!

At **FICANEX Services** we understand that our website ATM search engine is important to both cardholders and employees serving cardholders and that's exactly why we have added new **ATM Search Filters**. Now users of our website can filter their ATM search by features such as Accepts Deposits, Drive Thru and Voice Guidance etc., which will make finding the right surcharge-free ATM even easier!

CONFERENCES & TRADE SHOWS - CONNECT WITH THE FICANEX SERVICES TEAM

This was a busy year for the FICANEX Services team as we attended the conferences and trade shows detailed below. These events were a great way to connect with many network Participants throughout the country.

Spring events:

Atlantic Central AGM

April 9th – 10th, Halifax, NS

Central 1 AGM & Trade Show

April 23rd – 24th, Vancouver, BC

CUCC Conference & Trade Show

May 2nd – 6th, Banff, AB

Fall events:

Large Credit Union CEO Conference (LCUC)

September 16th – Ottawa, ON

Celero Client Conference 2015

September 30th – October 2nd, Vancouver, BC

Everlink Connections 2015 - Partnerships in Payments

October 19th – 20th, Niagara Falls, ON

CGI Synergy Summit

November 15th- 17th, 2015, Toronto, ON

We look forward to seeing you at these fantastic industry events again next year!

Happy Holidays

Wishing you a Joyous
Holiday Season and a
Most Prosperous New Year
from all of us at
FICANEX Services



SEASON'S GREETINGS

As the holiday season fast approaches, **FICANEX Services** would like to thank you for your continued partnership and support of our unique network. Each Member has contributed to **THE EXCHANGE® Network** becoming the 2nd largest financial institution ATM network in Canada saving cardholders millions of dollars each year in needless surcharge fees; and that is something we can all be proud of.

On behalf of the **FICANEX Services** Board and Staff, we would like to wish you a safe and happy holiday season and a prosperous New Year!

Happy holidays everyone!