

Welcome to the Frontline Family!
We've got some new services to tell you about...

We have so much to offer you now that you're a part of our Frontline family, and we're excited to tell you all about the new conveniences we have to offer!

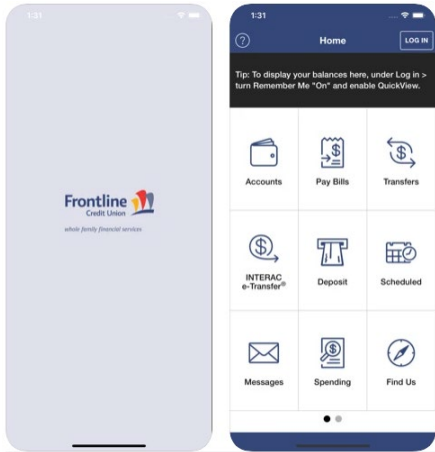
Our Mobile Banking and Online Banking offer the following features:

<u>Features</u>	<u>Mobile App</u>	<u>Online Banking</u>
Bank anywhere/anytime	✓	✓
Deposit Cheques	✓	
Add utility bill payments	✓	✓
Send/receive e-Transfers	✓	✓
Access Online Statements		✓

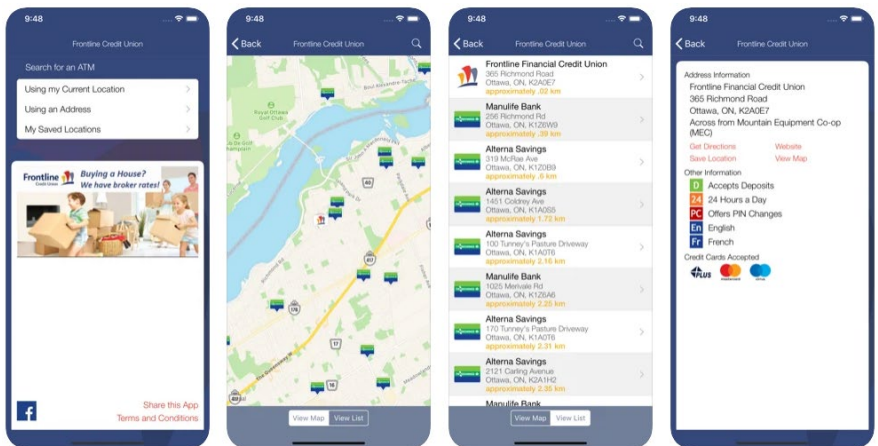
Look for the “**Frontline Credit Union**” Mobile App and the “**Frontline ATM Locator**” App in the Apple Store and Google Play Store.

Apple Store:

Frontline Credit Union Mobile App:

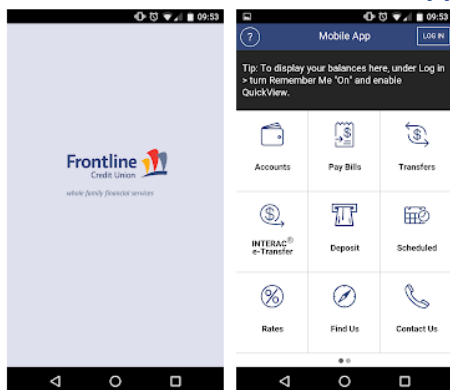


Frontline ATM Locator APP:

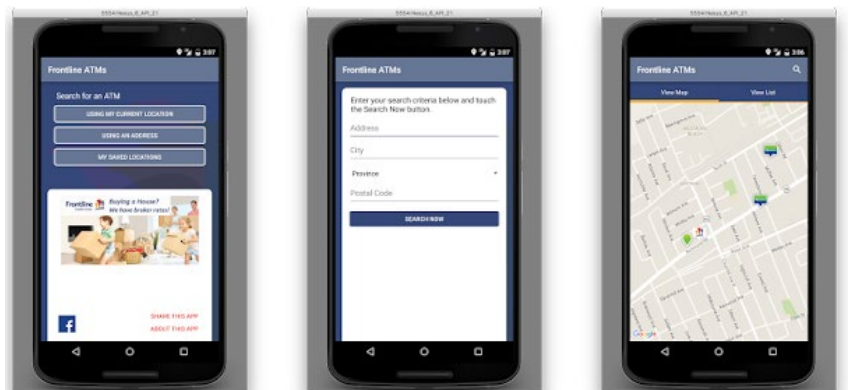


Google Play Store:

Frontline Credit Union Mobile App:



Frontline ATM Locator APP:



We're in this together so if you have any questions please feel free to contact us at 613-729-4312 or 613-236-1222 ext. 4584 and we will be happy to assist you.

For more information on different ways to bank, please visit our website:

<https://www.frontlinecu.com/bank/ways-to-bank>

Statements:

Your last statement from the Ottawa Police Credit Union will be sent out Feb. 14th and will include transactions from Jan. 1, 2021 to Feb. 11, 2022. Here's a look at what your February month-end statement will look like the first time you receive one from Frontline...

Frontline Credit Union
whole family financial services

Mrs Rachel Rich
2-385 Richmond Road
Ottawa ON K2A 0E7

STATEMENT PERIOD ENDING 2022.01.31
ACCOUNT # 1000710
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Banking | Investing | Sharing

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Legend
DR - Within LOC Limit
EX - Credit Limit Exceeded
OD - Unauthorized Overdraft

Welcome to the Frontline Family We're going to make you feel like you're one in a million!

Account Summary

Chequing & Savings	664.70
Loans	7.89
Tax Free Savings Accounts	1,100.37
Registered Savings Plans	234.56
Registered Income Funds	0.00

Details of e-Chequing #1

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
13Jan2022	Balance forward			0.00
14Jan2022	Deposit main branch		400.00	400.00
14Jan2022	System-Generated Transfer in from loan #1		7.89	407.89
14Jan2022	Email Money Transfer Debit #662775	200.00		207.89
14Jan2022	Utility Bill Payment #763445 PCD Bill Payment1 Hydro Ottawa Bill Payment Confirmation #648824	30.00		177.89
14Jan2022	Utility Bill Payment #763446 PCD Bill Payment1 Enbridge Gas Inc. Bill Payment Confirmation #648919	1.00		176.89

(Continued)

Happy New Year!

It's time to contribute to your Tax Free Savings Account
Your 2022 Contribution Limit is \$6,000

If this statement does not agree with your records, please contact the Credit Union within 30 days of receipt. 613.729.4312 or 1.877.542.9249

A quick glance at all your accounts

Statement Date and Account Number

How to contact us

Good to know information

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How will my accounts change?

Accounts not listed below will remain the same. If these accounts do not meet your needs, we're more than happy to help you choose one that does.

Ottawa Police Credit Union	New Frontline Credit Union Account Type and Features	
Before Merger	After Merger	
Existing Account Name	New Account Name	Features
<ul style="list-style-type: none"> Basic Chequing Golden Account MeritLine Chequing 	<ul style="list-style-type: none"> e-Chequing 	<ul style="list-style-type: none"> Perfect for those that prefer to transact electronically No monthly maintenance fees No minimum balance required Unlimited: bill payments, point of sale transactions, deposits, pre-authorized debits and credits, ATM transactions at Frontline and the Exchange Network ATMs, e-Transfers and Remote Deposits E-statements Tiered daily interest paid monthly Fees apply for in-branch and telephone transactions
<ul style="list-style-type: none"> Membership Savings Payroll Savings 	<ul style="list-style-type: none"> Plan24 Daily Interest 	<ul style="list-style-type: none"> Normal service charges apply Daily interest paid quarterly
<ul style="list-style-type: none"> Maximum / Package Chequing 	<ul style="list-style-type: none"> CU Gold Chequing 	<ul style="list-style-type: none"> Perfect for those that prefer to transact in-branch or by telephone \$11.95 monthly maintenance fee No minimum balance required Unlimited: bill payments, point of sale transactions, deposits, pre-authorized debits and credits, ATM transactions at Frontline and the Exchange Network ATMs, e-Transfers and Remote Deposits Monthly Statements Tiered daily interest paid monthly
<ul style="list-style-type: none"> Special Savings 	<ul style="list-style-type: none"> Platinum Savings 	<ul style="list-style-type: none"> High interest savings, tiered rates and paid monthly 1 Free withdrawal per month with minimum \$500 balance Normal service charges apply



Added Bonus: e-Transfers are included in our package chequing accounts!

e-Transfers:



Don't forget you need to set up your e-Transfer profile in online banking!

After merger:

- Re-enroll for e-Transfers
- Setup your recipients
- Recreate any e-Transfers or any Request for Money that were cancelled
- Setup Autodeposit
- If you receive an e-Transfer notification with the OPCU logo prior to setting up Autodeposit with Frontline you will have to accept it manually by selecting "Frontline Financial Credit Union" from the Credit Union drop-down on the Interac website.

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Welcome Aboard!