

# YOUR ALTERNA BANKING GUIDE

COMING TOGETHER TO BRING YOU AN  
EXCEPTIONAL BANKING EXPERIENCE  
OCTOBER 2023



alterna  
savings

# EXPERIENCE THE GOOD IN BANKING®

I am pleased to announce that Member Savings Credit Union members will soon move to Alterna Saving's banking system. This means you'll gain access to over 48 new products and service offerings, including new accounts, banking packages, term deposits, credit solutions, mortgages, and so much more.

The conversion onto Alterna's banking system will also give you greater flexibility in your banking options, with convenient access to in-person services at 43 branches across Ontario, straightforward digital banking with our online and mobile banking, platforms and a bilingual Contact Centre open seven days a week.

We've prepared this comprehensive brochure to help you understand the exciting changes coming your way.

## WHAT CAN YOU EXPECT?

The Alterna Savings banking system's implementation will take place on October 20th after regular business hours. During this implementation, there will be interruptions and limitations on services, including branch services, ATMs, online and mobile banking. We expect all services to become available to you by October 21st at 4:00 PM.

Please be assured that we have worked very hard to keep the number of changes you will experience to a minimum; however, there will be changes, and we want to ensure that you are prepared. In the *Changes that Impact You* section, you can learn more about what will be different.

Please visit the *Scheduled Service Interruptions* section for the complete list of services interrupted from October 20th at 7:00 PM to October 21st at 4:00 PM.

## HOW YOU CAN PREPARE

This guide will help you understand how your portfolio will be impacted by changes to:

- Product names
- Changes to our banking packages and products
- Where to find information on new products and services available to you
- New website, online banking and mobile banking

In addition, we've listed everything you can do to prepare in a helpful **Get Ready Checklist**.

You can look forward to enjoying the added benefits of a broader range of products and services, in-person access to 43 branches across the province, and support from the Alterna Contact Centre which is open Monday to Friday from 8 AM – 8 PM EDT and Saturday and Sunday from 9:30 AM – 4:00 PM EDT.

As members serving members, we are excited to welcome you to an exceptional banking experience with Alterna Savings.

Sincerely,



ROB PATERSON  
Alterna Savings and Credit Union Limited  
President and Chief Executive Officer





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# YOUR "GET READY" CHECKLIST

As we work to provide you with an exceptional banking experience, there are steps you may want to take to prepare for the change. **In addition, make sure you review the complete list of service interruptions in this brochure.**

- ☐ Your member number is changing. You will receive your new member number in the mail in late September, so please look for a letter from Alterna Savings. You will need this new number to register and access online and mobile banking.
- ☐ Update your mobile phone number, email address and mailing address. Please update this information with Member Savings before October 20th to ensure our banking system has the correct contact information.
- ☐ **If you use Interac e-Transfer® to send or receive funds, you will need to deactivate auto-deposit and save your contact list before October 18th at 12:00 PM.** There will also be some service interruptions that could affect your transfers. You will also need to save your e-transfer contacts as they will not be transferred to Alterna's banking system. Please see the *Scheduled Service Interruptions* section of this brochure for more details.
- ☐ After conversion, your Member Savings' statements for the past 7 years will be available through Alterna's online banking. Download any other online transaction history you want for your records before October 20th at 5:00 PM. After that time, your account transaction history with Member Savings will only be available by contacting or visiting an Alterna branch or calling the Contact Centre.
- ☐ Member Savings online and mobile banking will be decommissioned by 7:00 PM on October 20th. Please plan accordingly. Once the banking system conversion is complete on October 21st at 4:00 PM, you will be able to register for Alterna's online and mobile banking.
- ☐ ATM and debit card transactions will be unavailable for about 15 minutes at approximately 7 PM on October 20th . Your existing Member Savings debit card will continue to work after you are migrated to Alterna's Banking system.
- ☐ If you have scheduled any future dated or recurring bill payments or pre-authorized debits, these will take place as scheduled and will not be affected before, during, or after the service interruption.
- ☐ Familiarize yourself with the Banking Packages information and any changes to your existing account names, products and terms. This information is outlined in this brochure.
- ☐ For those members who currently get a monthly statement, you will receive a final Member Savings-branded statement, which will include transactions up to and including October 20th, 2023. You will also receive a monthly statement from Alterna, which will include transactions from October 21st, up to and including October 31st, 2023 and will be branded as an Alterna statement.
- ☐ The Member Savings Credit Union public website address will remain unchanged leading up to conversion but will redirect you to the Alterna Savings website as of October 20th at 7 PM.



# SCHEDULED SERVICE INTERRUPTION



SERVICE IMPACTED	OCTOBER 20 <sup>th</sup>	OCTOBER 21 <sup>st</sup>	OCTOBER 22 <sup>nd</sup>
Member Savings telephone, online and mobile banking	Service discontinued as of 7:00 PM	Service discontinued	
Alterna Savings online and mobile banking	Service not available as of 7:00 PM	Service restored by 4:00 PM	Available
Alterna Savings Branches	Regular Branch Hours	Closed	Closed
Alterna Savings Contact Centre	Regular Hours	8:00 AM – 4:00 PM Limited Services	Regular Hours
ATM/Debit Purchases	Service not available at 7:00 PM for approx. 15 min	Services available	
Interac E-transfers®	OCTOBER 18th – 21st See full details below		

Please note, the service interruption times on the chart above are subject to change. Please visit [alterna.ca](https://alterna.ca) for updated service interruption information.

## INTERAC E-TRANSFERS® SERVICE INTERRUPTIONS:

**Between October 18th and 21st, all Interac e-Transfer® transactions, including send, receive, auto-deposit and request money, will be disabled.**

The deadline for contacts (recipients) to accept Interac e-Transfers® sent from an MSCU member is October 19th at 12 PM. E-Transfers that are not accepted by this time will be cancelled.

**We recommend that Member Savings members turn off auto-deposit prior to October 18th.** This will allow e-transfers received by Member Savings members during the service interruptions to be held until after the banking system integration is complete on October 21st at 4:00 PM. At that time, Member Savings members will need to register for online and mobile banking, set up a new e-transfer profile with Alterna, and deposit the e-transfer funds into their Alterna Savings account.

If you do not disable auto-deposit prior to October 18th, any e-transfers sent to you during the service interruptions will not be completed and will need to be re-initiated by the sender.

**We cannot migrate existing Interac e-Transfer® history, sender or contact (recipient) profiles to the new system.** After the integration is complete, you will need to re-create the sender and contact profiles in the online banking system. You may wish to take screenshots of any important sender or contact profile information or e-Transfer history.

# YOUR MEMBER NUMBER IS CHANGING!

You'll receive a letter in the mail from Alterna Savings in late September, with your new member number. This number will be used for all your online and mobile banking activities, so make sure you keep track of it!

**PLEASE NOTE: You cannot use your new member number until after the banking system conversion is complete on October 21st, 2023.**

Member account numbers are only applicable to one person. If a membership number is joint among more than one person, you will each receive a new Alterna member number.

If you have more than one member account, you will receive a new member number for each membership. After conversion, we will contact you to discuss options for combining your memberships.

## CHANGES THAT IMPACT YOU

Changes are coming, and we want to ensure you know what to expect. See how you'll be impacted by changes to specific products and services in the list below:

### SERVICE FEES

Fees for services you use may change. A list of Alterna's service fees can be found [HERE](#).

### INTER-MEMBER TRANSFERS/RELATED ACCOUNTS

Members will no longer be able to view and transfer funds to accounts set up under another member number in online or mobile banking. Direct Member-to-Member transfers can be set up in a branch or via our Contact Centre. You can send money quickly and easily with Interac e-Transfer®. Click [HERE](#) to learn more about e-transfers.

### AUTOMATIC FUND TRANSFER

Transferring funds to other financial institutions has a different process with Alterna Savings. For any recurring or upcoming automatic fund transfers, you will need to use one of the options listed below. Members can transfer funds by sending an e-transfer, initiating an external account transfer or setting up a pre-authorized debit transaction with the other financial institution.

Learn more about external account transfers [HERE](#).

## CHEQUES

You can continue to use your existing cheques until they run out. When you are ready to order new ones, you can do that through online banking or at any branch. Your new cheques will have different encoding numbers for your new account. There may be a charge to order cheques depending on your banking package.

## CHEQUE IMAGES

Members with Alterna's Value or Unlimited banking package have cheque images included on their statements. Members with other banking packages can have cheque images on their bank statements for \$2 monthly.

## PRE-AUTHORIZED DEBIT

**All existing pre-authorized debit transactions set up in your Member Savings account will be migrated to your new Alterna account. You will not need to set these up in your new account.** Please note that with Alterna, pre-authorized transactions are processed at approximately 10 PM on the due date, rather than first thing in the morning.

## RRSP, RRIF and TFSA CONTRACT NUMBER CHANGES

Your registered plan contract number is changing for registered plans such as RRSPs, RRIFs and TFSAs. This new contract number will support the Canada Revenue Agency (CRA) regulatory reporting requirements. There's nothing you need to do, and any automated payments or contributions you have in place will continue. You will be able to find the new contract number on your All-In-One® Statement.

## BANKING STATEMENTS

Alterna's banking statements include all your accounts and product information where you are the primary account holder. If you are joint on someone else's accounts, these accounts will only appear on the primary account holder's banking statements. All members can receive e-statements at no charge. Paper statements will still be available, but a fee may be associated with them, depending on your banking package. Check the service fees [HERE](#).

If you currently receive paper statements, you will continue to receive them after moving to Alterna's banking platform. You can opt out of paper statements by selecting 'I wish to receive e-statements' in your online banking profile under Profile and Settings > Statement Preferences. You can also register for e-statements in any branch or by calling our Contact Centre at 1.877.560.0100.

Members with a chequing account or credit product will automatically receive monthly statements with Alterna. For members who do not have either of these products, you will continue to receive your statements with the same frequency as you did with Member Savings.

## PRE-CONVERSION CHEQUE IMAGES

Pre-Conversion cheque images will no longer be available in your transaction history on online banking. Cheque images will be included in your past statements.



## COVERDRAFT

Coverdraft enables members to link accounts, including Lines of Credit, to cover for transactions in the event of insufficient funds. Members with a Line of Credit linked to their account will be enrolled in Coverdraft. The transfer of funds will now be available for all debit transactions (bill payments, point-of-sale transactions etc.). A fee of \$2.50 will be charged if the member completes one or more Coverdraft transactions during the month.

## TELEPHONE BANKING

Telephone banking will be discontinued for Member Savings members as of October 20th, 2023. Members who use telephone banking can visit a branch, call our Contact Centre or register for Alterna's digital banking platforms to do their banking after October 20th. Please contact Member Savings if you need assistance transitioning to digital banking before October 20th. After October 20th, please call the Alterna Contact Centre at 1.877.560.0100 or visit any branch.

## E-TRANSFER SEND LIMITS

With Alterna, members may send up to \$3000 by e-transfer per day.

## INACTIVE ACCOUNTS

When an account has no day-to-day transaction activity for an extended period of time, it is charged an annual inactive account fee. The amount of the fee depends on how long the account has been inactive.

Time Account has been inactive	Annual Inactivity Fee
2 yrs – 4 yrs	\$20.00
5 yrs – 8 yrs	\$30.00
9 + yrs	\$40.00

To re-activate your account, please contact us.

**Prior to October 20th:** Contact the Member Savings team.

**After October 20th:** Visit any Alterna Savings Branch or call the Contact Centre.

## WAYS TO BANK



Alterna is proud to offer in-person and digital options for all of your banking needs.

### HOME BRANCH

All Member Savings Credit Union members will have Alterna's Scarborough Branch designated as their home branch. Member Savings employees will also move to our Scarborough branch to continue serving members. After the banking system migration, Member Savings members will be able to access in-person services in any of Alterna's branches across Ontario, regardless of your home branch. To find a branch, visit our <https://www.alterna.ca/en/find-us/website>.

#### Scarborough Branch

410 Progress Avenue  
Scarborough ON M1P 5J1  
Phone Number: 416.213.7966

#### Branch Manager

Rhonda Nicholls  
email: [rhonda.nicholls@alterna.ca](mailto:rhonda.nicholls@alterna.ca)

#### Regular Hours

Monday - Friday 10:00 AM - 5:00 PM  
Saturday: 10:00 AM – 1:00 PM by appointment only  
Sunday: Closed

### DEBIT CARDS

Your Member Savings debit card will continue to function as your debit card for Interac® and ATM transactions even after the migration to Alterna Savings. You'll receive a new Alterna debit card when your Member Savings card expires.

### ONLINE AND MOBILE BANKING

Handling your money should be quick and painless. Get the full experience at your fingertips with Alterna Savings' digital banking experience, including our easy-to-use online banking platform and mobile app. Access your accounts safely anytime, anywhere; reach a live Alterna team member using the chat feature, and personalize your digital banking experience by saving your favourite transactions and profile preferences.

## REGISTER FOR ONLINE AND MOBILE BANKING

You'll first need to register with Alterna Savings to access online and mobile banking. To do this, you must ensure you have an up-to-date mobile phone number or email address on file with Member Savings. You can update your email address and mobile phone number by contacting Member Savings before October 20th to ensure we have this information in our banking system. When you register for online banking, we'll use your contact information to verify your identity before guiding you step by step through the Online banking registration process. You'll also be prompted to accept the Alterna Savings user agreement and select a password. Please note: if you are using your email address to verify your identity, please ensure that you use the primary email address on file – which is the address where you receive communications from Member Savings. Keep track of your new member number and password because you'll need them for all future online banking use. For more information and helpful guides on our digital banking platforms, visit the [Alterna Savings website](#).

## ALTERNA SAVINGS CONTACT CENTRE



Our Contact Centre provides service for members seven days a week.

### Contact Centre Hours

Monday – Friday      8:00 am – 8:00 pm  
Saturday – Sunday    9:30 am – 4:00 pm

Toll-free 1.877.560.0100    |    Toll-free Fax 1.866.267.1064

#### Toronto

Call 416.252.5621  
Fax 416.679.0339

#### Ottawa

Call 613.560.0100  
Fax 613.560.0177

## EMPLOYEE EXTENSIONS

All Member Savings employees' telephone extensions will change as of October 20th. To find an employee's new extension, you can press "1" to search by last name when you call Alterna Savings.

## PRIVACY POLICY

Alterna takes privacy seriously. We take steps to protect the confidentiality and security of your personal information. Alterna's full Privacy Policy is available for your review on our website at <https://www.alterna.ca/en/privacy-and-security/>.

## STANDARD SERVICES

Fees for services you use may change. Everything you need to know about Alterna's service fees can be found [HERE](#).

### SOME ADDITIONAL INFORMATION:

Bill Payments	Now pay your bills using the Alterna Savings Mobile app!
Interac e-Transfers ®	Members with a valid email address can safely and securely send money via online banking to anyone who banks at a financial institution that offers this service.
Bank Drafts	Available in any branch.
Certified Cheques	Available in any branch.
Foreign Exchange	Get access to almost any type of currency. Available in any branch.
Personalized Cheques	Same service, new look!
Pre-authorized payments and Direct Deposit	Please refer to your banking package to find out how many pre-authorized payments and direct deposits are covered in your package.
Stop Payments	To stop a payment, contact the Alterna Savings Contact Centre, or visit any branch.
Wires	Available in any branch.

# NAME CHANGES FOR PERSONAL CHEQUING, SAVINGS AND INVESTMENT PRODUCTS



To make it easier for you, we've created the following charts to illustrate the differences between your Member Savings and Alterna products. This will help you identify the new product in your statements and in online and mobile banking.

## Shares and Accounts

PRODUCT TYPE	MEMBER SAVINGS PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Shares	Membership Share	Membership Share

## NEW ACCOUNT NAMES AND NUMBERS

With the switch to Alterna's banking system, your member number, account numbers, and name of your bank accounts/packages will all change. You will receive a letter in the mail which includes your new member number. You will need this number to access your accounts in Alterna's banking system and register for Online and Mobile banking. Any cheques or Pre-Authorized Debit / Payment (PAD / PAP) instructions you have in place for these accounts will continue to work as usual.

PRODUCT TYPE	MEMBER SAVINGS PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Personal Chequing & Savings Accounts	Personal chequing	Chequing
	Daily Savings	Daily Interest Savings
	Platinum Savings	Investment Savings Account
	Investment Savings	Investment Savings Account
	Extra Savings	Daily Interest Savings
	US Account	US Dollar Chequing
Personal Banking Packages	Regular Membership	Pay As You Go
	Student Star Membership	Youth Start (Age 18 and under)
		Student Life (Post-secondary student)
	Star Membership	Value
	Gold Membership	Unlimited
		Good Life (Age 59+) *
	Platinum Membership	Unlimited

\*View the details of Alterna's Good Life package [HERE](#).

If you wish to review your account usage to find the banking package best for you, please contact one of our branches or call our Contact Centre.

## MONTHLY FEE WAIVER ON STAR, GOLD, AND PLATINUM PACKAGES

Members with Star, Gold and Platinum membership banking packages who meet the package fee waiver requirement as of October 16th, 2023, will continue to receive their monthly package fee waiver until January 1st, 2024. After that time, all members will be charged the fees associated with their account package. This only applies to eligible members' monthly account package fees. Alterna's regular fees will still apply if members exceed package transaction limits or perform transactions not included in their banking package.

## BUSINESS ACCOUNTS AND PACKAGES

PRODUCT TYPE	MEMBER SAVINGS PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Business Chequing and Savings Accounts	Business Chequing	Business Chequing
	Daily Savings	Business Daily Interest Savings
	Platinum Savings	Business Investment Savings Account
	Investment Savings	Business Investment Savings Account
	US Account	Business US Chequing
Business Banking Packages	Business Package	Business Basic*

\*Some small business members may be eligible for a different account package. If you would like to discuss possible account options, please contact an Alterna branch or our Contact Centre after October 20th.

**General disclaimer:** How you earn interest is changing on some Chequing and Savings accounts. The new interest rate calculations are available on our website.

### Personal Account Rates

### Business Account Rates

## SERVICE FEES

Please refer to the [Service Fee](#) Listing for full package details and information on day-to-day transactions.

## NEW PRODUCTS

Alterna Savings offers a wide range of personal and business account products, packages and services. Learn more about all the account services available at Alterna.

### Personal Accounts

### Business Accounts



# TERM DEPOSITS



PRODUCT TYPE	MEMBER SAVINGS PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Registered Savings Accounts	Tax-Free Savings	Tax-Free Savings Account
	Variable RRSP	Investment Savings Account (RRSP)
	Locked-in RRSP	Investment Savings Account (RRSP)
	Variable RRIF	Investment Savings Account (RRIF)
Term Deposits	TFSA Index Linked	REG Canadian Index S&P/TSX60 MarketTracer
	TFSA Term Deposit*	Registered Short-Term Deposit Registered 18-23 Month Term Deposit 1-Year Registered Redeemable Term Deposit 1-5 Year Registered Term Deposit Registered RateBuilder Term Deposit
	Platinum Term Deposit	1-5 Year Term Deposit
	Term Deposit *	Short Term Deposit 18-23 Month Term Deposit 1 Year Redeemable Term Deposit 1-5 Year Term Deposit RateBuilder Term Deposit
	Index Linked Term Deposit	Canadian Index S&P/TSX60 MarketTracer
	U.S. \$ Term Deposit	Short USD Term Deposit 1-5 Year USD Term Deposit
	RRSP Term Deposit* RRIF Term Deposit*	Registered Short Term Deposit Registered 18-23 Month Term Deposit 1 Year Registered Redeemable Term Deposit 1-5 Year Registered Term Deposit Registered RateBuilder Term Deposit
	Locked-in RRSP Term Deposit*	Registered Short Term Deposit Registered 18-23 Month Term Deposit 1 Year Registered Redeemable Term Deposit 1-5 Year Registered Term Deposit Registered RateBuilder Term Deposit
	RRSP Index Linked RRSP Locked-in Index Linked	REG Canadian Index S&P/TSX60 MarketTracer

\* Term deposits with Alterna will maintain the current term length and type (e.g. redeemable, rate builder)

### CHANGES TO RRIF INTEREST

RRIF interest will now be paid monthly. Members with compounding interest set to pay at maturity will see annual deposits added to their investments.

### WITHHOLDING TAX ON RIF PAYMENTS

With Alterna, members can specify a percentage of the current year's RIF payment to be withheld for taxes. If you previously set a fixed dollar amount for withholding tax, please check your RIF account to ensure the specified percentage is acceptable.

### NEW INVESTMENT PRODUCTS

Whether you're an experienced investor or are just starting, we have options for you. Alterna's tools, advice and support can help you achieve your dreams and secure your financial future. Learn more on our website <https://www.alterna.ca/en/personal/investing/>.

# NAME CHANGES FOR CREDIT PRODUCTS

To make it easier for you, we've created the following charts to illustrate the differences between your Member Savings and Alterna products. This will help you to identify the new product on your statements and on online and mobile banking.

## MORTGAGES & LOANS



PRODUCT TYPE	MEMBER SAVINGS PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Mortgage	First Mortgage	Fixed Rate Closed Mortgage
	Second Mortgage	Variable Rate Closed Mortgage
	First Mortgage (B)	Fixed Rate Closed Investment Mortgage
	First Mortgage (C)	Variable Rate Closed Investment Mortgage
Loans	Personal Loan	Variable Rate Loan Fixed Rate Loan Bridge Loan
	Second Personal Loan	Variable Rate Loan Fixed Rate Loan
	X-Mas Loan	Fixed Rate Loan
	CEBA Loan Program	Fixed Rate Commercial Loan
	Quick Cash Loan	Fixed Rate Personal Loan
	Car Loan	Variable Rate Personal Loan

## LINEs OF CREDIT

PRODUCT TYPE	MEMBER SAVINGS PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Lines of Credit	Business Line of Credit	Business Unsecured Line of Credit
	Unsecured Line of Credit	Unsecured Line of Credit
	RRSP Line of Credit	Investment Line of Credit
	Home Equity Line of Credit	Secured Line of Credit

## CHANGES TO YOUR UNSECURED LINE OF CREDIT

Once you move to Alterna, there will be some changes to your Unsecured Line of Credit payments. Your minimum monthly payment may change and will be charged at the end of each month. You can always make payments up to your full Line of Credit balance.

Please refer to the table below for details.

MEMBER SAVINGS PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME	CURRENT MINIMUM PAYMENT CALCULATION	MINIMUM PAYMENT CALCULATION AS OF OCTOBER 20TH, 2023
Business Line of Credit	Business Unsecured Line of Credit	3% of outstanding balance plus interest	3% of previous month-end balance
Line of Credit	Unsecured Line of Credit	3% of outstanding balance plus interest	3% of previous month-end balance
RRSP Line of Credit	Investment Line of Credit	3% of outstanding balance plus interest	Interest Only

This brochure will serve as notice of these changes in accordance with the terms and conditions of your line of credit and will come into effect October 21st, 2023, unless closed and paid in full prior to October 20th, 2023.

## NEW CREDIT PRODUCTS

Alterna is excited to offer you competitive rates on a variety of credit products to fit whatever stage of life you are in. From mortgages to overdraft protection, we can help you find the right solution for your specific needs.

**HOMEBUYING**      **BORROWING**

## BRANCH AND CONTACT CENTRE SUPPORT

Have questions about your accounts? We would be happy to answer them for you.

Contact Member Saving at 1.888.560.2218. If your request requires the disclosure of confidential, account or personal information, and you are inquiring before the switch to Alterna's banking system.

For general information you can also call our Contact Centre at 1.877.560.0100.

If you have questions after switching to Alterna, you can call our Contact Centre at 1.877.560.0100 or visit any of our 43 branches across Ontario. To find a branch visit our [website](#).

You can also use our [Contact Us](#) form. Please do not email personal or account information for your protection and privacy.

Welcome to an exceptional banking experience with Alterna Savings!

