

YOUR ALTERNA BANKING GUIDE

COMING TOGETHER TO BRING YOU AN
EXCEPTIONAL BANKING EXPERIENCE
JULY 2023



alterna
savings

EXPERIENCE THE GOOD IN BANKING®

I am pleased to announce that Quinte First members will soon move to Alterna Savings' banking system. This means you will gain access to over 40 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 and convenient access to services through our new online and mobile banking platforms, making accessing your accounts digitally easier than ever. The conversion onto Alterna's banking system will also increase branch support, with 46 branches across Ontario available for all members.

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

WHAT CAN YOU EXPECT?

The implementation of the Alterna Savings banking system begins on June 30th after regular business hours and will be completed by July 2nd. During this period, there will be interruptions and limitations on services, including in-branch services, ATMs, online and mobile banking. We expect all services to become available to you by July 1st at 11 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 also visit the *Scheduled Service Interruptions* section for the complete list of the services that will be interrupted from June 30th to July 2nd.

Work will begin soon to re-brand Quinte branches as Alterna Savings. This refresh work may not be completed in all branch locations by July 4th, when branches re-open. Even if the re-branding is not complete, you'll still be able to do all your Alterna banking at any branch location, including the 12 PACE Credit Union branch locations.

HOW CAN YOU BE PREPARED?

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

- Product names
- Changes to banking packages, products and bundles
- New services and products available to you
- New website, online banking platform and mobile banking app

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

You'll still be banking with the same people you've come to trust but will now have the added benefit of a wider range of products and services, access to 46 branches across the province, and support from the Alterna Contact Centre 7 days a week. Our Contact Centre is available for calls from 8 am – 8 pm, Monday-Friday, and from 9:30 am – 4:00 pm Saturday and Sunday.

We're excited to be coming together to bring you an exceptional banking experience

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 full list of service interruptions.

- ☐ Your Member Number is changing. Watch your mail for specific information about this. You will need this new number to access online and mobile banking.
 - ☐ To register for online and mobile banking, you'll need to have an up-to-date mobile phone number or email address on file. Update your email address and mobile phone number with Quinte First before June 30th to ensure we have this information in our banking system.
 - ☐ Download any online transaction history, including any e-Transfer data you want for your records before June 28th at 5:00 pm. After June 28th, your pre-conversion account history with Quinte First will only be available by contacting or visiting your local branch.
 - ☐ Online and mobile banking will not be available from approximately 7:00 pm on June 30th to approximately 11:00 pm on July 1st. Please plan accordingly.
 - ☐ ATM or debit card transactions will not be available for about 15 minutes on June 30th at 7:00 pm.
 - ☐ You will receive your final Quinte First branded statement which will include transactions from June 1-30 in July. Your July statement for transactions between July 1-31 will be Alterna Savings branded.
 - ☐ If you have scheduled any future dated or recurring bill payments or pre-authorized debits and credits, 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. That information is outlined in this brochure.
 - ☐ If you use Interac e-Transfer® to send or receive funds, there are some important dates which could affect your transfers. Please see the "Changes that Impact You" section of this brochure for more information.
 - ☐ Sending or receiving a wire? You will need to provide information regarding the purpose of the wire and the recipient's information.
 - ☐ The Quinte First Credit Union public website address, will remain unchanged leading up to conversion, but will redirect you to Alterna Savings website as of June 30th at 7 pm.
- For more information visit our website at alterna.ca

SCHEDULED SERVICE INTERRUPTION



SERVICE/PLACE IMPACTED	JUNE 30 th	JULY 1 st	JULY 2 nd	JULY 3 rd	JULY 4 th
Quinte Branches	Regular Branch hours	Branch Closed	Branch Closed	Branch Closed	Regular Branch hours
Alterna Savings Branches	Regular Branch hours	Branch Closed	Branch Closed	Branch Closed	Regular Branch hours
Contact Centre	8:00 am - 8:00 pm	8:00 am - 4:00 pm	8:00 am - 4:00 pm	8:00 am - 8:00 pm	8:00 am - 8:00 pm
ATMs/Debit Purchases	Service not available at 7:00 pm for approx. 15 min	Services available as normal			
Alterna Savings Online & Mobile Banking	Service not available as of 7:00 pm	Service available at 11:00 pm	Services available as normal		
Quinte First Online & Mobile Banking	Service not available as of 7:00 pm	Register for Alterna's online and mobile banking as of 11:00 pm	Register for Alterna online and mobile banking		

Please note, the service interruption times on the chart above are subject to change.
Please visit alterna.ca for updated service interruption information.

YOUR MEMBER NUMBER IS CHANGING!

You'll be receiving a letter in the mail in June, 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: If you have more than one membership with Quinte First, you will receive a new member number for each membership. If you have a joint membership account, each joint party will receive their own member number.

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. Everything you need to know about Alterna's service fees can be found [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.

PRE-AUTHORIZED CREDIT OR DEBIT

Good News! All existing pre-authorized credit or debit transactions set up in your Quinte First accounts will be migrated to your new Alterna account. You will not need to set these up in your new account.

SAFETY DEPOSIT BOXES

All safety deposit box rates are changing. New rates are available [HERE](#).

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.

INTERAC E-TRANSFER®

We cannot migrate existing 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. Interac e-Transfers® are day-to-day transactions which may be included in your banking package.

IMPORTANT INFORMATION ABOUT YOUR INTERAC E-TRANSFERS®:

- **June 26th at 5 pm - Deadline to send Interac e-Transfers**
- **June 28th at 5 pm- Deadline for contacts to accept Interac e-Transfers**

On June 28th, all e-transfer transactions, including auto-deposit and request money will be disabled. Any transactions not completed by June 28th will be cancelled and must be re-initiated after the banking system integration is complete.

Deadline for contacts (recipients) to accept Interac e-Transfers® sent from a Quinte member is June 28th at 5:00pm. E-Transfers that are not accepted by this time will be cancelled.

E-Transfers received by the Quinte members without auto-deposit, should be held until after the banking system integration is complete on July 1st at 11 pm. Once the banking system integration is complete Quinte members will be able to register for online and mobile banking and deposit the eTransfer funds into their Alterna Savings account.

We recommend that members disable auto-deposit prior to June 28th, to ensure you still receive any etransfers while the banking system is offline.

BANKING STATEMENTS

Alterna's All-In-One® banking statements include all of your accounts and products. Members with a chequing account or credit product (loan, line of credit, mortgage etc.) will receive monthly statements, and those with other products only (investments, term deposits etc.) will receive quarterly statements. For joint accounts, only the member who is the primary owner of the account will have it included on their statement.

All members can receive eStatements at no charge. Paper statements will still be available for a fee of \$1.50 per statement.

If you want to move to eStatements, you can register through Quinte's online banking or in a branch. After moving to Alterna's banking platform, you can receive e-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 1.877.560.0100.

E-STATEMENT NOTIFICATIONS

If you wish to receive an email letting you know that your e-statement is available, you can sign up through Alterna's online banking platform, by visiting your branch, or calling the Contact Centre.

For Online Banking go to Profile and settings >> Statement preferences >> email notifications.

CHEQUE IMAGES

Images of cheques are available on member statements for a monthly fee of \$2.00.

INTERAC ONLINE PAYMENTS

Interac online payments will be discontinued as of June 15th. This service is currently not available through Alterna Savings.

TAX SLIPS

A maximum of two names will now appear on your T5 tax slips. The member who is the primary account holder will be able to designate which other name will appear on the tax slip.

Members will receive two tax slips for the 2023 taxation year. One from January 1st – June 30th and another from July 1st- December 31st.

ATM DEPOSIT HOLDS

ATM deposit holds will be transitioned to match Alterna's standard deposit hold process.

Member for less than 90 days – full 5-day hold

Member for more than 90 days - \$100 release, the balance of deposit 5-day hold

Member for more than 365 days - \$3000 release, the balance of deposit 5-day hold

TELEPHONE BANKING

Telephone banking will be discontinued for Quinte members as of June 30th, 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 June 30th. Please contact your branch if you need assistance transitioning to digital banking before June 30th. After June 30th, please call the Alterna Contact Centre at 1.877.560.0100 or visit any branch.

TEXT BANKING

Text banking is not available with Alterna Savings. However, our Mobile app is easy to use and designed for use on your smartphone.

WAYS TO BANK



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

BRANCHES

After the banking system migration, Quinte First members will be able to access services in any of Alterna's 46 branches across Ontario. This includes the 12 PACE Credit Union branches. To find a branch, [visit our website](#).

DEBIT CARDS

Your Quinte First 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 Quinte card expires.

ONLINE AND MOBILE BANKING

Handling your money should be quick and painless. Get the full experience at your fingertips with Alterna Savings' new 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

To access Online and Mobile banking, you'll need to have an up-to-date mobile phone number and email address on file. You can update your email address and mobile phone number with Quinte First before June 30th to ensure we have this information in our banking system.

The first time you access online banking, we'll use that 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. 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

NEW SERVICES

We are pleased to offer NEW SERVICES for Quinte First! Moving to Alterna Savings banking system will give Quinte First members access to 44 new products and services. What does this include? New accounts, banking packages, term deposits, credit solutions, mortgages, investment shares and so much more! Here's a quick glance at a few new products and services available to you. Please make sure that you visit Alterna.ca to become familiar with our full product suite.

ELECTRONIC STATEMENT NOTIFICATIONS

You will now have the option to receive an email notification when your electronic banking statement is available. You can opt-in to these notifications through Alterna's online banking app. Find this option under "Profile and settings" > "Statement preferences."

FLEXI MORTGAGE, MULTI-OPTION MORTGAGE & MULTI-OWNERSHIP MORTGAGE

Alterna offers a wide range of mortgage options to help you find one that works for you.

Flexi-mortgage: The payment certainty of a fixed rate mortgage and the potential cost savings of a variable-rate mortgage.

Multi-Option mortgage: Combine your home financing and credit options within one account to manage all your credit needs.

Alterna's Multi-Ownership: Partner with friends or family to buy a home.

U.S. DOLLAR CHEQUING ACCOUNT

The U.S. Dollar Chequing Account is a convenient option for members who regularly travel to the U.S. (or live there part-time), or for members who regularly buy/sell goods in U.S. dollars. It enables members to carry out day-to-day banking in U.S. dollars, reducing the potential negative impact of impact of currency exchange rate fluctuations.

U.S. DOLLAR TERM DEPOSITS

This is the perfect investment to protect your U.S. dollars from exchange rate fluctuations while earning interest at a guaranteed rate. What other benefits can you expect from our U.S. Dollar Term Deposits?

- Flexible terms available - Terms from 30 days to 5 years.
- Competitive interest rates - Guaranteed for the term of your investment.

STANDARD SERVICES

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

SERVICE NAME	DETAILS & CHANGES
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	Same service, new look!
Certified Cheques	Still available in branch.
Foreign Exchange	Get access to almost any type of currency.
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 available.
Stop Payments	To stop payments, contact the Alterna Savings Contact Centre, or visit us in branch.
Wires	If you need to send or receive money quickly and safely across the country or internationally, a wire transfer (sometimes also called a wire payment) is often the best option.

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 Quinte First and Alterna products. This will help you identify the new product on your statements and online and mobile banking.

Shares and Accounts

PRODUCT TYPE	QUINTE FIRST PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Shares	Regular Shares	Membership Share

PRODUCT TYPE	QUINTE FIRST PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Personal Chequing & Savings Accounts and Associated Banking Packages	Personal 1 Unlimited (members age 18 or younger)	Chequing (Youth Start)
	Personal 1 Unlimited (members aged 19 to 26)	Chequing (Student Life)
	Personal 1 Unlimited (members age 27 to 58)	Chequing (Unlimited)
	Personal 1 Unlimited (members age 59+)	Chequing (Goodlife)
	Personal 1 Regular (members age 18 and younger)	Chequing (Youth Start)
	Personal 1 Regular (members aged 19 to 26)	Chequing (Student Life)
	Personal 1 Regular (members age 27 to 58)	Chequing (Value)
	Personal 1 Regular (members age 59+)	Chequing (Goodlife)
	Chequing/Savings	Chequing (Pay-as-you-go)
	Daily Savings	Daily Interest Savings
	High-Interest Savings (HISA)	Investment Savings Account
	US Dollar Savings	US Dollar Chequing
	Loan Payment Account	Chequing (Pay-as-you-go)

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 with the details of all of these changes. You will need these details 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	QUINTE FIRST PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Business Chequing & Savings Accounts	Current Basic	Business Chequing
	Current Regular	Business Chequing
	US Dollar Savings (Business)	Business US Chequing
	Daily Savings (Business)	Business Daily Interest Savings
	Loan Payment Account (Business)	Business Daily Interest Savings
	High Interest Savings	Business Investment Savings
Business Banking Packages	Current Basic	Business Basic
	Current Regular	Business Value
Community Demand Accounts	Organization Chequing (Non-Profit)	Community Chequing
	Organization Chequing (Other organizations)	Retail Chequing Basic

Organizational Accounts

All Organizations will be migrated to Business or Community accounts with Alterna. These accounts will be subject to the fees associated with their new account type. For more information on these fees, please visit our website or contact your branch.

PERSONALIZED ACCOUNT NAMES

Any personalized naming of accounts you had set up previously will be transferred to the new banking system, but the name may be shortened if it is longer than 18 characters. Custom names on term products will not be carried over. If you wish to rename your account or term product, you can do so through Alterna's online banking.

General disclaimer: How you earn interest is changing on some Chequing and Savings accounts. The new interest rate calculations are available on our website at <https://www.quintefirst.ca/Personal/Accounts/UpcomingChangesToSavingsAndChequingAccounts> or visit us in any Quinte First branch. Please refer to the Personal Service Fee Listing for full package details and information on day-to-day transactions.

TERM DEPOSITS



PRODUCT TYPE	QUINTE FIRST PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Non-Registered Term Deposits	1 Year Term (Redeemable)	1 Year Redeemable Term Deposit
	1-5 Year Term 2-5 Year Term (Redeemable)*	1-5 Year Term Deposit * Members who held a 2-5 year redeemable term will continue to have the option to redeem after 60 days of the original purchase date.
	3 Year Escalator	3 Year Rate Builder Members who held a 3 year escalator will continue to have the option to fully redeem at the anniversary date.
	5 Year Escalator	5 Year Rate Builder Members who held a 5 year escalator will continue to have the option to fully redeem at the anniversary date.
Registered Term Deposits	1 Year Term (Redeemable)	1 Year Registered Redeemable Term Deposit
	1-5 Year Term 2-5 Year Term (Redeemable)* RRSP Monthly	1-5 Year Registered Term Deposit * Members who held a 2-5 year redeemable term will continue to have the option to redeem after 60 days of the original purchase date.
	3 Year Escalator	3 Year Registered Rate Builder Members who held a 3 year escalator will continue to have the option to fully redeem at the anniversary date.
	5 Year Escalator	5 Year Registered Rate Builder Members who held a 3 year escalator will continue to have the option to fully redeem at the anniversary date.
Registered Savings Accounts	RRSP Variable	RRSP Investment Savings Account
	RRIF Variable	RRSP Investment Savings Account
	TFSA HISA	Tax Free Savings Account

NEW CREDIT PRODUCTS



At the time of banking conversion, there will be some changes to certain credit products, including minimum payments for unsecured credit and a difference in rate, minimum payment and service fees for overdraft protection. All of these changes are outlined in the table titled "*Important Changes to Unsecured Lines of Credit and Overdraft Protection*". We're excited to announce that once the Alterna Savings banking system and products are in place at Quinte First, members will have access to several new credit products, including:

INVESTMENT MORTGAGES

Thinking about investing in a residential investment property? Alterna Savings offers investment mortgage solutions for its members.

FLEXI MORTGAGES

The Flexi-Mortgage offers the flexibility of splitting a single mortgage into segments. Borrowers renewing or taking new mortgages can split their mortgage into six different fixed or variable-rate terms. Each segment acts independently with its own term, rate and amortization period.

MULTI-OPTION MORTGAGES

Combine your home financing and credit options, all within one account. It's like a line of credit and mortgage combined into one to help you meet your changing financial needs.

INVESTMENT LOAN & LINE OF CREDIT

Sometimes it pays to borrow to invest. An example of this is using an RRSP loan to make the maximum contribution to your RRSP – the amount you'll save on taxes is often much more than the interest you'll pay to borrow. An Alterna Savings Investment Loan or Line of Credit is an ideal way to do just that.

Please visit the [Alterna Savings website](#) to learn more about these products and others.

NAME CHANGES FOR CREDIT PRODUCTS

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

CHANGES TO LOAN PAYMENTS

Members making bi-monthly payments will have their payment dates moved to the 15th and end of the month.

PRODUCT TYPE	QUINTE FIRST PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
Mortgages	Fixed Open Mortgage	Fixed Rate Open Mortgage
	CMHC Fixed Rate Mortgage Fixed First Mortgage Genworth Fixed Mortgage Second Fixed Mortgage	Fixed Rate Closed Mortgage
	Variable First Mortgage (Closed)	Variable Rate Closed Mortgage
	Commercial Fixed Rate Mortgage	Fixed Rate Closed Commercial Mortgage
Loans	Personal Fixed Rate Loan Dealer Fixed Rate Loan	Fixed Rate Personal Loan
	Personal Variable Rate Loan Dealer Variable Rate Loan Student Loan in Repayment	Variable Rate Personal Loan
	Commercial Fixed Loan CEBA COVID Loan	Fixed Rate Commercial Loan

PAYMENTS TO YOUR LINE OF CREDIT

Once you move to Alterna, there will be some changes to your Line of Credit payments. **Your minimum monthly payment may change and will be charged at the end of each month.** Please refer to the table below for details.

Lines of Credit	QUINTE FIRST PRODUCT NAME	ALTERNA SAVINGS PRODUCT NAME
	Revolving Term Loan	Unsecured Line of Credit
	Student Line of Credit	Student Line of Credit
	Secured Line of Credit	Secured Line of Credit
	Commercial Secured Line of Credit	Business Secured Line of Credit
	Commercial Unsecured Line of Credit	Commercial Unsecured Line of Credit
	Overdraft Protection	Overdraft Protection

IMPORTANT CHANGES TO UNSECURED LINES OF CREDIT AND OVERDRAFT PROTECTION

How the minimum payment is calculated will be changing for the following products:

Quinte First Product Name	Alterna Savings Product Name	Current Minimum Payment Calculation	New Minimum Payment Calculation
Revolving Term Loan	Unsecured Line of Credit	Accrued interest, plus 2% of balance	3% of balance
Commercial Unsecured Line of Credit	Business Unsecured Line of Credit	Accrued interest, plus 2% of balance	3% of balance

There are additional changes to your Overdraft Protection product:

Overdraft Protection	Current	New
Minimum Payment Calculation	5% of the balance	3% of balance

Interest Rate	18.00%	19.99%
Service Fee – Personal Accounts	\$0.00	\$5.00 per use, to a maximum of \$5.00 per day
Service Fee – Business Accounts	\$0.00	\$5.00 flat fee per month

This brochure will serve as notice of these changes in accordance with the terms and conditions of your line of credit and/or overdraft protection agreement and will come into effect July 1st, 2023, unless closed and paid in full prior to July 1st, 2023.

ALTERNA SAVINGS PRIVACY POLICY

ALTERNA SAVINGS PRIVACY POLICY

Our Commitment to You

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/>.

BRANCH AND CONTACT CENTRE SUPPORT

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

Contact your local branch if you have questions about your account, products or services.

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

There are a few more ways you can get in touch with us.

If you have questions regarding Alterna Savings, you can fill out the Contact Us form, and we will respond within two business days.

If your request requires the disclosure of confidential, account or personal information, and you are inquiring before the switch to Alterna's banking system, please contact your branch.

If you have questions after switching to Alterna, you can call our Contact Centre or use our secure [feedback form](#) (please remember to log into your Online Banking account first to secure authenticity). For your protection and privacy, please do not email personal or account information.

1.877.560.0100

alterna.ca/WelcomeQuinte

