Prosperity
CREDIT UNION

Foam Lake Member Readiness Guide

One System. One Prosperity.

September 25 – 27, 2026

Welcome to the next chapter of your Prosperity membership.

From **September 25–27**, Legacy Foam Lake members will join the Prosperity banking platform, bringing all Prosperity members together on one unified banking system.

We know system changes can feel overwhelming, so we've created this guide to help make your transition as smooth and straightforward as possible. Inside, you'll find everything you need to know before, during, and after the banking system merger, including the important steps to take, what to expect during the transition, and where to find support if you need it.

Our team is here to support you every step of the way, and we hope you'll find this guide to be a helpful resource as we welcome you to the full Prosperity banking experience.

Thank you for your patience, your trust, and for being part of this exciting milestone.
We look forward to continuing to serve you as **One System. One Prosperity.**

What Doesn't Change

- ✓ Your payroll and direct deposits
- ✓ Government deposits such as CPP, OAS and GST
- ✓ Existing pre-authorized payments and automatic withdrawals
- ✓ Existing loan and mortgage payments
- ✓ Mobile wallet purchases will continue as usual

Banking System Merger Timeline

Phase 1

Before Sep 25

Important steps before the merger weekend

Phase 2

During the Merger

September 25–27

Digital Banking will remain available until 5pm on Friday, Sept 25. At that time, Digital Banking will become temporarily unavailable while we complete the transition to Prosperity's banking system.

Phase 3

After the Merger

Welcome to Prosperity Digital Banking

Before

Phase 1

Please complete these important steps before the merger weekend.

Everyday Banking

- Pay any bills due during September 25–27 a little early.
- Bill payments scheduled during merger weekend may be delayed.
- Complete any important banking before 5:00 PM Friday, September 25.
- Have another payment method available, such as cash or a credit card.
- Debit cards are expected to work, but it's always a good idea to have a backup payment method available.
- **Update your contact information**: Make sure your **cell phone number and email address** are current with Prosperity. You will need these for onboarding and future sign-ins.

INTERAC e-Transfer

- **e-Transfer** functionality will be temporarily unavailable beginning the evening of **Wednesday, September 23.**
- **AutoDeposit** will be disabled on the evening of Wednesday, September 23. You will be able to accept an incoming e-Transfer through email or text notification using the security question / answer function up **until 5 PM on Friday, September 25.**
- **Sent Pending e-Transfers**: If you have sent an e-Transfer that has not been accepted before **Wednesday September 23**, the transfer will be cancelled, and the funds will automatically be returned to your account. e-Transfers can be sent again once Prosperity Digital Banking is available.
- **Requests for Money -** Before **September 23**, you should delete any outstanding "Requests for Money". Once you are using Prosperity Digital Banking, any Requests for Money that are needed can be set up again.

Business Members

If you use Foam Lake digital banking for your business or organization, there are a few additional items to review before the technical merger.

cont. →

Before

Phase 1

Please complete these important steps before the merger weekend.

Accounts Requiring Two Signatures (2 to Sign)

If your business or organization has an account that requires two people to authorize transactions (2 to Sign), there is an important change coming.

After the technical merger, Prosperity digital banking will require approval from a second authorized signer before a transaction can be completed on a 2-to-Sign account. One signer will initiate the transaction, and the second signer will provide the required approval.

CRA Business Tax Payments

If you use Foam Lake digital banking to make business tax payments to the Canada Revenue Agency (CRA), please be aware of the following:

CRA payment profile: Your existing Pay Business Taxes (CRA) profile will not transfer to Prosperity digital banking. You'll need to recreate your profile after the technical merger before making your next business tax payment.

Future-dated CRA payments: Any future-dated, one-time CRA business tax payments you've scheduled will not transfer. Please make note of any upcoming payments, as you'll meed to recreate them in Prosperity digital banking after the transition.

CRA payment history: Your previous CRA payment history will not transfer to Prosperity digital banking. Your historical CRA payment information will continue to be available through your CRA account.

Before the technical merger: Review any upcoming CRA payments you've scheduled and make note of the information you'll need to set them up again after the transition.

During the Merger

Phase 2

September 25 – September 27

Here's what to expect:

Digital Banking will be temporarily unavailable.

Some bill payments may be delayed.

Some incoming e-Transfer notifications may take up to 12 hours to be received once the system is back online.

Do not be concerned if an incoming e-Transfer notification is received during the merge transition; the transfer can be accepted once Prosperity Digital Banking is available.

CAFT processing information will be communicated directly to affected businesses.

After the Merger

Phase 3

Once the merger is complete:

1. Visit **prosperitycu.ca**
    - Begin onboarding to Prosperity Digital Banking using your **debit card. You will need your existing debit card number, date of birth and cell number or email address on file at your branch** to log in for the first time.
        - If you're unsure of your debit card number, please contact your branch before the merger weekend.
2. Delete the Legacy Foam Lake mobile app.
3. Download the Prosperity Credit Union mobile app and sign in using your new Prosperity Digital Banking profile.

Download on the AppStore

Download on Google Play

4. Set Up Your Alerts Again

If you currently use alerts in Foam Lake Digital Banking, **your existing alerts will not transfer to Prosperity Digital Banking.**

Once you have successfully signed in to Prosperity Digital Banking, you will need to set up any alerts you would like to continue receiving.

This includes any notifications you currently rely on to help monitor your account activity.

After the merger: Take a few minutes to review the alert options available in Prosperity Digital Banking and set up the ones that are important to you.

5. e-Transfers

e-Transfer Profile – Once you've successfully signed in to Prosperity Digital Banking, your existing Foam Lake profiles are expected to transfer to Prosperity Digital Banking.

e-Transfer Recipients – Once you've successfully signed in to Prosperity Digital Banking, your existing Foam Lake e-Transfer recipients are expected to transfer to Prosperity Digital Banking.

If any e-Transfer information does not transfer as expected, please contact the branch for assistance.

Pending Receive e-Transfers - Once you've successfully signed in and using Prosperity Digital Banking, you will be able to accept any pending e-Transfers that were received by email or text during the banking system merge using the security question/answer function.

Important: The first e-Transfer received after the transition may still try to open the Foam Lake Digital Banking app. If this happens, you should:

a. Select the appropriate Province.
b. Search for Prosperity Credit Union.
c. Select Prosperity Credit Union to complete the deposit.
d. After this first transfer, future E-Transfers should direct you to Prosperity Digital Banking.

AutoDeposit – You will need to set up AutoDeposit again after you have successfully signed in and are using Prosperity Digital Banking.

6. Set up your Digital Banking features again

The following items will need to be recreated if they apply to you:

- ☐ Business delegates
- ☐ CRA profile
- ☐ Future-dated CRA payments

Other Changes You'll Notice

In addition to your digital banking transition, a few account features will be aligned with Prosperity's banking system.

Account Statement Schedule Changes

To align Legacy Foam Lake accounts with Prosperity's statement schedules, some statement frequencies will change.

One-time September account statement timing

- A statement will be produced on **September 7**.
- Your next statement will be produced on **September 30**.

After that, the following statement schedules will apply:

Account Type	New Statement Schedule
Personal Chequing	Month End
Business Chequing	No Change (Month End)
Savings Accounts	Semi-Annual
Registered Savings	No Change (Semi-Annual)
Term Deposits	No Change (Semi-Annual)
Consumer Loans (non-Quick Loans)	Semi-Annual
Consumer Quick Loans	Month End
Mortgages (non-Quick Loans)	Semi-Annual
Mortgage Quick Loans	Month End
Commercial Loans (non-Quick Loans)	Semi-Annual
Commercial Quick Loans	Month End

Interest Payment Changes

Most interest payment schedules will remain the same.

The following savings accounts will change from **semi-annual interest payments to monthly interest payments.**

Changes will take effect beginning **September 30**.

Account Type	New Interest Schedule
AgriInvest Savings	Monthly
SuperRate	Monthly
SuperRate Free SC	Monthly

A New Name for Future Term Investments

Prosperity refers to term investments as **Guaranteed Investment Certificates, or GICs.** As you begin banking on Prosperity's system, you'll start to see this terminology when purchasing or renewing term investments.

What About My Existing Foam Lake Term Deposit?

There is no change to your existing Term Deposit as part of the banking system merger. It will carry over to Prosperity with its current terms and remain in place until it reaches maturity.

When your existing Term Deposit matures:

- if it is set to automatically renew, it will renew into a **Prosperity non-redeemable GIC for the same term length.**
- From that point forward, your investment will be reffered to as a **GIC** rather than a Term Depsosit.
- If you would like to consider other investment options, please contact the Foam Lake branch before your maturity date.

The Important thing to know: Your existing Term Deposit is not being changed or replaced during the technical merger. The GIC terminology and Prosperity product will apply when you purchase a new investment or when your existing Term Deposit matures and renews.

Mobile Wallet

Samsung pay will be added to the Mobile Wallet feature.

We're Here to Help.

We understand that system changes can feel overwhelming, but you won't be navigating this transition alone. Our team is committed to supporting you every step of the way.

Your Foam Lake branch team will continue to be available during regular business hours. In addition, we're providing extended Solutions Centre support to help Foam Lake members during and after the transition.

Extended Solutions Centre Hours

Sunday, September 27: 1 PM - 8 PM
Monday, September 28: 8:30 AM - 8PM
Tuesday, September 29: 8:30 AM - 8 PM
Wednesday, September 30: CLOSED FOR STAT HOLIDAY
Thursday, October 1: 8:30 AM - 8 PM

Whether you have questions before the merger, need help getting started with Prosperity Digital Banking, or simply want someone to walk you through the process, **we're here to help.**

Call our Solutions Centre at 1.306.882.5571
or contact the Foam Lake branch during regular business hours.

You can also visit **prosperitycu.ca/foam-lake** for updates, FAQs and helpful resources.