



Transition of United to DUCA

Frequently Asked Questions for United Members

Below you will find common questions and answers related to the transition of **United Employees Credit Union Limited (United)** to **DUCA Financial Services Credit Union Ltd.**

A. The Transition to DUCA

When is the transition period?	July 31, 2024, at 5:00 PM – August 1, 2024
What services will NOT be available during the transition period?	<ul style="list-style-type: none">• In branch• Online banking• Mobile banking• Debit card usage• Automated Teller Machine (ATM) access
What is changing for United Members?	<ul style="list-style-type: none">• Account Numbers• Product Names and Account Bundles• Statements• Debit Cards• Online Banking• Mobile App• Line of Credit Payment Date
What is NOT changing for United Members?	<ul style="list-style-type: none">• Direct Deposits• Pre-authorized Transfers• Cheques
What will happen to my accounts during the transition period?	During this transition, the balances in your existing United accounts will be securely transferred to comparable DUCA products automatically. While there will be some temporary service disruptions, we are committed to minimizing these and making the process as smooth as possible for you.

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B. Product and Account Changes

Will my account number change?	Yes. All accounts will have new Account Numbers which can be found on your new DUCA statements or in online banking.
Will I have a new Member Number?	Yes. All Members will be identified by a new unique Member Number which will encompass the Member's entire profile. In



the case of **joint accounts**, each account holder will have a unique Member Number.

What features will I have with my new DUCA accounts?

For specific details about your new product(s), associated rates, and fees, please visit our product mapping table at www.duca.com/uniter-merger and view our [Personal](#) and [Business](#) fee schedule.

How can DUCA improve my experience with my new account?

If the new product does not meet your expectations, or if you are dissatisfied for any reason, please contact our Member Connect team after August 1, 2024, by calling 1-866-900-3822 or visiting any DUCA branch. We would be more than happy to discuss your options and ensure that you are moved to an account type that is most appropriate and favorable for you.

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C. Statements

Will DUCA have an electronic record of my United Statements?

No. Since United statements are provided in paper format only, no digital statements are available. To ensure you have access to your past transaction records, please make sure to securely store your paper statements, as these documents will not be accessible post transition.

What is the DUCA fee for paper statements?

Paper statements cost **\$2.00 per month**.

Note: Certain banking bundles do not have a statement charge. View our [Personal](#) and [Business](#) fee schedule for more information.

Can I switch to e-statements?

Yes. Starting August 1, 2024, you can call Member Connect at 1.866.900.3822 or visit any DUCA branch to sign up for online banking and switch to e-statements.

DUCA e-statements are free, printable, and securely viewable 24/7.

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D. Debit Card

When will my United Debit Card no longer be active?

Your United Debit Card will no longer be active on July 31, 2024, at 5:00 PM. Until that date, please continue using your United Debit Card.

When can I get a DUCA Debit card?

You have the option to request a new DUCA debit card before the transition by calling or visiting the Leslieville or Gateway branch. Otherwise, you may request a DUCA debit card after the transition by visiting any DUCA branch or by calling our Member Connect call centre.

Note: If you frequently use your United debit card and online banking, **we recommend that you request a new DUCA debit card and register for online banking before the transition period.** This way, you will have your card available to activate once the transition is complete, minimizing disruption to your banking services.

If I pick up a debit card before the transition, how and when can I activate it?

Any DUCA debit cards that are picked up in advance are INACTIVE upon receipt for security reasons.

You will be able to activate your new card starting August 1, 2024, by visiting any DUCA branch or calling Member Connect at 1.866.900.3822.

Note: if you choose to call Member Connect, you will need to then go to an ATM on the Exchange Network to set your PIN.

Will my debit card number change?

Yes. Your new DUCA debit card will have a new card number.

Will my PIN change?

Your United debit card PIN number will NOT automatically transition to your new DUCA debit card. You will need to set up a PIN number for your DUCA debit card. Setting up a PIN can be done while activating the card.

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E. Online Banking

When will my United online banking and mobile app access end?

United's online banking platform and mobile app will cease operation on July 31, 2024 at 5:00 pm.

When and how can I sign up for online banking at DUCA?

Starting August 1, 2024, you have the opportunity to sign up for online banking with DUCA by calling Member Connect at 1.866.900.3822 or visiting any DUCA branch.

If you choose to sign up, here is what you can expect:

- **New login credentials:**
Member Card (DUCA Debit Card Number) and password.
 - **New platform to sign in:**
<https://auth.duca.com/login> or DUCA's mobile app
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- **New Security Setup:**
Two-Step Verification (2SV): This is the new heightened industry standard for account protection. It means that when you log in to your online banking profile, prior to gaining access to your account, you will receive a verification code sent by text, voice call and/or email. You then have 10 minutes to enter that code to access your online profile.

Will my transaction history be migrated to DUCA?

No. Transaction history will not be migrated. To make sure you have access to previous transactions, we recommend downloading and saving your transaction history from online banking before July 31, 2024.

When can I expect e-transfer functionality to be restored?

All e-transfer functionality in United's online banking (including sending, receiving, and AutoDeposit) will be disabled from July 29, 2024, to August 1, 2024.

Starting August 1, 2024, you can sign up for online banking at DUCA and set up new e-transfer settings in your DUCA account.

What will happen to pending e-transfers, while e-transfer functionality is unavailable?

Any e-transfers that have not been deposited before July 29, 2024, will be cancelled, and the funds will be returned to the sender's account.

What should I do if I have AutoDeposit set up with my United Account for e-transfers?

If you currently have AutoDeposit set up for e-transfers, please cancel it before July 29, 2024. Starting August 1, 2024, you will have the opportunity to re-register for AutoDeposit so that e-transfers can be automatically deposited into your new DUCA account.

Will my e-transfer recipient list be migrated to DUCA?

No. Your e-transfer recipient list will not be migrated.

We recommend that you take notes or screenshots of your e-transfer recipient list in online banking before July 29, 2024.

How can I set up e-transfer functionality with DUCA after the transition?

After August 1, 2024, you can sign up for online banking with DUCA and set up new e-transfer settings, including recipient lists and AutoDeposit, in your DUCA account.

Will my bill payees be migrated to DUCA?

Bill payees will not be migrated. You will need add any Bill Payees after the transition period.

Can I schedule a bill payment in United's online banking during the transition period?

No. Do not schedule any bill payments in online banking to take place after July 31, 2024 at 5:00 pm.

Will I have access to CRA forms in DUCA's online banking?

No. You will no longer have access to CRA Forms history through online banking. Instead, you can access this information through CRA's myCRA Business.

When can I delete United Mobile app?

After the transition period.

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F. Lending Products

Line of Credit Payment changes?

Starting in August of 2024, payments for all Lines of Credit, including Home Equity Lines of Credit (HELOC), will be due on the 15th of each month with a mandatory monthly frequency.

Unsecured Lines of Credit will now calculate a monthly payment based on 2% of the outstanding balance (vs the previous 3% with United) with a mandatory monthly frequency.

What is the Credit Bureau Reporting standard at DUCA?

All credit products will now be reported monthly to both Equifax and TransUnion, ensuring your credit information is consistently updated.

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G. Registered Products (RRSP, RRIF, and TFSA)

Will the trustee for my registered products change?

The trustee for registered products will change from Central 1 Trust to Concentra Trust on August 1, 2024, accompanied by a new declaration of trust and fee schedule. These documents can be viewed under the Resources section on our website at www.duca.com/united-merger. Please select the document specific to the registered product you hold.

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H. Direct Deposits and Pre-authorized Transactions

What will happen to my existing Direct Deposits?

Existing direct deposits will automatically transition to your new DUCA accounts and processed as usual.

For example: If you automatically receive Payroll, Pension, or Government payments directly into your United Accounts, these will automatically start going to your DUCA accounts, after the transition period.

Note: Direct deposits on August 1, 2024, may be delayed by up to one day.

How can I set up a NEW direct deposit at DUCA?

To set up a new direct deposit after the transition, contact us for a direct deposit form with your updated account details.

What will happen to my existing pre-authorized debits and transfers?

Pre-authorized debits and transfers will automatically transition to DUCA's banking system. However, pre-authorized transactions scheduled from July 27, 2024, to August 2, 2024, may be delayed by 3 to 7 days. If you have any time sensitive pre-authorized transactions scheduled during this time, please consider making them in advance.

Examples:

- If you have a **pre-authorized debit** allowing your phone company to pull \$50 per month from your account to pay your phone bill, then this will continue to occur after the transition. However, you should expect a 3–7 day delay if the pre-authorized debit is scheduled from July 27, 2024, to August 2, 2024.
- If you have a **pre-authorized transfer** set up where \$100 is automatically moved from your United account to another financial institution on a specific day, then this will continue to occur after the transition. However, you should expect a 3–7 day delay if the pre-authorized transfer is scheduled from July 27, 2024, to August 2, 2024.

We recommend planning accordingly and monitoring your account to ensure all pre-authorized transactions are completed as expected.

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I. Cheques

Can I continue to use my United Cheques after the transition period?

Yes.

How can I purchase new cheques at DUCA?

When you run out of cheques, please visit a branch or call Member Connect to order new ones with your new DUCA account number.

J. Ways to Bank at DUCA

Branch Access

Starting August 1, 2024, you will have access to any of DUCA's 19 convenient branch locations across the GTA. To find a branch near you, visit our branch locator tool here: <https://www.duca.com/branch-atms>.

Member Connect Call Centre

Starting August 1, 2024, for support and information you can call DUCA's Member Connect Call Centre at [1.866.900.3822](tel:18669003822) or email duca.info@duca.com. For hours, please visit <https://www.duca.com/about-us/contact-us>.

Online Banking

Starting August 1, 2024, you can sign up for DUCA online banking by calling Member Connect or visiting any DUCA branch. After signing up, visit <https://auth.duca.com/login> or download DUCA's mobile app from the Apple Store or Play Store to sign in.

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K. Questions & Feedback

How can I stay aware of updates?

Please watch for updates on our website: <https://www.duca.com/united-merger> and via email communication.

How can I sign up for email communication from DUCA?

Starting August 1, 2024, please call Member Connect at 1-866-900-3822 or visit any DUCA branch to sign up for email communication.

Who do I contact if I have questions or want to provide feedback?

Before Transition: Please call the Leslieville branch: 416 461 9257 or Gateway branch: 905 625 6973.

After Transition: Please call Member Connect at 1-866-900-3822 or visit any DUCA branch.

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