



River City Credit Union

Security

hyperWALLET™ uses the strongest security technologies available to safeguard the confidentiality of your information. Their servers sit behind multiple firewalls and use 128-bit SSL encryption, the same security standard used by most financial institutions.

Fraud Protection

hyperWALLET™ provides a safe and fast way to move funds online. However, under certain circumstances, transactions may be flagged and temporarily delayed for internal fraud risk review.

Customer Support

The *hyperWALLET™* site contains a comprehensive Help menu as well as maintaining a customer support contact system:

Phone (toll-free): 1-877-925-5381

Email: support@hyperwallet.com

FAQs: www.hyperwallet.com/faqs.jsp

Hours: Monday - Friday, 8am - 5pm PST

Main Branch
11715A - 108 Avenue
Tel: 780.496.3482

Ferrier Branch
8620 - 58 Avenue
Tel: 780.944.5616

Westwood Branch
11840 - 106A Street
Tel: 780.496.8754

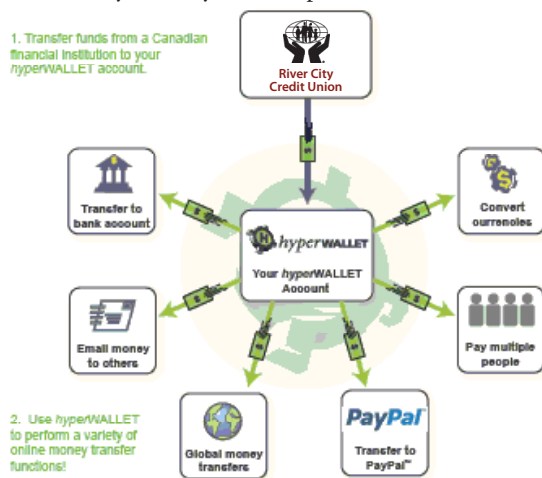
hyperWALLET



The ability to do your banking comes in all shapes and sizes...

Why *hyperWALLET™*?

hyperWALLET™ is a revolutionary online payment solution.



v1.2010

www.river-citycu.com

River City Credit Union Ltd.

hyperWALLET™ Online Payment Services

What is hyperWALLET™?

hyperWALLET™ enables you to make private and secure online money transfers using cash transferred directly from your Credit Union account. You can use hyperWALLET™ to email money to recipients in North America, or transfer funds to bank accounts in numerous other countries worldwide. hyperWALLET™ also enables you to send and receive payments to/from other hyperWALLET™ users, convert funds using their foreign exchange tool, or transfer funds to PayPal™ accounts.

hyperWALLET™ features:

AddCash - Transfer funds from your credit union account to hyperWALLET™ *

CashOut - Transfer funds between financial institutions

BeamCash - Send and receive funds using email

Foreign Exchange - Support both CAD and USD *

PayPal™ Connector - transfer funds from hyperWALLET™ to a PayPal account

Bulk BEAM - issue payments to multiple recipients in Canada and the USA at one time

* Only CAD can be transferred into hyperWALLET™

Signup:

River City Credit Union has integrated the hyperWALLET™ payment service with internet BANKING. Although you sign up and access hyperWALLET™ from your internet BANKING account, hyperWALLET™ is independent of internet BANKING. You can sign up for hyperWALLET™ directly from within internet BANKING and AddCash into your WALLET. Once funds are available in your WALLET you can use hyperWALLET™'s extensive suite of online payment options to transfer funds. You can sign up for a WALLET in less than a minute!

How to sign up for a WALLET

You must use MemberDirect online banking to sign up for this feature. **If you are not a MemberDirect online banking user come in and see us and we'll get you started today!**

1. Go to www.river-citycu.com
2. Log in to your internet BANKING account
2. Click [Accounts]
3. Click [hyperWALLET Account]
4. Click [Create a hyperWALLET Account]
5. Complete the signup form
6. Submit your request

TRANSACTION FEES

Transaction	Credit Union Fee	hyperWALLET™ Fee*
Add cash from own credit union	Bill payment fee	No fee
Add cash from other FI	Bill payment fee	No fee
BeamCash	No fee	\$0.25 (sender**)
BeamCash (if you select "I would like to pay the Cashout fee for the recipient.")	No fee	\$1.00 (sender** = \$0.25 and \$0.75 recipient Cashout fee)
CashOut to own credit union account	No fee	No fee
CashOut to another credit union	No fee	\$0.50 (sender**)
CashOut to other financial institution	No fee	\$0.75 (sender**)
Foreign Exchange	No fee	No fee
PayPal Connector	No fee	\$1.00 USD (sender**)
Webcheque payment	No fee	2.9% or \$5.00 max (recipient**)
Invoice payment	No fee	No fee
Remittance payment	No fee	\$1.00 sliding scale (sender**)

* Fees are charged from within the WALLET at transaction time. There must be sufficient funds to cover the transaction and the fee.

** Fees are assessed to the party indicated.

TRANSACTION LIMITS

AddCash	CashOut	BeamCash
\$1,000 CAD – Daily	\$5,000 CAD – Daily	\$3,000 CAD – per Beam
\$2,000 CAD – Weekly	\$3,500 USD – Daily	\$2,500 USD – per Beam
\$5,000 CAD – Monthly		

TRANSACTION PROCESSING TIMES

Transaction Type	Processing Time
Add cash from own credit union	1 - 2 business days
Add cash from other FI	1 business day
BeamCash (send/receive)	Instant
* CashOut to Canadian CU/bank account	1 - 2 business days
* CashOut to US CU/bank account	3 - 5 business days
Foreign Exchange	Instant
PayPal Connector (send/receive)	1 business day
WebCheque/Invoices (send/receive)	Instant