

ACCOUNTPLUS™

ACCOUNTPLUS™ allows you to link investment accounts for display on the Account Summary page in MemberDirect. The SSO (Single Sign On) feature enables users to access Credential Direct without entering another username and password.

The current ACCOUNTPLUS™ partners are:

- Credential Asset Management Accounts
- Credential Securities Inc.
- Credential Direct Inc.

To link investment accounts for display on the Account Summary page:

1. Click Account Services

The screenshot shows the Cornerstone Credit Union online banking interface. The top navigation bar includes links for Home, In Our Community, Becoming a Member, About Us, Careers, Find Branch/ATM, Help, Contact Us, and Rates. A search bar is located on the right. Below the navigation bar, there are tabs for Personal and Ag/Business, and sections for Products and Services, Planning and Advice, Tools and Calculators, and Online Banking. The main content area shows the user's account summary, including a login status, a list of account services (My Accounts, Payments, Transfers, Account Services, Messages and Alerts, Profile and Preferences), and a list of account services (hyperWALLET.Label, hyperWALLET.Description). The Account Services section is highlighted, and a mouse cursor is pointing to the Account Services link in the left sidebar.

2. Choose Manage Investment Accounts

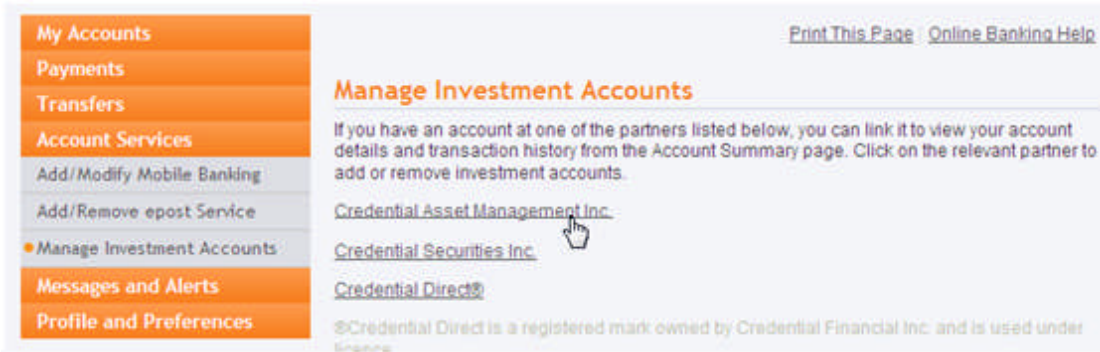
The screenshot shows the Cornerstone Credit Union online banking interface, specifically the Account Services page. The left sidebar shows a list of account services (My Accounts, Payments, Transfers, Account Services, Add/Modify Mobile Banking, Add/Remove epost Service, Manage Investment Accounts, Messages and Alerts, Profile and Preferences). The Account Services section is highlighted, and a mouse cursor is pointing to the Manage Investment Accounts link. The main content area shows the Account Services section, including a list of account services (hyperWALLET.Label, hyperWALLET.Description) and a section for Online Settings and Requests (Manage Mobile Banking, Add/Remove epost Service).

3. Click on the type of account you want to link.

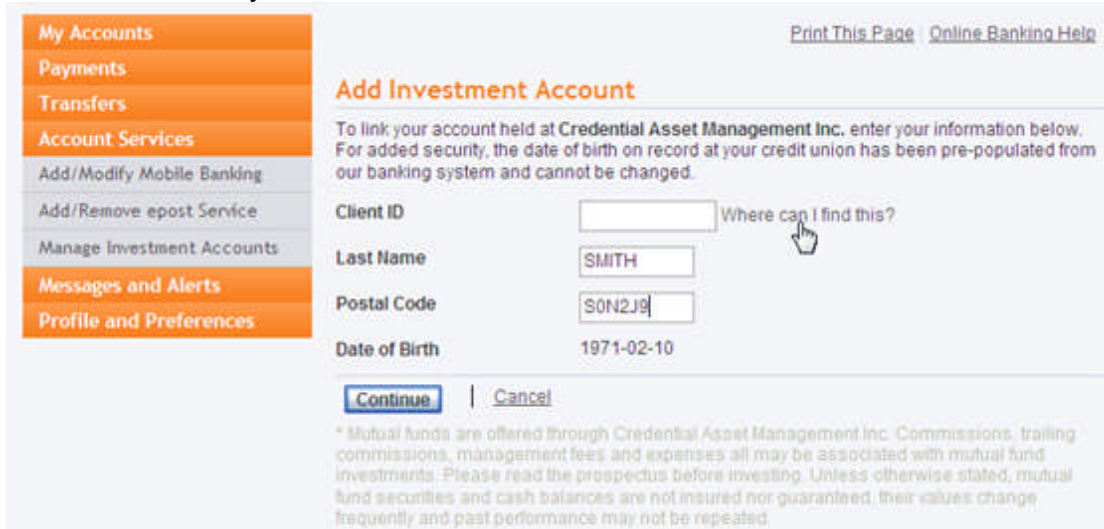
For Credential Asset Management or Credential Securities go to Step 4.

For Credential Securities go to Step 5

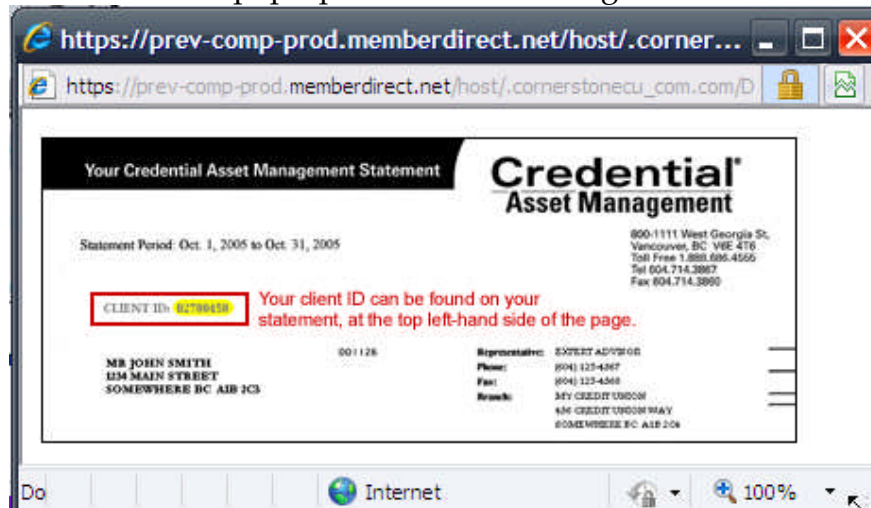
4. Choose Credential Asset Management or Credential Securities.



a. Will be asked for your Client ID or Number.



b. "Where can I find this?" will pop-up a window showing where to find this on your statement.



c. Enter your Client ID/Number and click Continue

My Accounts | Payments | Transfers | Account Services | Add/Modify Mobile Banking | Add/Remove epost Service | Manage Investment Accounts | Messages and Alerts | Profile and Preferences

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Add Investment Account

To link your account held at **Credential Asset Management Inc.** enter your information below. For added security, the date of birth on record at your credit union has been pre-populated from our banking system and cannot be changed.

Client ID: [Where can I find this?](#)

Last Name:

Postal Code:

Date of Birth:

| [Cancel](#)

* Mutual funds are offered through Credential Asset Management Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, mutual fund securities and cash balances are not insured nor guaranteed, their values change frequently and past performance may not be repeated.

d. Will get a message that link was successful.

My Accounts | Payments | Transfers | Account Services | Add/Modify Mobile Banking | Add/Remove epost Service | Manage Investment Accounts | Messages and Alerts | Profile and Preferences

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Account Link Successful

Card Number	50454904549045426	Date	Wednesday, June 20, 2012
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Thank you! Your account is now linked and available on the Account Summary page.

[Go to My Accounts](#) | [Print Receipt](#) | [Return to Manage Investment Accounts](#)

| [Cancel](#)

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5. Choose Credential Direct

My Accounts
Payments
Transfers
Account Services
Add/Modify Mobile Banking
Add/Remove epost Service
● Manage Investment Accounts
Messages and Alerts
Profile and Preferences

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Manage Investment Accounts

If you have an account at one of the partners listed below, you can link it to view your account details and transaction history from the Account Summary page. Click on the relevant partner to add or remove investment accounts.

- [Credential Asset Management Inc.](#)
- [Credential Securities Inc.](#)
- [Credential Direct®](#)

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a. Click Continue to Credential Direct

Home (Personal Banking) > Online Banking > Account Services > Manage Investment Accounts > Add/Remove Credential Direct® Accounts

Print This Page

Add/Remove Credential Direct® Accounts

You can now link your Credential Direct accounts with your Online Banking. With one login, you can view your Credential Direct accounts on the Account Summary page within Online Banking. Linking your accounts also enables you to access your Credential Direct accounts without having to log in again at Credential Direct.

Set up is easy, all you have to do is click on the **"Continue to Credential Direct"** button below. You will then be directed to the Credential Direct website where you will need to enter your username and password just once to set this up. By clicking on "Continue to Credential Direct" you agree to the collection, use, and disclosure of your personal information with Credential Direct. This information will be used only to verify your identity, and to link your Credential Direct accounts in Online Banking. While within the Credential Direct site, you agree to adhere to the Credential Direct online agreements and terms of use.

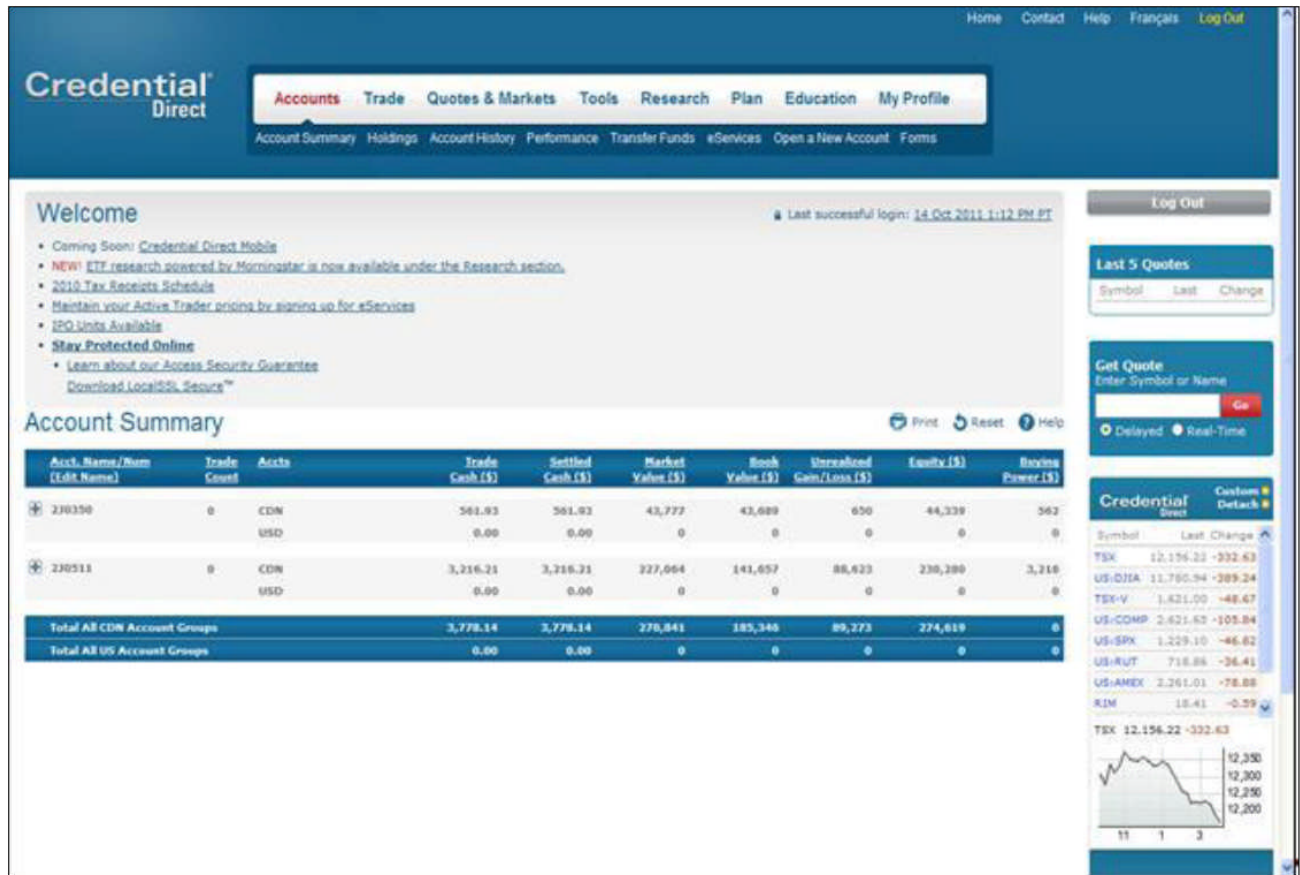
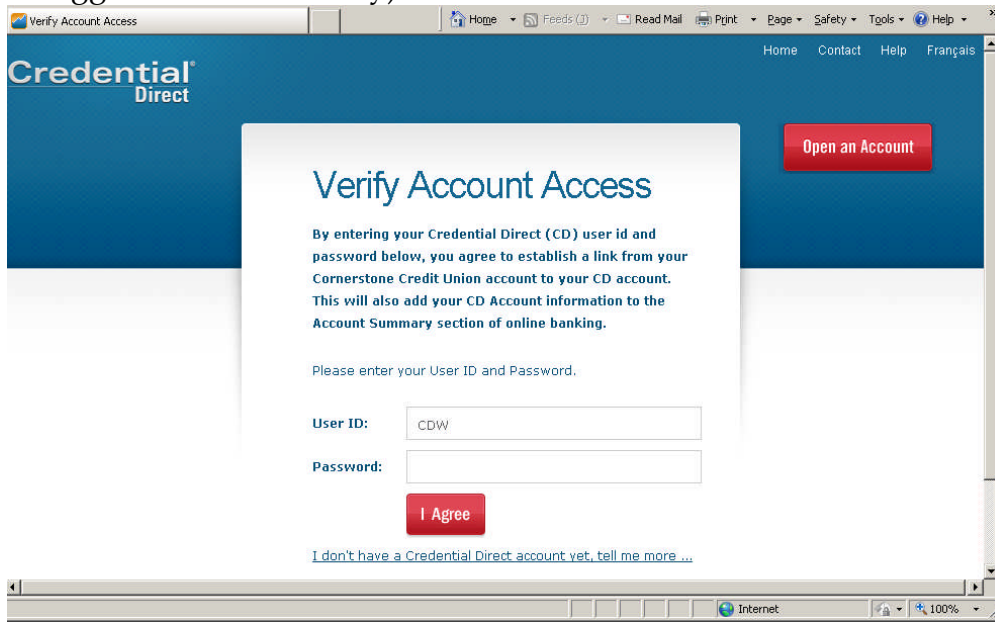
(Only Credential Direct accounts that are registered under your name will be linked in Online Banking).

Continue to Credential Direct

* Mutual funds and other securities are provided by Credential Securities Inc. and Credential Direct®, a division of Credential Securities Inc., which operates as a separate business unit. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, mutual fund securities and cash balances are not insured, not guaranteed, their values change frequently and past performance may not be repeated.

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- b. Logon with your Credential Direct username and password (one time only, after this you will be logged on automatically).



- c. After linking Credential Direct accounts for the first time:
 Log out of Credential Direct and MemberDirect
 Re-login to MemberDirect and your Credential Direct accounts will display on Account Summary page.

6. On the Account Summary page will now have a new section(s) showing your linked investment accounts. Click on the underlined Plan or Account # to get more information. Notice in the Credential Direct section there is a link "Go to Credential Direct" which will take you straight to the Credential Direct website, you will not need to login separately.

My Accounts

View Account Activity

Rename Accounts

View e-Statements

Payments

Transfers

Account Services

Messages and Alerts

Profile and Preferences

Last logged in on Wed, Jun 20, 2012, 10:27 AM, PDT via Online Banking. [Print This Page](#) [Online Banking Help](#)

Account Summary

For your information:

- Currently scheduled (i.e. future-dated) transfers to loans cannot be displayed. However, they will be processed on the scheduled date.
- To review required loan payments, click on the Loan Account link, and then select More Details. To review and request changes to additional scheduled loan payments, please contact your credit union.
- Funds are automatically held for any MasterCard Global Payment Card purchases. These holds remain in place until the item clears your account, to a maximum of 5 calendar days.

Card Number: 50454904549045426

Member 32	
Account Name	Balance
<u>Maximizer</u>	-5892.09
<u>PROPERTY TAX SAVINGS 00202</u>	\$1,305.30
<u>2010DODGE GRAND CARAVAN 00705</u>	\$8,789.15
<u>CUE LN-QUICKLN 00703</u>	\$0.00
<u>Personal Mortgage M804 00801</u>	\$33,229.03

Credential Asset Management Inc.*					
Client ID#	Plan #	Type	As of	Book Value	Market Value
12651651	<u>12625562</u>	RESP-F	19-Jun-2012	\$2,393.15	\$3,829.27

Credential Securities Inc.*					
Account #	Type	As of	Cash Balance	Securities Value	Market Value
<u>2G707058</u>	CDN RRSP	19-Jun-2012	\$0.00	\$7,310.65	\$7,310.65

Credential Direct® Go to Credential Direct®					
Account #	Type	As of	Cash Balance	Securities Value	Market Value
<u>2M5295V5</u>	CDN TFSA	20-Jun-2012	\$2,938.94	\$16,640.00	\$19,578.94

7. On the Detail and Holdings screen you can click on an underlined Plan or Account #

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Detail and Holdings

Plan Number 12625562

Plan Registration Client Name Family RESP

Plan Registered Yes

Value as of June 19, 2012

Fund Name	Symbol	Units Held	Unit Price	Market Value
<u>Trimark Income Growth Fund</u>	AIM1545	265.477	10.3470	\$3,787.89
<u>Trimark Income Growth Fund</u>	AIM1541	970.463	10.3470	\$9,041.38



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8. This takes you to the transaction screen where you can see individual transactions.

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Transaction History

Plan Number 12625562
Fund Name Trimark Income Growth Fund
Fund Company Acct. # 20626722
Foreign Content No
Symbol AIM1545
Units Held 3265.477
Unit Price \$7.3470
Market Value \$3,787.89
Book Value \$3,774.18
Balance as of 19-Jun-2012

Search Transaction History

Details For

Date Range From To
dd/mm/yyyy dd/mm/yyyy

Date	Activity	Amount	Units	Unit Price	Unit Balance
01-Jun-2012	PAC - Dollar	\$200.00	19.8650	\$10.0680	365.477
29-May-2012	RESP/RDSP Grant Purchase	\$20.00	1.9420	\$10.2980	345.612
29-May-2012	RESP/RDSP Grant Purchase	\$20.00	1.9420	\$10.2980	343.670
01-May-2012	PAC - Dollar	\$200.00	19.0330	\$10.5080	341.728
27-Apr-2012	RESP/RDSP Grant Purchase	\$20.00	1.9100	\$10.4690	322.695
27-Apr-2012	RESP/RDSP Grant Purchase	\$20.00	1.9100	\$10.4690	320.785