

NEWS RELEASE

New smartphone app makes locating *ding free*[®] credit union ATMs a snap

Toronto, ON, 09 January 2013 -- Canadian credit union members can celebrate having a bit more cash in their pockets after the holiday season, thanks to the national *ding free*[®] ATM marketing campaign and smartphone locator app. The term *ding free*[®] means credit union members can use any participating ATM without paying the annoying surcharge fee typically charged when they use an ATM that isn't owned by their credit union.

To make finding a *ding free*[®] ATM even more convenient, Canada's credit unions have launched a free locator app at ding-free.ca that is available for iPhone[®], Android[™], Windows[®] and BlackBerry[®] devices. The new app helps credit union members locate the nearest surcharge-free ATM anywhere in Canada.

Credit union members can access *ding free*[®] ATMs nationwide. "Making the lives of credit union members just a little bit easier is important to us," says David Phillips, president and CEO, Credit Union Central of Canada. "We want credit union members to know that any *ding free*[®] ATM is their ATM, with no additional surcharges."

Credit Union Central of Canada (Canadian Central) launched the *ding free*[®] campaign with support from a national credit union Marketing Advisory Committee and Central 1 Credit Union's award-winning marketing team. The *ding free*[®] campaign, the first national campaign to promote the surcharge free benefit to credit union members, is being supported with an awareness campaign across Canada, including a promotional video and print advertising.

Under the creative platform of *ding free*[®] *Sea to Sea*, the print material melds together province names into cheeky regional names to communicate the cross-country breadth of *ding free*[®] ATMs, such as *Albertario*, *Britiscotia* and *NewBrunskatchewan*. As the campaign is rolled out across the country, participating credit union ATMs will be identified by their bright green *ding free*[®] decals.

Credit union members already know they can use their own credit union *ding free*[®] ATMs but may not be aware that this perk also applies at thousands of other ATMs across Canada. From BC to Newfoundland and Labrador, credit union members have access to at least 1,800 surcharge-free ATMs. And for those members whose credit unions are on both *ACCULINK*[®] and *THE EXCHANGE*[®] ATM networks, the number of *ding free*[®] ATMs rises to more than 2,400. This adds up to a bigger ATM network than most banks, and all are surcharge free to credit union members.

"Using this app should be every credit union member's first step to making sure they don't get dinged at an ATM," says Martin Reed, Central 1's associate vice president of marketing and research. "We thought the best way to get the word out is to put the information in the palm of everyone's hand."

Resources:

- The *ding free*[®] locator app is available at <http://www.ding-free.ca/>
- Promotional video at <http://www.ding-free.ca/#0-video>
- View the *ding free*[®] *Sea to Sea* creative at https://www.facebook.com/dingfreeATMs/photos_stream

About Credit Union Central of Canada

Credit Union Central of Canada (Canadian Central) is the national trade association for the Canadian credit union system. Canada's credit union system is a vital competitor in the financial services industry. Canadian Central represents five provincial/regional Centrals and one Federation representing 359 credit unions with more than \$145.7 billion in assets and serving 5.2 million members, outside of Quebec. For more information about Canada's credit union system and Canadian Central, visit www.cucentral.ca.

About Central 1

Central 1 is the central financial facility and trade association for the B.C. and Ontario credit union systems. Central 1 represents a consumer-oriented, full-service retail financial system that serves 2.9 million members and holds \$86.2 billion in assets and is owned primarily by its member credit unions, 44 in B.C. and 101 in Ontario. With offices in Vancouver, Mississauga, and Toronto, Central 1 provides a wide range of services such as liquidity management, direct banking, and payment service solutions. For more information, visit www.central1.com.

Canada's credit unions

For the eighth consecutive year, Canadians ranked credit unions first in overall Customer Service Excellence, among all financial institutions, surpassing all Canadian banks in the Ipsos 2012 Best Banking Awards. Credit unions also took sole honours in Branch Service Excellence and Values My Business. Credit unions tied for first among all financial institutions for Financial Planning & Advice and Telephone Banking Excellence.

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