



A DIVISION OF FIRST WEST CREDIT UNION

HOW TO: CONSOLIDATE MEMBERSHIPS

1. LINK A MEMBERSHIP

When logged-in to Online Banking, from the left panel menu:

- Select "Services"
- Select "Consolidate Memberships"

When the page loads:

- Click "Link a Membership"

The screenshot displays the Envision Financial online banking interface. On the left is a dark sidebar menu with the Envision Financial logo at the top. The menu items include: Home, Accounts, Pay Bills, Pay Business Taxes, Interac e-Transfer®, Transfer Money, Services (with a chevron icon), Manage Delegates, Consolidate Memberships (highlighted with a red bar), Pending Transactions, Transaction Audit Trail, Order Cheques, Stop Payments, Setup CRA Direct Deposit, Documents and Statements (with a chevron icon), Refer Us, Profile, Message Centre, and Security Settings (with a chevron icon). The main content area is titled "Consolidated Memberships" and features a large white box with a magnifying glass icon containing a question mark. The text inside this box reads: "You haven't consolidated any memberships yet. Consolidating your memberships allows you to view all of them with a single login. You may consolidate up to 5 additional memberships. Please click on 'Link a membership' button below to start consolidating memberships." Below this text is a prominent black button with a white link icon and the text "Link a Membership". A "Back" button is located below the main content area. In the top right corner, the user is logged in as "Welcome Price Plumbing SA" with a "Logout" button. A "Last login" timestamp is also visible. On the right side of the page, there is a promotional banner for "SMART SAVINGS, STEADY RETURNS." and a "Useful Links" section with links for "Offers" and "Get a Second Opinion".

2. ENTER CREDENTIALS

Add required information for the membership you wish to add

- Enter username
- Enter Password

Click Continue

Note: The membership you're linking must already be set-up in our new Online Banking experience

The screenshot displays the Envision Financial online banking interface. On the left is a dark sidebar menu with the Envision Financial logo at the top. The menu items include: Home, Accounts, Pay Bills, Pay Business Taxes, Interac e-Transfer®, Transfer Money, Services (with an up arrow), Manage Delegates, Consolidate Memberships (highlighted in light grey), Pending Transactions, Transaction Audit Trail, Order Cheques, Stop Payments, Setup CRA Direct Deposit, Documents and Statements (with a down arrow), Refer Us, Profile, Message Centre, and Security Settings (with a down arrow). A search bar labeled 'Menu Search' is located at the top of the sidebar.

The main content area is titled 'Link a Membership' and includes the following elements:

- Top right: 'Welcome Price Plumbing SA' with a mail icon and a 'Logout' button. Below this is the text 'Last login: Mon, 11 May 2026, 11:16 AM, PST via Internet Banking'.
- Instruction: 'Enter the username and password below for the membership you wish to consolidate (link) and click "Continue".'
- Form fields: 'Username' with the value 'NewUsername' and 'Password' with masked characters '.....' and an eye icon.
- Buttons: 'Back' and 'Continue'.
- Right sidebar: A promotional banner for 'SMART SAVINGS, STEADY RETURNS.' with the text 'Find a term deposit that fits your financial goals. Explore now >' and an image of a family. Below it is a 'Useful Links' section with 'Offers' and 'Get a Second Opinion', each with an external link icon.

3. REVIEW AND CONFIRM

- Check the membership information is accurate

Click Confirm

The screenshot displays the Envision Financial user interface. On the left is a dark sidebar with the Envision Financial logo and a menu search bar. The menu items include Home, Accounts, Pay Bills, Pay Business Taxes, Interac e-Transfer®, Transfer Money, Services (with a dropdown arrow), Manage Delegates, Consolidate Memberships (highlighted), Pending Transactions, Transaction Audit Trail, Order Cheques, Stop Payments, Setup CRA Direct Deposit, Documents and Statements (with a dropdown arrow), Refer Us, Profile, Message Centre, and Security Settings (with a dropdown arrow). The main content area is light gray and features a top right header with 'Welcome Price Plumbing SA', a mail icon, and a 'Logout' button. Below the header is the 'Consolidated Memberships' section with a 'Confirmation' heading. It includes instructions to review membership information and tap 'Confirm'. A note states that clicking 'Confirm' certifies ownership and authorization. A table displays the following information: Member name: John X Hopper; Member number: 8292; Branch name: Mill Bay. Below the table is a disclaimer: 'Consolidated memberships are not automatically shared with business delegates. To allow a delegate to access the consolidated membership (if applicable), the business signer must edit the delegate and select the account(s) to be shared.' At the bottom of the confirmation area are three buttons: 'Back', 'Cancel', and 'Confirm'. To the right of the confirmation area are two promotional banners: 'SMART SAVINGS, STEADY RETURNS. Find a term deposit that fits your financial goals. Explore now >' and 'Useful Links' with links for 'Offers' and 'Get a Second Opinion'.

FAQs

How many memberships can be added?

Each signer for a business membership can have up to **five** consolidated accounts within Business Online Banking.

Signers will only be able to view the consolidated accounts (e.g. retail memberships) they own and/or are listed as a signer for the membership.

How do I remove a membership?

1. Click "Services"
2. Click "Consolidate Memberships"
3. Click "Unlink" on the account you wish to remove
4. Click "Confirm"

The screenshot displays the Envision Financial Business Online Banking interface. On the left is a dark sidebar menu with the Envision Financial logo at the top. The menu items include: Home, Accounts, Pay Bills, Pay Business Taxes, Interac e-Transfer®, Transfer Money, Services (with an upward arrow), Manage Delegates, Consolidate Memberships (highlighted with an orange bar), Pending Transactions, Transaction Audit Trail, Order Cheques, Stop Payments, Setup CRA Direct Deposit, Documents and Statements (with a downward arrow), Refer Us, Profile, Message Centre, and Security Settings (with a downward arrow). A search bar labeled 'Menu Search' is located at the top of the sidebar.

The main content area is titled 'Link a Membership'. At the top right, it says 'Welcome Price Plumbing SA' with a mail icon and a 'Logout' button. Below this, it indicates 'Last login: Mon, 11 May 2026, 11:16 AM, PST via Internet Banking'. The central focus is a white confirmation box with a green checkmark icon, stating 'You're all set! A membership has been linked.' with a 'Transaction Details' link. Below this box is a black button labeled 'Back to Consolidated Memberships'.

On the right side of the main area, there is a promotional banner for 'SMART SAVINGS, STEADY RETURNS.' with a photo of a family and the text 'Find a term deposit that fits your financial goals. Explore now >'. Below the banner is a 'Useful Links' section with two links: 'Offers' and 'Get a Second Opinion', each with an external link icon.