

## Direct Deposit Helpful Tips!

**It is important to ensure you have the correct encoding when you setup any preauthorized debits or credits to avoid service charges, delays or having items returned.**

### What is a Member Number?

Your member number is unique to you and is how you gain access to your account either in branch or online. A member number is 6 digits or less.

### What is my Account Number?

Your account number is a combination of your member number with the type of account you have. Your account number will be **9 digits in total**.

## Types of Accounts:

MasterPlan	Plan24	T-bill	Special Savings	US Chequing
700	500	200	400	600

For a MasterPlan you could expect your full account number to look like this:

**700#####**

If your member number is 5 digits or less, 0's will need to be added between the account type and your member number to obtain the complete 9 digit account number: **70000####**

**Sub Accounts:** If you have 2 or more of the same **type** account a sub-account may be applicable to you. Please contact us to configure your account number correctly. Your account number may look like this: **710#####** or **520#####**

**Transit Numbers:** Transit numbers represent which branch your account belongs to.

Castlegar	Slocan Valley	West Boundary
19010	19020	19030

**Institution Number: 809**

*If you have any questions or concerns or would like to confirm you have completed the account number correctly, please call us, we will be more than happy to assist.*