

NEW BUSINESS ACCOUNT INFORMATION SUMMARY

ACCOUNT# _____ **DATE:** _____

LEGAL NAME OF BUSINESS: _____

TRADE NAME (if any): _____

ADDRESS: _____

CITY: _____ **PROVINCE:** _____ **POSTAL CODE:** _____

TELEPHONE: _____ **FAX:** _____ **E-MAIL:** _____

CELL: _____

FORM OF OWNERSHIP:

SOLE PROPRIETORSHIP
 INCORPORATED COMPANY
 ORGANIZATION
 PARTNERSHIP

NAME AND TITLES OF OFFICERS

Name	Title	Tel

CHEQUES TO BE SIGNED BY:

Name	Title	Tel

Cheque Signing Instructions: _____

REFERENCES:

LEGAL NAME OF BUSINESS: _____

PERSONAL ACCOUNT# _____

NOTES:

REQUIRED DOCUMENTS:

<input type="checkbox"/> SOLE PROPRIETORSHIP	<input type="checkbox"/> INCORPORATED COMPANY	<input type="checkbox"/> ORGANIZATION	<input type="checkbox"/> PARTNERSHIP
REGISTRATION CERTIFICATE FROM MCCR	REGISTRATION CERTIFICATE FROM MCCR		REGISTRATION CERTIFICATE FROM MCCR
SIGNATURE CARDS	SIGNATURE CARDS	SIGNATURE CARDS	SIGNATURE CARDS
OPERATION OF ACCOUNT AGREEMENT #044050	OPERATION OF ACCOUNT AGREEMENT #044050	OPERATION OF ACCOUNT AGREEMENT #044050	OPERATION OF ACCOUNT AGREEMENT #044050
CHARGES ON ACCOUNT AGREEMENT	CHARGES ON ACCOUNT AGREEMENT	CHARGES ON ACCOUNT AGREEMENT	CHARGES ON ACCOUNT AGREEMENT
DECLARATION OF SOLE PROPRIETORSHIP #012029	BY-LAW AUTHORIZING BORROWING AND PLEDGING #12035	ACCOUNT RESOLUTION #012031	PARTNERSHIP AGREEMENT #012030
	CERTIFICATES AS TO OFFICERS AND DIRECTORS #012034	CERTIFICATES AS TO OFFICERS AND DIRECTORS #012034	
	ACCOUNT RESOLUTION #012032		
	LETTERS OF INCORPORATION		

Signature of Witness _____ Authorized Signature of Business _____

Signature of Witness _____ Authorized Signature of Business _____

Business References

Name and Address

Telephone

Contact

Bank or Financial Institution

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Lawyer

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Auditor or Accountant

--	--	--

Insurance Broker or Agent

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Other

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Other Credit Relationships

Name of Lender	Purpose of Loan	Original Amount	Current Outstanding	Interest Rate	Payment	Maturity Date

Is the business an endorser, guarantor or consigner for obligations not listed on its financial statements <input type="checkbox"/> Yes <input type="checkbox"/> No
Is the business a party to any claim or lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No
Does the business owe any back taxes (i.e. sales, income, realty, or municipal business taxes)? <input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes please indicate total contingent liability \$	
Has the business ever been in receivership or declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Amount \$	To:

If you answered "Yes" to any of the above, please provide details

Services

Internet Banking <input type="checkbox"/>	Line of Credit <input type="checkbox"/>	Night Deposit #013001 <input type="checkbox"/>	
Telephone Banking <input type="checkbox"/>	Commercial Mort. <input type="checkbox"/>	Safety Deposit Box #044051 <input type="checkbox"/>	
Business MasterCard <input type="checkbox"/>	Letter of Credit <input type="checkbox"/>	Canada Small Business Financing <input type="checkbox"/>	
MasterCard Merchant Account <input type="checkbox"/>	ATM Card (Deposit only except for Sole Proprietorship) #012065 <input type="checkbox"/>		

Supplies Ordered

Business Cheques <input type="checkbox"/>	Deposit Book <input type="checkbox"/>	Stamp <input type="checkbox"/>	
Binder <input type="checkbox"/>	ATM Card <input type="checkbox"/>		

Application Accepted By: _____

NEW MEMBER BUSINESS ACCOUNT APPLICATION

ACCOUNT NO.:

PRIVACY & CONSENT TO THE COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION:

I hereby apply for business membership in _____ CREDIT UNION LIMITED (hereinafter called the "Credit Union") and tender in cash the amount required by the By-laws of the Credit Union to pay for membership shares.

In consideration of the Credit Union admitting me into membership and agreeing to continue to provide financial services to me, I hereby agree to the following:

1. I acknowledge and understand that, from time to time,
 - (a) You may collect credit and other financially-related information (including information related to my transactions) about me ("Personal Information") from me, from service arrangements I have made with you or through you with your Networking Affiliates, from credit-reporting agencies, and other financial institutions, and from references I have provided to you;
 - (b) You may use this Personal Information as follows:
 - (i) **to give it to credit reporting agencies and other financial institutions and, with my consent, to other parties,**
 - (ii) to determine my financial situation;
 - (iii) to determine my suitability for initial and/or continued membership in the credit union;
 - (iv) to provide me with the services I request from you, and
 - (v) to give it to anyone who works with or for you, but only as needed for providing the services I request from you.

You may also use my social insurance number for income tax reporting purposes if I have given that number to you; and

- (c) You may also use this Personal Information for the following purposes:
 - (i) to promote your services to me and add it to member lists you prepare and use for this purpose;
 - (ii) to measure and assess the level of my patronage with the credit union and my relative contribution to its financial performance;
 - (iii) to share it with your Networking Affiliates (where this is not prohibited by law) so that they may promote their services to me; and
 - (iv) to transfer it to another financial institution that has proposed to purchase my loan(s) and/or mortgage(s) from you, for the purpose of allowing that financial institution to evaluate the proposal, and to the purchaser if the sale is concluded, for all of the purposes of a financial institution in administering said loans and/or mortgages.

You may also use my social insurance number as an aid to identify me with credit reporting agencies and other financial institutions for credit history file matching purposes. I acknowledge that I am not required to provide that number to you for these purposes.

2. **I may tell you to stop using my Personal Information in the ways described in sub-section 1(c) at any time by contacting my branch or your credit union Privacy Officer.**

Contact Information: _____

You acknowledge that the use of Personal Information in the ways described in subsection 1(c) is at my option and that I will not be refused credit or other services just because I have told you to stop using it in those ways.

In this Agreement/Application, your "Networking Affiliates" include any company or business with which you have a business relationship and which is engaged in the business of providing any one or more of the following services to the public in Canada: deposits, loans and other financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; insurance services.

3. If I cease to be a member of your credit union or any account Agreement I may have with you terminates, you may keep the Personal Information in your records so long as it is needed for the purposes described in subsection 1(b) above.
4. **I consent to you obtaining, and accept this document as prior written notice to me of your intention to obtain, an initial credit report or other Personal Information about me for the purposes outlined above, and subsequent credit reports and other Personal information thereafter from time to time to update information obtained earlier, to monitor my compliance with on-going conditions for credit granted to me, and for collection purposes.**
5. I understand that if I submit a credit application to you, a Personal Information file containing credit and other personal information will be created to evaluate my credit application and to continue monitoring my credit status, and for the purposes I have consented to above. Only those employees of you and your Networking Affiliates whose job functions involve assessment of creditworthiness, credit applications, monitoring, processing of payments and matters related to the purposes consented to above, will have access to my file. If I wish to consult my file or make corrections to it I may do so by written request to the Privacy Officer at the following address:

Branch Address: _____

6. I consent to and authorize you, your Networking Affiliates, service providers and others you may designate, to monitor and/or record my telephone conversations with any of your or their representatives, but only for the purpose of helping you to ensure quality service to members of the Credit Union.
7. If accepted into membership, I agree to conform to the Credit Union's By-laws in force from time to time, which are available on request.

THE AGREEMENT: *ALL SIGNING OFFICER(S) REQUIRED TO SIGN THE PRIVACY AND CONSENT AGREEMENT

Signature of Applicant (Signing Officer)_____
Date_____
Signature of Co-Applicant (Signing Officer #2)_____
Date_____
Signature of Co-Applicant (Signing Officer #3)_____
Date_____
Signature of Co-Applicant (Signing Officer #4)_____
Date_____
Credit Union Limited_____
Credit Union Witness_____
Date

BUSINESS ACCOUNT INFORMATION

ACCOUNT NO.:

Legal Business Name: _____ Business Number (BIN): _____

Operating Name: _____

Business Address: _____

Business Contact: _____

Bus. Phone: _____ Ext. _____ Bus. Fax: _____ Email: _____

Type of Business: Sole Proprietorship Partnership Corporation Other: _____

Nature of Business: _____ Years In business: _____ Years at Location: _____

No. of Empls.: _____ Annual Sales: _____ Year End (month, day): _____

Accountant: _____ Lawyer: _____

SIGNING OFFICER #1 - INFORMATION AND IDENTIFICATION:

Name: _____

Title: _____ S.I.N.: _____ Date of Birth: _____

Address: _____

Home Phone: _____ Fax: _____ Email: _____

Identification Type: _____ Reference #: _____ Place of Issuance: _____

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SIGNING OFFICER #2 - INFORMATION AND IDENTIFICATION:

Name: _____

Title: _____ S.I.N.: _____ Date of Birth: _____

Address: _____

Home Phone: _____ Fax: _____ Email: _____

Identification Type: _____ Reference #: _____ Place of Issuance: _____

Identification Type: _____ Reference #: _____ Place of Issuance: _____

SIGNING OFFICER #3 - INFORMATION AND IDENTIFICATION:

Name: _____

Title: _____ S.I.N.: _____ Date of Birth: _____

Address: _____

Home Phone: _____ Fax: _____ Email: _____

Identification Type: _____ Reference #: _____ Place of Issuance: _____

Identification Type: _____ Reference #: _____ Place of Issuance: _____

SIGNING OFFICER #4 - INFORMATION AND IDENTIFICATION:

Name: _____

Title: _____ S.I.N.: _____ Date of Birth: _____

Address: _____

Home Phone: _____ Fax: _____ Email: _____

Identification Type: _____ Reference #: _____ Place of Issuance: _____

Identification Type: _____ Reference #: _____ Place of Issuance: _____

OPERATION OF BUSINESS ACCOUNT AGREEMENT

ACCOUNT NO.:

IN CONSIDERATION OF

CREDIT UNION LIMITED

(hereinafter called the "Credit Union") dealing with or continuing to deal with the undersigned (hereinafter called the "Member") in the way of its business as a Financial Institution, the Member agrees with the Credit Union that the operation of the account shall be subject to the terms and conditions set out below:

WAIVER OF PROTEST

1. Subject to any specific instructions given to the Credit Union in writing by the Member,
 - (a) the Member hereby waives in favour of the Credit Union every presentment, notice of dishonour and protest of all bills of exchange, promissory notes, cheques, orders for payment of money, drafts, securities, coupons, notes, bill payment remittances, bankers' acceptances and other similar instruments, whether negotiable or non-negotiable (all or any of which are hereinafter called "Instruments" or "Instrument" as the case may be) drawn, made, accepted or endorsed by the Member, now or hereafter delivered to the Credit Union or any branch thereof for any purpose whatsoever and the Member shall be liable to the Credit Union in respect thereof as if presentment notice of dishonour and protest had been duly made or given; and
 - (b) if the Credit Union should consider it in the best interests of the Member or the Credit Union that any Instrument should be noted or protested because of any endorsement other than that of the Member, or for any other reason, then, at the discretion of any officer of the Credit Union, the Instrument may be noted or protested accordingly, but the Credit Union shall not be liable to the Member for any failure or omission to note or protest any such Instrument.

USE OF AGENTS

2. The Credit Union may use the services of any bank, credit union or agent as it may deem advisable in connection with its function as a Depository Business Agent of the Member. Such bank, credit union or agent is deemed to be the agent of the Member and the Credit Union will not, in any circumstances, be responsible or liable to the Member by reason of any act or omission of such bank, credit union or agent, however caused, in the performance of such services, or by reason of the loss, theft, destruction or delayed delivery of any Instrument while in transit to or from, or in the possession of, such bank, credit union or agent.

ASSIGNMENT OF CLAIM

3. The Member hereby transfers and assigns to the Credit Union all claims of the Member against the drawees of all and any Instruments discounted or deposited with the Credit Union, and in the event of any such Instruments being refused acceptance, the Member hereby authorizes the Credit Union to take at any time, in the name of the Member, any proceedings for the collection of the amount of such unaccepted Instruments as the Credit Union may see fit.

AUTHORITY TO CHARGE ACCOUNTS

4.
 - (a) The Credit Union may charge the account of the Member with the amount of any Instrument drawn by the Member on any branch or agency of the Credit Union.
 - (b) The Member shall pay the Credit Union forthwith after demand therefore any indebtedness or liability to the Credit Union in connection with or arising out of the operation of any account of the Member together with interest thereon as agreed.
 - (c) The Credit Union may charge against the account of the Member the amount of any Instrument cashed or negotiated by the Member for the Member or credited to the Member's account for which payment is not received by the Credit Union. Any expenses incurred by the Credit Union in connection with a dishonoured or unpaid Instrument may be charged to the Member's account.
 - (d) Should any Instrument received by the Credit Union for the account of the Member by way of deposit, discount, collection or otherwise be lost or stolen or otherwise disappear from any cause whatsoever, other than negligence on the part of the Credit Union or destruction within the context of a truncation scheme employed by other financial institutions, the Credit Union may charge the account of the Member with the amount of such Instrument and the Member agrees to pay the same.
 - (e) The Member acknowledges that digital or electronic representations of cheques and other Instruments, or the relevant information from the cheque or Instrument, may be made or captured and used by financial institutions involved in the exchange and clearing of payments in Canada and elsewhere, in which case the original paper item may be destroyed and not returned to the Member. The Credit Union is entitled to act upon such a representation or information for all purposes as if it were the paper item.
 - (f) The Member acknowledges that the Credit Union and other financial institutions may reject any cheque or other Instrument that does not comply in all respects with all applicable laws, regulations, rules and standards of the Credit Union and/or the Canadian Payments Association.

The Credit Union may make a reasonable service charge against the account of the Member for the operation of the account, and may debit the account from time to time with the amount of such charge. A list of the Credit Union's current service charges is available at every branch of the Credit Union, on request.

USE OF CHEQUES

5. The Member will draw encoded cheques only on the account for which the cheques are encoded. The Credit Union will not be liable, in any circumstances, for any loss or damage arising from the refusal by the Credit Union to certify or honour a cheque drawn by the Member on an account other than the account for which the cheque is encoded.

INFORMATION STORAGE

6.
 - (a) All information relating to the account of the Member may be recorded or stored by the Credit Union in such forms and by means of such devices as the Credit Union may see fit. The Credit Union is under no obligation to retain original paper cheques or vouchers for amounts charged to the account.
 - (b) The Credit Union may use the services of any electronic data processing service bureau or organization in connection with keeping any account of the Member. The Credit Union shall not be liable to the Member by reason of any act or omission of such service bureau or organization in the performance of the services required of it.

VERIFICATION OF ACCOUNT

- 7. (a) Upon Delivery by the Credit Union to the Member of a statement of the Member's account together with digital images of the cheques and other vouchers for amounts charged to the account appearing in the statement (or, alternatively, the digital data of the essential features of such cheques and vouchers) (collectively, a "Record of Account"), in accordance with one of the methods described in section 8 below, the Member will examine its own account records and check the credit and debit entries with the information provided and, within thirty days of the Delivery thereof to the Member, will notify the Credit Union of any errors, irregularities or omissions therein or therefrom; and at the expiration of the said thirty days (except as to any errors, irregularities or omissions of which the Credit Union has been so notified) it shall be conclusively settled as between the Credit Union and the Member that such statement and the amount of the balance shown thereon is correct and the said cheques and vouchers are genuine and properly chargeable to and charged against the Member's account and that the Member was not entitled to be credited with any sum not credited in the said statement.
- (b) Nothing herein contained shall preclude the Member from later objecting to any unauthorized or forged endorsement of the payee and enlisting the Credit Union's assistance in seeking recovery from third parties, provided notice in writing is given to the Credit Union forthwith after the Member has acquired knowledge thereof.

DELIVERY OF RECORDS OF ACCOUNT

- 8. The Member instructs the Credit Union to provide to the Member Records of Account on a monthly basis by one of the following methods selected by the Member:
 - ___ by mailing a paper-based statement and paper-based printouts of either the digital images of the relevant cheques and vouchers or the digital data of the essential features of such cheques and vouchers; or
 - ___ where the Member has been granted Internet access to his account, by granting to the Member authorization to view and obtain printouts from electronic files containing the Record of Account, on or before the 10th business day of the following calendar month; or
 - ___ by mailing a paper-based statement only.

These instructions will continue in force until contrary instructions in writing are received by the Credit Union from the Member. For the purposes of section 7, if the Record of Account has been mailed, Delivery of the Record of Account shall be deemed to have been completed on the fifth (5th) business day following the day of its mailing. If the electronic files containing the Record of Account have been posted on the Internet and the Member has been granted authority to access the files, Delivery shall be deemed to have been made on the tenth (10th) business day of the month following the month to which the Record of Account relates, whether or not the Member has in fact accessed the files containing the Record of Account. The Member covenants to advise the Credit Union promptly if the Record of Account has not been provided or made available within five (5) business days of the date of deemed Delivery. Absent any complaint received within such five-day period, Delivery of the records shall be conclusively deemed to have occurred as provided above.

STAMPED OR PRINTED ENDORSEMENTS

- 9. The Member, having adopted a rubber stamped and/or a printed endorsement, authorizes the Credit Union to accept an impression of the said stamp or other similar stamp or the printed endorsement as a sufficient endorsement by the Member of all Instruments deposited to the credit of the account of the Member at the Credit Union or which may from time to time be pledged as collateral security by the Member or discounted by the Credit Union for the account of the Member. The Member shall be bound by all such stamped or printed endorsements as amply and effectually as if such endorsements were written by or with the authority of the Member; and the Member shall hold the Credit Union at all times fully indemnified from all claims and demands in respect of all Instruments bearing such stamped or printed endorsements, whether by reason of such stamped or printed endorsements having been made without authority or otherwise.

INTERPRETATION

- 10. The expression "the account" or "the member's account" used in this Agreement shall mean the account of the Member upon or against which the Instrument is drawn, cashed or negotiated, but, if there should be insufficient funds in the said account to pay such Instrument or to pay any charges which the Credit Union is authorized to charge under the provisions of this Agreement, then the said expression shall mean any other account which the Member may have at any branch or agency of the Credit Union and the Credit Union is authorized to charge such account with the amount of such Instrument or of such charges.
- 11. In construing this Agreement, the word "Member" and "you, your and yours" shall be binding on as agreeing with the substitution. If there is more than one Member, their obligations shall be joint and several. All rights of the Credit Union hereunder shall enure to the benefit of its successors or assigns; and all obligations of the Member shall bind their heirs, executors and administrators and their successors and assigns.

The Applicant(s) and the Credit Union, hereby agree to be bound by the above terms of the described Operation of Account Agreement:

Signature of Applicant (Account Holder)	Date	Signature of Co-Applicant (Account Holder #2)	Date
Signature of Co-Applicant (Account Holder #3)	Date	Signature of Co-Applicant (Account Holder #4)	Date
Credit Union Limited	Credit Union Witness	Date	

INTERNET AND TELEPHONE BANKING MEMBER SERVICE AGREEMENT

ACCOUNT NO.:

BRANCH ACCOUNT INFORMATION:

Account No.: _____

Branch: _____

Opened By: _____

Date Opened: _____

INTERNET AND TELEPHONE BANKING MEMBER SERVICE TERMS OF AGREEMENT:

In exchange for _____ **CREDIT UNION LIMITED** (hereinafter called the "Credit Union") allowing me to complete transactions on the account through its Internet and/or Telephone access technologies, I agree as follows:

DEFINITIONS

"Account" means any account under any membership held by the Member with the Credit Union;

"PAC" means the personal access code I have selected for my own use which, when used with Equipment, permits access to the Electronic Services;

"Electronic Services" means all of the services available through the use of the PAC in combination with the telephone and Internet channels operated by the Credit Union;

"Telephone Services" means all of the services available through the use of the PAC in combination with the telephone channel operated by the Credit Union;

"Internet Services" means all of the services available through the use of the PAC in combination with the Internet channel operated by the Credit Union;

"Equipment" means the equipment, such as a personal computer or telephone which, when used in combination with the PAC, permit access to the Electronic Services;

"Signing Authority" means any person authorized to sign on an Account; and

"Transaction" means any transaction performed using any of the Electronic Services.

OTHER AGREEMENTS

I acknowledge having read the Terms of Use found on the homepage of the Credit Union's web site under the link "Legal" (if I intend to use the Internet Services), and the Operation of Account Agreement I signed when I first opened my Account. The terms and conditions of the Operation of Account Agreement and any other conditions or agreements which now or may in the future exist between me and the Credit Union regarding any Accounts shall remain in full force and effect and shall apply to each Transaction, except as expressly modified or supplemented by the terms of this Agreement or the Terms of Use that apply generally to my use of the Credit Union's web site. In the event of an irreconcilable conflict, this Agreement supercedes the Terms of Use on the web site, but the Operation of Account Agreement and any other paper agreements are paramount.

USE OF ELECTRONIC SERVICES

I acknowledge that I have permission to use the Electronic Services to access any permitted Account and to conduct Transactions as may be permitted with respect to any such Account. However, I am not allowed to use these Services to pay bills from, or transfer funds out of any Account on which more than one signature is required to authorize a transaction, unless prior authorization is received in writing from all required signers. I agree to follow the instructions of the Credit Union in effect from time to time with respect to the use of the Electronic Services.

When I use my PAC to conduct any Transaction, I agree that this is the legal equivalent of having given a written, signed instruction to the Credit Union to complete the Transaction, and therefore agree to be bound by each such Transaction. This means that I irrevocably authorize and direct the Credit Union to debit or credit, as the case may be, the amount of any Transaction to the Account or Accounts designated by me at the time of the Transaction, in accordance with the Credit Union's normal practices and the terms and conditions of my Operation of Account Agreement. The Credit Union's practices respecting the debiting or crediting of any Transaction under any of the Electronic Services may be revised from time to time with or without notice to me, and the Credit Union reserves the right to require me to physically sign original documents before completing certain Transactions if it believes it is advisable for our mutual protection.

I agree to not conduct or try to conduct any Transaction that would result in a negative balance in any Account or would exceed the unused balance of any authorized overdraft or line of credit, if available. I agree to reimburse the Credit Union for all liability or loss arising out of any such Transaction, in accordance with the terms and conditions of my Operation of Account Agreement.

I agree that if I use the Telephone Services without using the specified toll-free numbers, I alone will be responsible for all long distance charges imposed by your telephone service provider.

I agree that all computer equipment, electronic devices and associated software provided by the Credit Union to me to enable electronic access to my Account is the property of the Credit Union, and promise to return it and any and all copies made of the software to the Credit Union upon request. I agree to use this equipment and software under a non-exclusive and non-transferable license and only for the purposes intended.

I consent to the Credit Union's taping, storing or otherwise recording my sessions using the Electronic Services. This consent may or may not be confirmed prior to or during each session. The Credit Union agrees to keep the contents of any such records confidential and confirms that the records will only be used to verify Transaction and service request details and monitor the performance of its employees.

LIMITATIONS ON THE CREDIT UNION'S RESPONSIBILITIES

I accept that the Electronic Services are provided subject to the limitations on the Credit Union's responsibilities detailed in its web site Terms of Use, as well as the following:

General:

Electronic Services are made available only on an "as is" and "as available" basis. The Credit Union offers these electronic Services in order to improve the accessibility of the Credit Union to its Members. However, the provision of these Services is dependent in part on communication lines and other third party equipment and services. Furthermore, no computer system designed to safeguard a member's Personal Information is perfect, and unintended disclosure of a member's Personal Information through accident or fraud on the part of third parties is always possible.

I AGREE THAT I WILL NOT HOLD THE CREDIT UNION LIABLE FOR ANY DELAY, LOSS, DAMAGE (DIRECT, INDIRECT OR CONSEQUENTIAL) OR INCONVENIENCE WHATSOEVER CAUSED BY OR ARISING FROM THE PROVISION OF OR FAILURE TO PROVIDE SERVICES OR THE MALFUNCTION OR FAILURE TO OPERATE OF ANY SOFTWARE OR EQUIPMENT FOR ANY REASON WHATSOEVER. FURTHERMORE, I AGREE THAT I WILL NOT HOLD THE CREDIT UNION LIABLE FOR ANY PERSONAL INJURY, OR PROPERTY DAMAGE OR ANY LOSS OF BUSINESS OR PROFIT OR OTHER INDIRECT OR CONSEQUENTIAL DAMAGES WHATSOEVER AS A RESULT OF A SYSTEM FAILURE OR MALFUNCTION, OR AN UNINTENDED DISCLOSURE OF MY PERSONAL INFORMATION DUE TO ACCIDENT OR FRAUD ON THE PART OF A THIRD PARTY.

Bill Payments Made through the Electronic Services:

The Credit Union will use its best efforts to forward any bill payment Transactions to the merchants specified by me for credit the next or second business day following the day they are authorized through the Electronic Services. However, I agree that the Credit Union is not responsible for delayed credit or late payments for reasons beyond the Credit Union's control. I alone am responsible for entering and authorizing the correct payment amounts, merchant account identification, the Account to be charged, ensuring that each payment is entered and authorized only once, and that there are sufficient funds available in my Account or available through a line of credit to complete the transaction. If the Electronic Service tells me that the Transaction failed, I acknowledge that it remains my sole responsibility to make the bill payment through another channel.

CONFIDENTIALITY OF PAC

The PAC is for my use alone and may not be assigned or transferred. I agree to keep the PAC confidential and to not disclose it to any person other than to a Signing Authority on the Account. I agree to not record the PAC in any manner or on any media, whether in writing or otherwise, including without limitation in electronic form, or by voicemail or e-mail. For security reasons, the Credit Union recommends that I change my PAC on a regular basis, not use the numbers that make up my PAC in the Personal Identification Number I use in conjunction with a debit card or credit card and perhaps change the PAC every 90 to 120 days. I realize that if the PAC becomes known to other than a Signing Authority on the Account, confidential information about my Account may be accessed by individuals to whom I have not intended to give access.

I agree to notify the Credit Union immediately, in writing, if my PAC becomes known to anyone other than you or any other Signing Authority on the relevant Account or Accounts.

I agree that I am liable for all unauthorized use of the PAC until such notification is made and acknowledged by the Credit Union. I further agree that, until the Credit Union receives my acknowledgment, notification is not deemed to be received by the Credit Union.

TRANSACTION VERIFICATION AND RECORDS

I acknowledge that all Transactions are subject to verification and acceptance by the Credit Union, and if not accepted will be reversed from the Account. Verification may take place on a date later than the date I authorized the Transaction, which may affect the Transaction date.

I agree that the Credit Union's records of each Transaction, including updates of Account information provided to me electronically, and the Credit Union's accounting records, will be deemed to be correct, and will be conclusive and binding upon me. I understand that if I believe that the Credit Union's records contain an error or omission, I am required to give written notice of the suspected error or omission to the Credit Union within thirty days of the date the record was created or within such other time limit specified in my Operation of Account Agreement in force from time to time, or any other paper agreement which now exists or may in the future exist (whichever is the most restrictive) with respect to the operation of my relevant Account or Accounts.

IF THE CREDIT UNION DOES MAKE AN ERROR OR OMISSION FOR ANY REASON, WITH RESPECT TO THE RECORDING OF ANY TRANSACTION, I AGREE THAT THE LIABILITY OF THE CREDIT UNION WILL BE LIMITED TO THE AMOUNT OF THE ERROR OR OMISSION IN RECORDING, PLUS ANY APPLICABLE SERVICE CHARGES THAT MAY HAVE BEEN CHARGED TO ME IN ERROR. SPECIFICALLY, I AGREE THAT THE CREDIT UNION WILL NOT BE LIABLE FOR ANY OTHER LOSS, OR ANY LOSS OF BUSINESS OR PROFIT OR ANY OTHER DAMAGE (DIRECT OR INDIRECT OR CONSEQUENTIAL) OR DELAY OR INCONVENIENCE WHATSOEVER CAUSED BY OR ARISING FROM ANY SUCH ERROR OR OMISSION.

SERVICE FEES

The Credit Union will establish service fees for use of the Electronic Services and/or for conducting Transactions and may change these service fees from time to time. I hereby give the Credit Union permission to deduct any applicable service fees from any Account.

TRANSACTION PROCESSING

When I use my PAC to conduct a Transaction through the Electronic Services, I agree that I will not be permitted to revoke or stop any such Transaction once the Transaction request has been processed.

TERMINATION

The Credit Union may at any time without notice withdraw permission from me to use any of the Electronic Services, or cancel or alter any of the Electronic Services without being liable for any loss resulting from such action. I agree that the termination of Electronic Services for any reason will not relieve me of any obligations under this Agreement with respect to the Electronic Services.

CHANGES TO AGREEMENT

I agree that the Credit Union can add to or change the terms and conditions of this Agreement from time to time. The Credit Union promises to give me at least 30 days notice of any such additional or amended terms and conditions. The 30-day notice will run from the date a notice is mailed or is first displayed at the branch or on the sign-on screen. If I continue to use any of the Electronic Services after the effective date of any additional or amended terms or conditions to this Agreement, then the Credit Union shall be entitled to presume that I have accepted such additional or amended terms or conditions.

EXECUTION

If I signed up for Internet and/or Telephone Banking services on line, I acknowledge that I have signed this Agreement electronically. In that case, I acknowledge that my use of Electronic Services shall be deemed to be acceptance of the terms and conditions hereof as of the date of first use. If I have signed, noted below, a paper version of this Agreement, I acknowledge the receipt of a true copy of this Agreement. In either case, I acknowledge further that this Agreement does not require a signature by the Credit Union to be effective and binding on both parties. I also agree to keep a copy of this agreement for my own records.

GENERAL

If I hold an Account jointly with another or other persons, then I acknowledge that each joint holder of that Account will be jointly and severally liable for all Transactions conducted using the Electronic Services with respect to that Account, notwithstanding that not all holders were personally involved in processing the relevant Transactions.

THE AGREEMENT:

By signing below, I agree to the terms and conditions outlined in the Internet and Telephone Banking Service Agreement.

Signature of Applicant (Signing Officer)

Date

Signature of Co-Applicant (Signing Officer #2)

Date

Signature of Co-Applicant (Signing Officer #3)

Date

Signature of Co-Applicant (Signing Officer #4)

Date

Credit Union Limited

Credit Union Witness

Date

VERBAL/FACSIMILE AGREEMENT

ACCOUNT NO.:

FOR INDIVIDUAL, SOLE PROPRIETORS, PARTNERSHIP AND INCORPORATED COMPANIES:

IN CONSIDERATION OF _____ CREDIT UNION LIMITED
(hereinafter called the "Credit Union") CREDIT UNION NAME

hereby requested by the undersigned

_____ BUSINESS NAME
(hereinafter referred as "you" or "your")

to act on instructions received, either by telephone or by facsimile (teletype/fax) transmission (a "Message" or "Messages") subject to the terms hereof. In consideration thereof, you agree with us as follows:

1. You authorize and instruct us to act on any Message received without the need for further verification. You agree that use of this service will bind you legally and make you responsible to the same extent and effect as if you had given original signed written instructions to us. You acknowledge that any Message we act upon will be conclusively deemed to be valid instructions, whether or not authorized by you or whether or not accurately communicated and received. Our records will be conclusive evidence of the Message.
 2. We may decline or delay acting on any Message for any reason, for example if the instructions in any Message are incomplete, ambiguous or cannot be carried out due to insufficient funds or otherwise, or if we doubt the authenticity of any Message, or the lawfulness of any instruction given in any Message.
 3. In most cases, we will send you all relevant documentation, including any terms and conditions, relating to the type of transaction requested. We will assume you have received this information and that you are in agreement with the contents thereof unless you advise us within 30 days of the date of your Message that you have not received it or that you are not in agreement.
 4. You understand that any investments purchased or reinvested will be in your name(s).
- (**This section also applies to wire transfers)**
5. We are not responsible for any delay, failure of performance, damage, penalty, costs, expense or inconvenience resulting to you or any other person from causes beyond our control. We are not liable to you or any other person for incorrect or improper payment to any person arising out of the processing of any transfer.

We, our correspondents and other financial institutions involved in processing remittances may rely on any account or identification numbers provided and will not seek to confirm whether the number specified corresponds with the name of the beneficiary or the beneficiary's bank provided in the payment order. The payee may be required to provide identification to the satisfaction of the paying bank.

Payment instructions executed by us are irrevocable. Under certain circumstances we will, on a best effort basis, attempt to recall a wire payment upon your instructions, however, we cannot guarantee return of funds to you. If we are able to obtain a return of funds, we will credit your account at our quoted rate of exchange (where foreign currency exchange is requested by you on the date such credit is made).

You agree to pay our fees and to reimburse us for any deductions and for any withholding or other taxes, and for any interest and penalties that may be paid by us in connection with any remittances. You acknowledge that other financial institutions may deduct a fee for processing remittances. You acknowledge that international remittances are subject to cutoff times, time zone differences and local regulations of the destination country.

6. You agree to indemnify and save us harmless from and against any and all charges, complaints, costs, damages, demands, expenses, liabilities, and losses which any of us may incur, sustain or suffer, arising from or by reason of our acting, delaying in acting or declining to act upon any Message received, in accordance with this Agreement, including without limitation legal fees and disbursements reasonably incurred by us. This indemnity is in addition to any other indemnity provided by you to us.
7. We may terminate this Agreement at any time by verbal or written notice to you effective upon delivery. You may terminate this Agreement at any time by notice in writing delivered to us; such notice to be effective no later than five business days after delivery to us.
8. This Agreement is binding on you and your heirs, executors and administrators (and in the Province of Quebec, your liquidators).

****For individual /partnerships**

9. You, the undersigned, hereby jointly and severally agree that we may act on any Message provided by either one of you and such Message will be binding on the other without confirmation by us. You jointly and severally agree to all the conditions outlined in this Agreement. The death of either one of you will not invalidate this Agreement; this Agreement remains in effect until such time as notice of termination has been given in accordance with Section 7 of this Agreement.

THE AGREEMENT: * IF COMPANY OR PARTNERSHIP, TO BE SIGNED BY AUTHORIZED SIGNING OFFICER(S)/PARTNERS

_____ Signature of Applicant (Signing Officer)	_____ Date	_____ Signature of Co-Applicant (Signing Officer #2)	_____ Date
_____ Signature of Co-Applicant (Signing Officer #3)	_____ Date	_____ Signature of Co-Applicant (Signing Officer #4)	_____ Date

Credit Union Limited

Credit Union Witness Date

**St. Stanislaus-St. Casimir's
Polish Parishes Credit Union Limited**

**CHARGES ON ACCOUNTS AGREEMENT
SOLE PROPRIETORSHIP**

TO: St. Stanislaus-St. Casimir's Polish Parishes Credit Union Limited _____ Branch

In consideration of St. Stanislaus-St. Casimir's Polish Parishes Credit Union Limited (the "Credit Union") keeping the account(s) of the undersigned, the undersigned expressly agrees that the said Credit Union may make a reasonable charge at its discretion for keeping and operating the said account(s) and the said Credit Union is hereby authorized to debit such account(s) and the said Credit Union is hereby authorized to debit such account(s) with the amounts so charged.

Schedule of charges are reviewed periodically and may be adjusted without notice, the complete current charge schedule is available at your branch.

The schedule of charges as of _____ are.

	Start UP*	Option 1	Option 2	Option 3	Option 4	Enterprise
\$2,500.00 – O/D Option	C60	C64	C68	C72	C76	C80
Frozen funds - O/D Option	C61	C65	C69	C73	C77	C81
Mortgage – O/D Option	C62	C66	C70	C74	C78	C82
Inventory/Equipment – O/D Option	C63	C67	C71	C75	C79	C83
Account Service Fee per Month	\$5.00	\$9.50	\$24.50	\$47.50	\$85.00	\$195.00
Number of Free Account Transaction per Month	10	15	40	80	150	Unlimited
Minimum Monthly Balance to Avoid Account Service Fees						\$250,000.00
Your Choice (Initial)						

* After 6 months this account will automatically be transferred to the Option 1, unless prior arrangements are made.

DATED at _____, the ____ day of ____ 2007 _____
(Trade Name of Sole Proprietorship)

(Name of Sole Proprietor)

(Signature of Sole Proprietor)

June 2007

DECLARATION OF SOLE PROPRIETOR

ACCOUNT NO.:

To _____ **CREDIT UNION LIMITED**
(hereinafter called the "Credit Union")

I am carrying on business or intend to carry on business under the name

I am the sole owner of the said business and have no partners. In consideration of the Credit Union opening an account in the above name, or continuing to operate the account heretofore opened in the above name, for so long as the Credit Union shall see fit, I agree that I am and will be liable and responsible to the Credit Union for all transactions, obligations and liabilities heretofore and/or hereafter entered into or incurred in the above name. Such liability and responsibility shall extend to every promissory note, bill of exchange, draft, cheque, receipt, agreement, pledge, assignment, security, document and/or other writing made, drawn, accepted, endorsed or signed in the above name in which the Credit Union is or may become interested. My liability and responsibility for any document or writing of the type mentioned above shall extend to all such documents or writings which are entered into by me or on my behalf by any attorney appointed by me, and to all such documents or writings on which the above name is signed by me or by such attorney or appears over my signature or over the signature of such attorney.

If not registered to date, arrange for registration forthwith.

The registration required by the Business Names Act, 1990 has been registered at

on the _____ day of _____, _____

IN WITNESS whereof I have hereto set my hand

at _____ this _____ day of _____, _____

Signature of Witness

Signature of Sole Proprietor

Print Name of Witness

Print Name of Sole Proprietor

NOTE: This declaration is to be completed by a member who is not associated in partnership with any other person but who uses as his/her business name a name or designation other than his/her name.