

## Membership Agreement

# \_\_\_\_\_  
Member \_\_\_\_\_ Branch \_\_\_\_\_ Benefit \_\_\_\_\_ PB \_\_\_\_\_

Member Surname (please print) \_\_\_\_\_ Given Name \_\_\_\_\_ Initial \_\_\_\_\_

Social Insurance Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ (DD/MMM/YYYY)

Unit/Apt. No. \_\_\_\_\_ Street Number and Name \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Home Phone \_\_\_\_\_ Office Phone \_\_\_\_\_ Extension \_\_\_\_\_

E-mail Address \_\_\_\_\_

Ministry/Employer \_\_\_\_\_ Position \_\_\_\_\_

Business Address \_\_\_\_\_

Security Code \_\_\_\_\_

**Security Code Question**

What question could we ask you to help you remember your security code? For example, what is your pet's name?

**IDENTIFICATION -TWO PIECES REQUIRED (front and back)  
AT LEAST ONE COPY GOVERNMENT ISSUED/PHOTO ID**

**Drivers Licence #** \_\_\_\_\_ **Exp Date:** \_\_\_\_\_ **Place** \_\_\_\_\_

**Passport #** \_\_\_\_\_ **Exp Date:** \_\_\_\_\_ **Place** \_\_\_\_\_

**Other #** \_\_\_\_\_ **Exp Date:** \_\_\_\_\_ **Place** \_\_\_\_\_

I hereby make application for membership in Ontario Civil Service Credit Union Limited ("The Credit Union") and I agree to conform to The Credit Union bylaws and amendments including but not limited to maintaining membership shares as required. In consideration of my application for membership in The Credit Union and my use of the services provided to me, I acknowledge and expressly agree that the operation of my membership, and any products or services provided to me by The Credit Union, shall be subject to the following terms and conditions:

1. I will pay The Credit Union its usual charges for the operation of any services. I authorize The Credit Union to debit any account(s) with the amount of any such charges. I have received a copy of the current Service Fees.
2. Presentment, protest and notice of dishonour of all items lodged with The Credit Union are hereby waived and the full amount of any such item may be charged back to any and all accounts if The Credit Union does not receive prompt payment thereof. Any such item may be forwarded to me by ordinary mail at my risk.
3. If I access my account using Internet Banking I agree to the following terms:  
*Password Security* – A password will be assigned to me by The Credit Union for the purpose of using the Internet Banking functions. The Credit Union interprets my password log-on as my written signature and holds me responsible for all transactions conducted with the use of my password. I agree not to disclose my password to any person and take all necessary precautions to prevent any other person from learning my password. I may change the password assigned to me by The Credit Union, but in so doing I agree not to select a password that will easily identify me or be easily traceable to me, such as my date of birth or my phone number. I agree that I, not The Credit Union, will be held liable for any and all transactions and/or losses created by loss of the confidentiality of my password. I agree to notify The Credit Union immediately if I become aware of any breach of security, by calling 1-888-516-6664 or 416 314-6772.  
*Accuracy of Information provided by Internet Banking*- Internet Banking obtains its information from The Credit Union's banking system. If there is a discrepancy between information provided by Internet Banking and the information existing in The Credit Union's banking system, the information in The Credit Union's banking system shall be deemed to be correct.
4. Account statements will be sent to my last known address by ordinary mail at my risk OR will be accessible by me on the Internet only, if I sign up for Internet Banking. Statements shall be deemed to be accepted by me as accurate, subject to:
  - a) any errors or omissions of which I give notice in writing to The Credit Union within 30 days of the date of such statement;
  - b) amounts credited to my account in error;
  - c) amounts that are charged to my account as a result of a forged or unauthorized endorsement of the payee of an instrument drawn on my/our account (in respect of which I will notify The Credit Union immediately upon discovery thereof).
5. Joint Accounts - Funds held in an account with my membership (for example, but not limited to chequing/investments) in more than one name shall be subject to withdrawal (or other disposition by cheque, electronic transfer, etc.) in whole or in part upon the authorization or signature of *any one* of the account holders. The Credit Union shall be under no duty to inquire as to the ownership of the funds or the rights thereto as between the account holders. Upon the death of a joint account holder, The Credit Union shall be entitled to assume, unless notified in writing to the contrary, that all right, title and interest of the deceased account holder to the funds in the account have passed to the surviving account holder(s) by right of survivorship.
6. I authorize The Credit Union to accept and perform all instructions given using my account number and Security Code. I agree to keep my Security Code confidential between myself and The Credit Union, as I am solely responsible for its security. Furthermore, I understand that The Credit Union cannot ensure confidentiality when phones, e-mail or other non secure methods of conveying instructions are used as these may be intercepted by third parties. If my Security Code should become known to any other person I must immediately notify The Credit Union in writing. I understand and agree that I will remain liable for all transactions occurring before The Credit Union is so notified.
7. I consent to The Credit Union obtaining credit information about me at any time from any other credit grantor or reporting agency and also to release such information to them.
8. The Credit Union may communicate with me via email. Communications may include notices, newsletters, promotional material and other special product offerings.
9. I have received a copy of The Credit Union Privacy Agreement and agree to its terms. I further acknowledge this Agreement may change from time to time and that amendments will be published in The Credit Union branch offices and website.
10. The terms of this Agreement and attachments may be amended from time to time by The Credit Union and such amendments will be published in The Credit Union branch offices and website. My continued use of The Credit Union's services shall constitute my acceptance of any such amendments.

**Anti-money laundering legislation requires us to obtain the following information. This is mandatory as we cannot open the account without this information.**

11. I confirm the intended use(s) for all accounts under my Membership is to access Savings, Chequing, Investing and Lending products with The Credit Union for the purpose of:

- Household expenses / Pay Bills
- Mortgages / Loans
- Savings for future purchases / GICs
- Operating expenses for personal hobbies
- Vacations and trips
- Savings for gifts, family and friends
- Other – please indicate \_\_\_\_\_

Q1 Will all accounts opened under this membership be used by or on behalf of any other party who is not an account holder on this application?

Initial your answer \_\_\_\_\_ No \_\_\_\_\_ Yes

Q2 Are you a politically exposed foreign person?

You are a politically exposed foreign person if you hold or you have ever held one of the following offices or positions in or on behalf of a **foreign** country:

- a head of state or government;
- a member of the executive council of government or member of a legislature;
- a deputy minister (or equivalent);
- an ambassador or an ambassador's attaché or counsellor;
- a military general (or higher rank);
- a president of a state-owned company or bank;
- a head of a government agency;
- a judge; or
- a leader or president of a political party in a legislature.

You are also considered a politically exposed foreign person if you are a **family member** of an individual described above. In this context, a family member means one of the following:

- mother or father;
- child;
- spouse or common-law partner;
- spouse's or common-law partner's mother or father and
- brother, sister, half-brother or half-sister (that is, any other child of the individual's mother or father).

Initial your answer \_\_\_\_\_ No \_\_\_\_\_ Yes

*Note: If "Yes" is indicated for either Q1 or Q2 above, supplemental information must be provided on the Third Party and/or Politically Exposed Foreign Person (PEFP) Disclosure, as required by law.*

**SIGNATURE - Please sign on dotted line and within box with a black ink pen**

|                                  |                    |
|----------------------------------|--------------------|
| Member # _____<br><br>Date _____ | _____<br><br>..... |
|----------------------------------|--------------------|

## Ontario Civil Service Credit Union Limited - Privacy Agreement

When you apply for, or provide a guarantee in respect of, any of our products or services and while you are a member of Ontario Civil Service Credit Union Limited ("The Credit Union"), you agree that:

1. We may collect and use personal information about you for the following purposes:
  - to identify you
  - to understand your needs
  - to analyze the suitability of our products or services for you
  - to determine your eligibility for products and services
  - to develop, offer and manage products and services that meet your needs
  - to provide you with ongoing service
  - to help safeguard the financial interests of The Credit Union and its members
  - to meet our legal and regulatory requirements
  - to contact you directly for products and services available through The Credit Union or our business partners.
2. We may collect, use and disclose your Social Insurance Number for income tax reporting purposes.
3. We may keep information about you in our records for as long as it is needed for the purposes described above, even if you cease to be a member.
4. All information you give us at any time will be true and complete and you will not withhold any material information. If any personal information changes or becomes inaccurate or out of date, you will tell us so we can revise our records.
5. We may use references you provide to verify information you give us and you authorize any person whom we contact in this regard to provide such information to us.

### Limiting the Use of Your Personal Information

You can limit or withdraw your consent at any time, subject to legal or contractual obligations, by giving us reasonable notice and provided the consent does not relate to certain information required for credit arrangements as explained below.

If you have a loan, guarantee a loan or have some other credit arrangement with us, you may not withdraw your consent to our ongoing collection, use or disclosure of information about you in connection with such loan or credit arrangement during its term. You may not withdraw your consent to the ongoing disclosure of your personal information to credit bureaus, even after the loan or credit arrangement has been retired. This is necessary to help maintain the accuracy, completeness and integrity of the information held by credit bureaus.

### Withdrawing Consent

You can withdraw your consent to receive further product information and instead limit your personal information use to The Credit Union products you currently possess by letting us know at any time by giving us a call at 1 888 516 6664 or 416 314 6772, sending us an email at [privacy@mycreditunion.ca](mailto:privacy@mycreditunion.ca) or mailing us a letter.

### Our Privacy Officer

Members are to direct any comments, complaints, concerns or questions regarding our privacy policy in writing to our Privacy Officer. Requests for a complete copy of our privacy policy are to be directed to our Privacy Officer. If our Privacy Officer is unable to address your concerns, the issue can be referred to our President. At any point in this process you may also write to the Privacy Commissioner.

### Contact Information:

*Privacy Officer*

Ontario Civil Service Credit Union Limited 1-18 Grenville Street, Toronto, Ontario M4Y 3B3

Phone: 1 888 516 6664 or 416 314 6772 E-mail: [privacy@mycreditunion.ca](mailto:privacy@mycreditunion.ca)

We may change our privacy policy from time to time and amendments will be published in The Credit Union branch offices and website. As a member of Ontario Civil Service Credit Union Limited, our current privacy agreement is binding upon you unless you notify us otherwise.

# Service Fees

## Savings Accounts

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\*Eligible transactions: cash withdrawals, The Credit Union and THE EXCHANGE® Network ATM withdrawals (excluding Interac, Cirrus ATMs) and debit card purchases.

|  |        |
|--|--------|
| Deposits   | Free   |
| Payroll deposit  | Free   |
| Self-serve transfers between credit union accounts                                 | Free   |
| Automatic transfers between credit union accounts for your regular savings program | Free   |
| Transfers initiated by member (through phone or internet banking)                  | Free   |
| Corporate cheque withdrawals   | \$5.00 |
| Account overdrawn (per month)  | \$2.50 |
| Quarterly Statement  | Free   |

### High Interest:

|  |        |
|--|--------|
| Each eligible transaction*                                   | \$2.50 |
| Interac ATM withdrawals                                      | \$2.50 |
| Cirrus ATM withdrawals                                       | \$2.50 |
| ACCEL®/THE EXCHANGE® ATMs - Within United States withdrawals | \$2.50 |

### Daily Interest:

|  |        |
|--|--------|
| 2 eligible transactions each month*                | Free   |
| Each eligible transaction after 2 free each month* | \$0.75 |

## Chequing Accounts

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\*Eligible transactions: cash withdrawals, cheques, The Credit Union and THE EXCHANGE® Network ATM withdrawals (excluding Interac, Cirrus ATMs), pre-authorized debits, debit card purchases, phone & internet standard bill payments.

### Direct Deposit Packages:

|   |         |
|---|---------|
| <b>Up to Ten (0 - 10 transactions)</b>          | \$2.95  |
| With minimum balance of \$1,500                 | Free    |
| <b>Twenty to Go (11 - 20 transactions)</b>      | \$3.95  |
| With minimum balance of \$2,000                 | Free    |
| <b>Take Thirty-Five (21 - 35 transactions)</b>  | \$4.95  |
| With minimum balance of \$2,500                 | Free    |
| <b>Unlimited Power (unlimited transactions)</b> | \$11.95 |
| With minimum balance of \$3,000                 | Free    |

### Non-Direct Deposit Packages:

|   |         |
|---|---------|
| <b>Up to Ten (0 - 10 transactions)</b>          | \$3.95  |
| With minimum balance of \$2,000                 | Free    |
| <b>Twenty to Go (11 - 20 transactions)</b>      | \$4.95  |
| With minimum balance of \$2,500                 | Free    |
| <b>Take Thirty-Five (21 - 35 transactions)</b>  | \$5.95  |
| With minimum balance of \$3,000                 | Free    |
| <b>Unlimited Power (unlimited transactions)</b> | \$13.95 |
| With minimum balance of \$3,500                 | Free    |

|   |        |
|---|--------|
| Monthly Statement   | Free   |
| Note: Per transaction fee after the package limit is exceeded | \$0.45 |

All fees are subject to change without notice

June 17, 2010

## **Other Chequing and/or Savings Account Service Fees**

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|  |         |
|--|---------|
| Deposits of foreign currency (excluding US)                      | \$2.00  |
| Transfers initiated by The Credit Union                          | \$4.50  |
| NSF cheques and pre-authorized debits                            | \$30.00 |
| NSF cheque and pre-authorized debit covered and processed        | \$30.00 |
| Each counter cheque (after starter kit)                          | \$4.00  |
| Cheque certified by member                                       | \$4.50  |
| Cheque certified by non-member                                   | \$15.00 |
| Stop Payments:   |         |
| Pre-authorized (PAD) debit - complete details (max. of 6 months) | \$7.00  |
| Pre-authorized (PAD) debit - partial details (max. of 6 months)  | \$15.00 |
| Cheque - complete details  | \$7.00  |
| Cheque - partial details   | \$15.00 |
| Paid cheque search - up to 90 days per item                      | \$5.00  |
| Paid cheque search - 91 days or more per item                    | \$15.00 |
| Personalized cheques and wallet                                  | AT COST |
| Overdraft usage (per month)                                      | \$2.50  |
| Cheque sent on collection  | AT COST |
| Incoming collection item   | \$30.00 |
| Incorrect/Un-encoded pre-authorized credits                      | \$5.00  |

## **Bill Payment**

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### **Phone:**

|  |        |
|--|--------|
| Bill payment - one time set up fee               | \$2.50 |
| Standard bill payment - local number             | \$0.50 |
| Standard bill payment service - toll-free number | \$0.70 |

### **Online:**

|  |         |
|--|---------|
| Standard bill payment  | \$0.50  |
| Funds transferred to another financial institution account                 | \$0.50  |
| Rejected funds transfer from another financial institution                 | \$5.00  |
| Customer specific bill payment - with financial institution information    | \$0.50  |
| Customer specific bill payment - without financial institution information | \$1.25  |
| Rejected bill payment information  | \$10.00 |
| Bill payment reversal and/or change of payee, after processing             | \$15.00 |

## **ATM/Debit Card**

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Purchases, deposits and withdrawals at The Credit Union and THE EXCHANGE® Network ATMs – see chequing packages and savings account fees.

### **Other ATMs:**

|   |              |
|---|--------------|
| Interac ATMs - Each withdrawal or balance inquiry (exception - see High Interest Savings)               | \$1.25       |
| At Cirrus ATMs - Within United States (exception – see High Interest Savings)                           | \$2.00       |
| At Cirrus ATMs – Outside North America including Mexico   | up to \$5.00 |
| At ACCEL®/THE EXCHANGE® ATMs - Within United States withdrawals (exception – see High Interest Savings) | \$2.00       |
| Re-issue ATM/debit card   | \$5.00       |
| ATM transaction lookup (per item)   | \$5.00       |

## **Registered Plans**

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|   |         |
|---|---------|
| RRSP/RRIF/TFSA setup  | Free    |
| First RRSP/RRIF withdrawal each year (after 180 days on deposit)  | Free    |
| Minimum payment withdrawal for RRIF                               | Free    |
| RRSP/RRIF/TFSA transfers to Worldsource Financial Management Inc. | Free    |
| Second and subsequent RRSP/RRIF withdrawals each year             | \$50.00 |
| RRSP/RRIF/TFSA transfers to other financial institutions          | \$50.00 |
| Each RRSP/RRIF withdrawal, closure within 180 days of deposit     | \$50.00 |

## **Mutual Funds & Self Directed Fees**

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Please refer to your Personal Account Manager/Branch Manager

All fees are subject to change without notice

## **Personal Loan**

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|  |         |
|--|---------|
| Application and administration fees                      | Free    |
| Chattel registrations (includes discharge & search)      | \$75.00 |
| Returned loan payments due to non-sufficient funds (NSF) | \$15.00 |
| Delinquent more than 45 days (charged monthly)           | \$10.00 |

## **Mortgages**

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|   |             |
|---|-------------|
| Application fee (refundable upon disbursement of funds)     | \$100.00    |
| Renewal   | Free        |
| Discharge registration and administration fees              | up to \$375 |
| Appraisal and legal fees                                    | AT COST     |
| Returned mortgage payment due to non-sufficient funds (NSF) | \$15.00     |
| Instant funding fee   | \$420.00    |
| Instant funding fee with one mortgage discharge             | \$490.00    |
| Delinquent more than 45 days (charged monthly)              | \$10.00     |
| Property search   | \$35.00     |

## **Miscellaneous Services**

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|   |         |
|---|---------|
| Third party item returned unpaid                                      | \$5.00  |
| Member's cheque returned unpaid                                       | \$30.00 |
| Counter statement   | \$2.00  |
| Duplicate statement - current year                                    | \$2.00  |
| Duplicate statement - more than one year (per year)                   | \$15.00 |
| Post dated deposits or loan payments (per cheque)                     | \$2.00  |
| Traveler's cheques (Toronto location only)                            | 1%      |
| Dormant Accounts:   |         |
| One to four years (per year)  | \$20.00 |
| Five to nine years (per year)   | \$25.00 |
| Ten years or more (per year)  | \$35.00 |
| Safety Deposit Boxes - two sizes:                                     |         |
| Small   | \$33.90 |
| Large   | \$50.85 |
| Safety Deposit Box - drilling/ replacement keys                       | AT COST |
| Letter of confirmation of balance or loan interest                    | \$10.00 |
| Membership closed within 90 days of opening                           | \$15.00 |
| Savings/chequing account transferred to another financial institution | \$25.00 |
| Non-Canadian item cleared on account                                  | \$15.00 |

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