



## MEMBER AGREEMENT

I hereby apply for membership in the Credit Union and promise that any statement made in this application is true. I understand that this application is subject to approval by the Credit Union and that membership can be withheld or terminated as set out in the Credit Union's by-laws. I hereby agree to be bound by all the terms on the Account Application & Agreement with which my membership is associated.

I HEREBY CONSENT TO THE CONDUCT OF A PERSONAL INVESTIGATION BY OR FOR THE CREDIT UNION INCLUDING THE USE OF MY/OUR SOCIAL INSURANCE NUMBER(s). In addition, the undersigned hereby authorize the Credit Union to disclose at any time in response to direct enquiries from any other lender or credit bureau, any information concerning the undersigned that the Credit Union considers appropriate and agree to indemnify the Credit Union and save it harmless from any and all claims in damages or otherwise arising from any such disclosure made by the Credit Union. My consent to the conduct of a personal investigation will continue in effect so long as my membership in the Credit Union continues, even if a specific consent to a personal investigation for a particular loan or loans is later given.

I acknowledge that the Credit Union has adopted policies to protect my privacy and that I may obtain particulars upon request. Until I withdraw my consent, I hereby consent to the use (by the Credit Union and any of your affiliates or other members of the Canadian Credit Union system) of information provided by me or collected about me for any use related to the provision to me (whether currently provided or prospective) of financial services by you or any of your affiliates or other members of the Canadian Credit Union system.

If I wish to limit my consent, I will attach a Privacy Exception Form.

If the application for membership is not accepted, the Credit Union may close any accounts associated with the Membership Application & Agreement but the terms of the Account Application & Agreement will still apply.