



## SHARE AGREEMENT

### COMMON SHARE PURCHASE

I understand to be a member of Hubert Financial I must purchase one common share in the amount of \$5.00. I understand that Shares are considered risk capital and therefore do not qualify for deposit insurance under the Deposit Guarantee Corporation of Manitoba. I understand that application to redeem share equity must be made to the Board of Directors.

### ADDITIONAL COMMON SHARE PURCHASE

I understand I am able to purchase common shares in excess of the initial \$5.00 common share requirement. Where additional investments have been made, redemption is subject to a minimum common share balance of \$1000.00. Redemption of any amounts in excess of the \$1000 common share minimum must be made by application to the Board of Directors.

### SHARE REDEMPTION

I understand when requesting closure of an account, the \$5.00 share will be returned following Sunova Credit Union's share redemption process. I understand a written request for closure must be made prior to Hubert forwarding an equity application form which must be signed and returned. I understand shares will be paid out by cheque the following quarter, pending approval from the Board of Directors.