



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.

SHARE REDEMPTION

I understand when requesting closure of an account, the \$5.00 share will be returned following Access 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.