



**GENERAL INFORMATION** *(Complete when opening a new account, completing a new signature card or certificate of signing officers, setting up a new service, adding signing officers or authorizing users, or completing a credit application, where personal information, identification details, and/or consents of the individuals are not already recorded or obtained on another form.)*

Credit Union Name (the "Credit Union") and Address

MEMBERSHIP/ACCOUNT NO.

**SERVICE AND POSITION**

**Personal Account**

- |   |   |   |   |
|---|---|---|---|
| <input type="checkbox"/> Attorney                         | <input type="checkbox"/> Committee of Estate                  | <input type="checkbox"/> Representative | <input type="checkbox"/> Member or Joint Account Holder |
| <input type="checkbox"/> Executor/Administrator of Estate | <input type="checkbox"/> Parent or Guardian of Minor under 12 | <input type="checkbox"/> Trustee        | <input type="checkbox"/> Official or Financial Agent    |
|   |   |   | <input type="checkbox"/> Plan Holder                    |

**Sole Ownership Account**

- Sole Owner
- Attorney

**Partnership or Corporation Account**

- Signing Officer

**Unincorporated Association Account**

- Sponsoring Member
- Other Signing Officer

**Corporate Borrower, Covenantor, Guarantor, or Indemnitor**

- Signing Officer

**Direct Services (e.g. Online Banking, Automated Telephone Banking, Call Centre)**

- |   |                                   |  |
|---|-----------------------------------|--|
| <input type="checkbox"/> Member or Joint Account Holder | <input type="checkbox"/> Attorney | <input type="checkbox"/> Signing Officer/Other User (MemberDirect® Business) |
|---|-----------------------------------|--|

**Member Card®**

- |   |                                   |   |
|---|-----------------------------------|---|
| <input type="checkbox"/> Member or Joint Account Holder | <input type="checkbox"/> Attorney | <input type="checkbox"/> Signing Officer (Business Account) |
|---|-----------------------------------|---|

**Safe Deposit Box**

- |                                 |                                |
|---------------------------------|--------------------------------|
| <input type="checkbox"/> Renter | <input type="checkbox"/> Agent |
|---------------------------------|--------------------------------|

**Night Deposit Services**

- |   |  |
|---|--|
| <input type="checkbox"/> Signing Officer on Agreement | <input type="checkbox"/> Other Depositor |
|---|--|

**PERSONAL INFORMATION** *(Complete only if information not already obtained. The individual must present ID in person in the Credit Union branch. Original ID only is acceptable. Certified copies are not acceptable.)*

The Credit Union is required by law to obtain certain personal information, ascertain identity, and record ID details.

Name *(last name, first name, initial)*

Address *(street address, city, province, postal code)*

Telephone No. *(Residential)* *(Business)*

Birthdate *(mmm/dd/yyyy)* SIN *(if required)* BN *(if required)*

Principal Business or Occupation

Identification *(Attach photocopies.)*

Picture ID *(place of issue, type, no.)*

Picture ID *(place of issue, type, no.)*

## CONSENT

### Personal Information

I consent to the Credit Union, and its agents and representatives, collecting, using, and disclosing my personal information, including information obtained in the past and information obtained in the future, for the purposes of:

- a) providing me, my business or association, or a third party for whom I am acting, with Credit Union products and services I have applied for or may apply for in the future and providing information to suppliers of products and services to me or the Credit Union in connection with providing these Credit Union products and services, or in connection with testing or developing systems used in providing these Credit Union products and services;
- b) understanding my needs and determining the suitability of products and services for me; determining my eligibility for these products and services; providing information to me about other products and services and special promotions; enabling Credit Union affiliates and other carefully selected organizations to provide information about products and services to me; analyzing my information for marketing purposes, including conducting surveys, developing and enhancing products and services, and ensuring high service standards;
- c) establishing my identity; verifying information provided by me with third parties including my employer, other financial institutions, and other references I have provided; verifying information provided by third parties; administering my accounts, and making sure my records are kept separate from others with the same name;
- d) protecting me, my business or association, a third party for whom I am acting, or the Credit Union from error or fraud, such as identify theft;
- e) collecting a debt owed to the Credit Union;
- f) transferring or selling Credit Union assets, such as in an acquisition, merger, loan syndication, securitization of loans, or sale of loans;
- g) complying with legal requirements, including money laundering laws and regulations; and
- h) sending me financial information, the Credit Union newsletters, and information about Credit Union activities or events.

I consent to the Credit Union, and its agents and representatives, disclosing my personal information to:

- a) suppliers of products and services to me or the Credit Union, including data service providers, cheque printers, card manufacturers, affiliates of the Credit Union, provincial or national central credit unions or trade associations, in connection with providing me, my business or association, or a third party for whom I am acting, with Credit Union products and services;
- b) participants in the payment and clearing systems in connection with providing me, my business or association, or a third party for whom I am acting, with Credit Union products and services, and to other financial institutions that I request pay cheques drawn on Credit Union;
- c) market research firms for the purposes of analysis and/or conducting surveys; and
- d) Credit Union affiliates and other carefully selected organizations for marketing purposes, such as providing me with information about products and services that may be of interest to me.

### Social Insurance Number/Business Number

If I have provided my Social Insurance Number (SIN) or the Business Number (BN) of my business, I specifically authorize the Credit Union, and its agents and representatives, to collect, use, and disclose my Social Insurance Number (SIN) and, if applicable, the Business Number (BN) of my business to:

- a) obtain, verify, or update my credit information in connection with providing me, an entity for whom I am a signing authority, officer, partner, or director, or a third party for whom I am acting, with products and services that I have applied for; and
- b) identify me; administer the accounts; and keep my records with the Credit Union separate from other individuals with the same name.

I acknowledge my consent is not required where the credit union is required to use my SIN or BN for income tax reporting purposes.

### Credit Information

I consent to the Credit Union, and its agents and representatives:

- a) using my personal information to obtain and verify credit, employment, and residence information, and other information about me as permitted by law;
- b) disclosing information about my credit history and other personal information to other financial institutions and credit reporting agencies in order to update my credit information and maintain the integrity of the credit reporting system; and
- c) **obtaining records containing credit information about me from any person or source from time to time, including other financial institutions and credit reporting agencies.**

X

Signature

Date