



Member account and services application

Youth Credit Union

About the Vancity member account and services application
"Vancity" means Vancouver City Savings Credit Union.

Membership shares YOU MUST BE A MEMBER TO OPERATE AN ACCOUNT

To become a Member, you must subscribe and pay for at least 5 Class "B" Membership Shares. Class "B" Membership Shares are equity shares of Vancity and are issued at, and have a par value of, \$1.00 each. Class "B" Membership Shares cannot be held jointly so each Member must subscribe for at least 5 Class "B" Membership Shares. The rights and restrictions attached to Class "B" Membership Share are found in the Rules of Vancity as amended from time-to-time and are available on our website.

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| Signing Authority | |
| Account Number | Branch Number |
| Signatures Required <input type="checkbox"/> Sole Account <input checked="" type="checkbox"/> Joint Account: <input type="checkbox"/> any one to sign <input type="checkbox"/> all to sign <input type="checkbox"/> ____ (#) to sign All joint accounts with right of survivorship. Note: If no box is checked, "any one to sign" will apply. | |

| | | |
|--|---|-----------|
| First Name <i>/Student</i> | Middle Initial | Last Name |
| Authorized Signatory <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Youth Member <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | Member's Signature X <input type="checkbox"/> Youth Member Guarantor/Indemnitor under 13 years of age* (see Adult Member Guarantor of Youth member Account Below) | |

| | | |
|--|--|-----------|
| First Name <i>Parent</i> | Middle Initial | Last Name |
| Authorized Signatory <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Youth Member <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Member's Signature X <input checked="" type="checkbox"/> Youth Member Guarantor/Indemnitor under 13 years of age* (see Adult Member Guarantor of Youth member Account Below) | |

| | | |
|--|---|-----------|
| First Name | Middle Initial | Last Name |
| Authorized Signatory <input type="checkbox"/> Yes <input type="checkbox"/> No Youth Member <input type="checkbox"/> Yes <input type="checkbox"/> No | Member's Signature X <input type="checkbox"/> Youth Member Guarantor/Indemnitor under 13 years of age* (see Adult Member Guarantor of Youth member Account Below) | |

***Adult Member Guarantee and Indemnity of Youth Member Account Operation** – By checking the Youth Member Guarantor / Indemnitor box and signing above, I certify that I am the parent or legal guardian of the Youth Member designated on this application, who is under 13 years of age on the date of signing this application ("Youth Member"), and I hereby authorize Vancity to provide the Youth Member with On-line Banking and Vancity Member card® Account access to any Youth Member Account at any time when asked by the Youth Member. I acknowledge that Vancity will not have to contact me before the Youth Member is provided with such access. I understand that both I and the Youth Member are required to comply with all obligations under the Account and Services Guide ("Account Guide") and I hereby guarantee the performance and obligations of the Youth member under the Account Guide and unconditionally agree to indemnify Vancity for all debts, obligations, Account fees and all other charges and costs which the Youth Member is liable for and incurs as a result of the Youth Member's use of the Account and related services. This includes all costs, and legal fees that Vancity may incur as a result of the Youth Member's use of the Account and related services.

Third party declaration

You must advise us if your account will be used by, or on behalf of, a third party. A third party is an individual, company or other entity that is not a named accountholder(s) above.

Will there be any third party transactions on the account?

Yes (If yes, complete the Third Party Declaration Form)

No (I / We are not acting on behalf of any third party)

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| Member Information <i>Student</i> | | | |
| First Name | Middle Initial | Last Name | Date of Birth (yyyy-mm-dd) |
| Social Insurance Number* | Occupation STUDENT | Email Address | |
| Current mailing address | | | Telephone number |
| Identification | | | |
| Type, issuing authority, place of issue / <i>exp. date</i> | | Type, issuing authority, place of issue / <i>exp. date</i> | |

| | | | |
|---|----------------|---|----------------------------|
| Member Information / <i>Parent</i> | | | |
| First Name | Middle Initial | Last Name | Date of Birth (yyyy-mm-dd) |
| Social Insurance Number* | Occupation | Email Address | |
| Current mailing address | | | Telephone number |
| Identification | | | |
| Type, issuing authority, place of issue | | Type, issuing authority, place of issue | |
| <i>expiry date</i> | | <i>expiry date</i> | |

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|---|----------------|---|----------------------------|
| Member Information | | | |
| First Name | Middle Initial | Last Name | Date of Birth (yyyy-mm-dd) |
| Social Insurance Number* | Occupation | Email Address | |
| Current mailing address | | | Telephone number |
| Identification | | | |
| Type, issuing authority, place of issue | | Type, issuing authority, place of issue | |
| <i>expiry date</i> | | <i>expiry date</i> | |

Collection, use and disclosure of personal information

You agree that Vancity may collect, use and disclose your personal information in accordance with Vancity's Privacy Code. In particular, you agree that:

Vancity may collect personal information from you, from product and service arrangements you have made with or through Vancity, from credit bureaus and other financial institutions, and from any references you have provided to Vancity.

Vancity may collect, use and disclose your personal information for the following purposes: to provide you with ongoing financial services, to understand your financial and banking needs, to develop, manage and deliver products and services to you, to determine your eligibility for different products and services, to ensure that you receive a high standard of service, to meet regulatory requirements, to help protect you and Vancity against fraud and error, to manage and transfer the assets and liabilities of Vancity, to verify and periodically to conduct surveys in order to enhance Vancity's provision of services.

Vancity may disclose your personal information to credit reporting agencies, other financial institutions and other lenders. Vancity may also share your personal information with employees, the Vancity Group of Companies (Vancity Savings Credit Union and its affiliated companies) and business partners. Vancity business partners include, but are not limited to, Credential Financial Inc. and its affiliates, and others like information technology and payment and settlement providers who help us provide you with services. Vancity business partners may be subject to the laws and regulations of other jurisdictions or countries as those laws relate to your personal information. Vancity's business partners are carefully selected to ensure their privacy and security standards meet Vancity's strict requirements. Vancity only provides information to business partners that is necessary to perform their specialized services. Each business partner is contractually obligated to keep information provided by Vancity confidential and to use it only for the requested services.

Vancity may also use your personal information to introduce products and services that may be of interest to you by contacting you directly (by mail, telephone calls, e-mail, text messaging or other forms of electronic communication) and, unless prohibited by law, share it within the Vancity Group of Companies so that the Vancity Group of Companies may tell you about products and services that may be of interest to you.

At any time, you can choose to opt-out of receiving direct marketing or sharing of personal information for marketing purposes. To opt-out, you must contact Vancity at a Vancity Branch, or the Member Service Centre at 1-888-Vancity, or online at www.vancity.com/privacy.

SIN

If you are applying for an account that may generate interest or other investment income, we will request your Social Insurance Number (SIN) for revenue reporting purposes. This is required by the *Income Tax Act* (Canada). If you are applying for another type of account or service, you do not have to provide us with your SIN. If you provide us with your SIN, you agree we may also use it as an aid to identify you and to keep your information separate from that of other Members with a similar name.

Credit information

For a line of credit, credit card, loan, mortgage or other credit facility, a deposit account with overdraft protection, or to establish hold periods for a deposit account (our decision as to when to give you access to funds is a credit decision), we may obtain information and reports about you from credit reporting agencies, other financial institutions and other lenders during the application process and on ongoing basis to review and verify your creditworthiness and establish credit and account hold limits. Once you have such a facility or product with us, we may from time to time disclose your information to other financial institutions, other lenders and credit reporting agencies seeking such information, which helps establish your credit history and supports the credit granting process. You may choose not to have us conduct a credit check on you, however, if you do so, we may not be able to extend credit services to you.

Member(s)'s signatures

By signing below you or each of you (if joint account):

- Subscribe for five (5) Class "B" Membership Shares of Vancity;
- Certify that the information you have provided to Vancity is accurate and complete;
- Acknowledge that you have received a copy of the Vancity's Account and Services Guide and Vancity's Privacy Code;
- Agree to be bound by the Account and Services Guide and other agreements relating to our products and services, as amended or replaced from time to time;
- Agree that Vancity may collect, use and disclose your personal information in accordance with Vancity's Privacy Code;
- Authorize Vancity to collect information about you from a credit reporting agency, another financial institution or lender and disclose information about you to a credit reporting agency, another financial institution or lender. You agree that Vancity may, at its discretion, update this information at any time while you are a Member of Vancity;
- Authorize Vancity to use and disclose your Social Insurance Number ("SIN") (if you have provided it) to obtain, verify, or update your credit information and to use your SIN as an aid to identify you and keep your information separate from that of other Members with a similar name;
- Declare that, as a Member of Vancity, I / We will not operate or conduct transactions on the account on behalf of anyone else who is not an account holder; and
- Acknowledge that any deposit account designated as a joint account shall be with right of survivorship entitling surviving joint account holders to continue to operate the account.

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| Date (yyyy-mm-dd) | Member's Signature X (Student) |
| Date (yyyy-mm-dd) | Member's Signature X (Parent) |
| Date (yyyy-mm-dd) | Member's Signature X |