



TransCanada Credit Union Ltd.

## **New Member Package Check List**

Before submitting your Membership Application, please ensure that you have:

- Filled out and signed the Application for Membership Form
- Filled out and signed the Application for Joint Membership Form
- Filled out and signed the Credit Union Common Shares Application Form
- Read & Initialed the Account Services Agreement – Part I Form
- Read, date and sign the Consent of Purposes Form
- Filled out Anti Money Laundering Form
- Filled out Ascertain Identity Form (Verified by Credit Union Representative)
- Enclosed the \$25.00 initial Common Shares Deposit



## TransCanada Credit Union Limited

MAIN FLOOR, 450 – 1 STREET S.W.  
P.O. BOX 1000 STATION M  
CALGARY, ALBERTA T2P 4K5  
(403) 920-2664 Fax (403) 920-2445

[credit\\_union@transcanada.com](mailto:credit_union@transcanada.com)

Visit our new external website: [www.transcanadacreditunion.com](http://www.transcanadacreditunion.com)

We are pleased to know that you are interested in becoming a member of **TransCanada Credit Union Ltd.**

At present, the services we can offer you as a member are:

**Share/Savings Account** (by Payroll Deduction or Automatic Deposit if desired)

**Joint, Trust and Associate Accounts**

**RRSP** (by Payroll Deduction or Automatic Deposit if desired)

**Term Deposits**

**Personal Loans** (by Payroll Deduction or Automatic Deposit)

**Line of Credit** (by Payroll Deduction or Automatic Deposit)

**Short Term Loans** (by Payroll Deduction or Automatic Deposit)

**Demand Loans**

**Mortgages** (by Payroll Deduction or Automatic Deposit)

**Group Insurance** (by Payroll Deduction or Automatic Deposit)

In order for us to complete your application for membership we require the attached forms to be completed and returned to us along with a Twenty Five (**\$25.00**) dollars deposit to open your Share Account and **a copy of a Government issued picture ID** (e.g. Driver's License, passport) and a further piece of ID (e.g. Provincial Health or SIN card)

### ***Who's eligible to become a member ?***

Permanent, Part-time, Contract or Temporary employees including family. **Also, if you leave the company, you are welcome to maintain your membership.** ONCE A MEMBER ALWAYS A MEMBER.

On behalf of the Credit Union Staff, we wish to welcome you. If you have any questions regarding opening an account, our services, or simply require more information regarding the advantages of being a Credit Union member, please do not hesitate to contact us at (403) 920-2664 or via e-mail [credit\\_union@transcanada.com](mailto:credit_union@transcanada.com).

**\*\*COMPARE OUR RATES\*\***



<b>FOR OFFICE USE ONLY</b>	<b>APPLICATION FOR JOINT MEMBERSHIP</b>
<b>ACCOUNT NUMBER</b>	<b>JOINT MEMBER INFORMATION</b> FIRST NAME _____ MIDDLE NAME _____ LAST NAME _____ MEMBER SIN# _____ DATE OF BIRTH _____ <div style="text-align: right;">(DD/MM/YY)</div>

**JOINT MEMBER INFORMATION (no P.O. Box addresses) \*IF DIFFERENT THAN PRIMARY MEMBER**

HOME ADDRESS \_\_\_\_\_  

Apt/Suite# \_\_\_\_\_
Street \_\_\_\_\_

CITY \_\_\_\_\_ PROVINCE \_\_\_\_\_ POSTAL CODE \_\_\_\_\_  
PHONE NUMBER (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ EMAIL \_\_\_\_\_

PREVIOUS ADDRESS IF LESS THAN 2 YEARS AT CURRENT ADDRESS \_\_\_\_\_  
DATE OF MOVE \_\_\_\_\_

**WORK INFORMATION**

EMPLOYER \_\_\_\_\_ WORK PHONE(\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ EXT \_\_\_\_\_  
OCCUPATION \_\_\_\_\_ WORK ADDRESS \_\_\_\_\_

We, \_\_\_\_\_, DO HEREBY DECLARE THAT ANY SUMS HELD BY **TransCanada Credit Union Ltd** at the date of my death shall be paid \_\_\_\_\_

(Name in full, relationship to member, address and phone number if not residing with member)

If no beneficiary designated herein survives me, the benefits payable on my death are to be paid to my Estate. To the fullest extent permitted by the laws applicable, I reserve the right to change or revoke this designation of beneficiary.

Dated at (city) \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

The Credit Union collects information from you for the purpose of establishing and maintaining a relationship, offering and providing products and services, complying with the law, protecting you and the Credit Union's interests, and for any other compatible purpose. By signing below, you affirm the information you have given in this Application is true and complete and that you have not withheld any information. Any accounts not opened in our presence, for the purpose of establishing your identity, you are also authorizing us to obtain Credit Bureau information.

\_\_\_\_\_  
PRIMARY MEMBER SIGNATURE \_\_\_\_\_  
JOINT MEMBER SIGNATURE

**ACCOUNT SERVICES AGREEMENT- PART II**

'You' means each person who signs the above. If more than one person signs the above, the account(s) to which this agreement applies shall be joint (any one can withdraw or deposit) with right of survivorship unless all signers initial where indicated. You acknowledge receipt of and agree to the terms and conditions in the Credit Union account Agreement – Part I which by reference are incorporated in this agreement and forms part of your agreement with the Credit Union.

**DECLARATION OF NOT ACTING ON BEHALF OF THIRD PARTY**

I, \_\_\_\_\_, hereby declare that, as a member of TransCanada Credit Union, I am not acting on behalf of any other individual or corporation.

\_\_\_\_\_  
JOINT MEMBER SIGNATURE \_\_\_\_\_  
CREDIT UNION REPRESENTATIVE



TransCanada Credit Union Limited

## CREDIT UNION COMMON SHARE APPLICATION

APPLICANT'S NAME (Please print First & Last Name)	
CO-APPLICANT'S NAME (Please print First & Last Name)	
EMPLOYEE#	
ASSOCIATED TO/TRUSTEE **if not an employee* (Please print First & Last Name)	
BOOK #	FOR OFFICE USE ONLY
DATE (DD/MM/YY)	

I/We apply to purchase twenty five Common shares with a par value of \$1.00, for the sum of \$25.00.

I/We acknowledge that Common Shares are NOT GUARANTEED OR INSURED by the Credit Union Deposit Guarantee Corporation or under any provisions of Credit Union Act. Common Shares may only be transferred or redeemed in accordance with the Terms and Conditions below.

### TERMS AND CONDITIONS

**RULES:** Common shares are authorized under the Credit Union Act, the Regulations and the By-laws of the Credit Union. Copies of the Act, Regulations and By-laws are available at the Credit Union.

**PAR VALUE:** Common Shares have a par value of \$1.00

**MEMBERSHIP:** Common Shares may only be purchased by a member of the Credit Union.

**MINIMUM SHAREHOLDING:** A person is not qualified to be or to remain a member unless he holds the required number of Common Shares as is provided for in the By-laws of the Credit Union

**BY-LAWS:** Common shares of the Credit Union shall not be redeemed by the Credit Union for a period of one (1) year after its incorporation.

After 1 year where a person holding common shares wishes to request the Credit Union redeem all, but not less than all, of his shares, that person shall make a request in writing to the Credit Union, and if the 5% equity requirements have been reached as specified in the act, and payout will not cause the equity to fall below 5% the Board may approve withdrawal.

The Board of Directors may pass a resolution from time to time preauthorizing common share redemptions, provided that no such common share redemption shall result in the Credit Union being in breach of section 110 of the Act, as applicable.

The Board of Directors shall determine from time to time:

- (a) The method of calculating dividends, if any, on common shares;
- (b) The manner or method of determining a patronage rebate, if any;
- (c) The record date for payment of a dividend on common shares or a patronage rebate;
- (d) The rights of members in arrears on loan payments to receive or not receive a dividend on common shares or patronage rebates; and,
- (e) The method of payment of a dividend on common shares or patronage rebate.

**SUBSEQUENT:** All subsequent common share purchases will be deemed to form part of SHARE this application for common shares and it is amended to include the PURCHASES: additional purchase(s).

\_\_\_\_\_  
PRIMARY MEMBER SIGNATURE

\_\_\_\_\_  
JOINT MEMBER SIGNATURE

\_\_\_\_\_  
CREDIT UNION REPRESENTATIVE

# ACCOUNT SERVICES AGREEMENT- PART I

Account#

Initials

Joint  
Member  
Initials

1. In the Agreement these words have the following meanings:

“**Agreement**” means the Account Services Agreement including Part I and II.

“**you**” and “**your**” means each person who has signed Part II of this Agreement/

“**we**”, “**our**”, “**us**” or “**Credit Union**” means the Credit Union at which Part II of this agreement is retained in connection with the account;

“**account**” means each account opened by the credit union in your name

“**Part II**” means Part II of this Agreement;

“**instrument**” or “**instruments**” means bills of exchange, promissory notes, cheques, orders for payment of money, securities, money, coupons, notes or electronic credit/debit items.

2. You agree with the Credit Union that each account and the carrying on of any other business between you and us, shall be subject to the terms and conditions of this Agreement. This Agreement shall include and incorporate the terms of any supplemental service agreement between you and us including but not limited to electronic or Internet account access agreements.

3. The Credit Union may accept for deposit or for collection or discounting or otherwise from, on behalf of, or to your credit or to your account any and all instruments.
4. You waive notice of dishonour, protest and notice of protest, of all instruments whether made or endorsed by you alone or with others, and whether with respect to your account or otherwise, subject only to written, signed instructions to the contrary received by us prior to the maturity of such instruments and you shall be liable to us as if such instruments were duly presented and protested and notice of dishonour and protest were given in conformity with the relevant legal requirements. Any person requested by us to carry out your written instructions shall be deemed to be your agent.
5. We are authorized to present for payment or acceptance or collect instruments through any bank, trust company, credit union, Alberta Treasury Branch, other financial institutions or other agents as the Credit Union chooses. We may accept cash or bank drafts, cheques, settlement vouchers, clearing house slips or any other evidence of payment in payment instruments.
6. You indemnify the Credit Union against all claims made against, or liability incurred by the Credit Union as a result of our acceptance of instruments including but not restricted to those containing forgeries or unauthorized signatures.
7. We may debit your account with the amount of any instrument which has been paid or credited to you or your account, and which for any cause is not paid on presentation, or which, if paid, the Credit Union is for any reason called upon to refund, or which may for any cause be dishonoured by non-acceptance or non-payment by any party to the instrument which is bankrupt or insolvent, or the proceeds of which, through no fault of ours have been lost, stolen or destroyed, or the proceeds of which we, for whatever reason, are unable to collect, withdraw or receive. We may debit your account with any costs, charges or expenses incurred or paid by us with respect to such instruments, including but not limited to legal costs on a solicitor and his/her own client basis.
8. We may pay or debit your account with the amount of any withdrawal slips, cheques, orders to pay or other instruments which are made, signed or endorsed by you or which transactions were initialed electronically and authorized.
9. You will repay us all amounts debited to your account in accordance with this Agreement.
10. Nothing in this Agreement shall limit or merge our rights under our bylaws of the Credit Union Act (Alberta) or under any other agreement, statute, regulation, or security and all rights of the Credit Union shall be cumulative
11. If a statement of your account (“account statement”) is not received 12 days after the end to the month for that month or for any other period that the Credit Union usually prepares account statements for, you will promptly notify us.
12. We may mail your account statement by ordinary mail to you at the last address our records show for you unless you give us alternate delivery instructions in writing. Account statements mailed in this way to you shall be deemed to have been received by you 3 days after mailing.
13. Unless you have previously instructed us in writing, the Credit Union may deliver or hand out your account statement to any person executing part II of the Agreement or to any other individual designated by your written instructions.
14. Upon receipt of your account statement, you will check the debit and credit entries, examine the cheques and vouchers and notify the Credit Union **in writing** of any errors, irregularities or omissions. This notice will be provided to the Credit Union within 30 days of receipt of the account statement by you. At the expiration of the 30 day period (except as to any alleged errors, irregularities or omissions outlined in your notice) it shall be conclusively settled between you and the Credit Union, subject to the right of the Credit Union either during or after the 30 day period to charge back items for which payment has not been received, that the entries and the balance shown on the account statement are correct, the cheques and vouchers are properly charged to the account and that you are not entitled to be credited in the statement. It shall be conclusively settled as between you and the Credit Union that the Credit Union is not liable for any loss or claim arising from the breach by us or any third party of any fiduciary duty or trust in respect of the sums or dealings noted in the account statement.

15. You agree that the Credit Union shall have no responsibility or liability whatsoever for any loss due to a forged or unauthorized signature unless: (i) the forged or unauthorized signature was made by a person who was at no time your agent or employee or family member; (ii) the loss was unavoidable despite you having taken all feasible steps to prevent loss arising from forgery or unauthorized signatures; (iii) the loss was unavoidable despite you having in place the procedures and controls to supervise and monitor your agents and employees; and (iv) the loss was caused solely by the Credit Union's negligence, fault or willful misconduct.
16. In the event one or more person have signed Part II, the account(s) applied for and established pursuant to this Agreement shall be joint accounts (s) and your obligations and liabilities in respect of those accounts to us is joint and several, and we shall be entitled to deal with one of you in regard to any and all transactions in respect of your account and your obligations under the Agreement. Without limiting the foregoing the following provisions shall apply to any joint accounts and any reference to "account" shall mean any joint account(s):
  - ◆ We will credit your account with deposits made by any one of you, or with deposits we receive for any one or more of you;
  - ◆ You authorize us to debit your account for withdrawals, cheques, instruments and other debit instructions when signed/authorized by one or more of you;
  - ◆ Your authorization applies even if an overdraft is created or increased in the account;
  - ◆ A stop payment order by any one of you is sufficient to end our authority to pay any instrument drawn on your account;
  - ◆ Each account statement, notice and other documents sent to one of you shall have the same effect as if sent to both of you;
  - ◆ We may credit your account with the proceeds of any instruments which are signed by, drawn by, payable to, the property of, or received by us for credit to any one or more of you;
  - ◆ If your account does not have a right of survivorship and any one or more of you dies then any credit balance in your account may be withdrawn by any survivor according to the signing authority for your account until we become aware of your death; and
  - ◆ If your account has a right of survivorship and any one or more of you dies any credit balance in your account may be withdrawn or made payable for the survivor according to the signing authority for your account and after the death of the last survivor we will transfer the funds in the account to the legal representative of the last survivor.
17. We may debit service charges to your account for the operation and administration of it. The amount of any service charge(s) shall be those established from time to time by the Credit Union. The current amount of any service charge and the method of calculation are available at any branch of the Credit Union.
18. We may debit your account for all costs, charges, expenses, and other liability which may from time to time be due and owing from you to us.
19. If there are insufficient funds in the account to pay any instruments or to pay any other charges or liabilities which the Credit Union is authorized to charge under this Agreement, the "account" shall mean any account which any person signing Part II of this Agreement may have at any branch of the Credit Union either in the name of such person alone or with any other person, and the Credit Union in such circumstances is authorized to debit those other accounts with the amount of any such instrument, charges or liabilities.
20. In the event you request us to stop payment on a cheque or other bill of exchange drawn on your account either orally or in writing, you agree to hold us harmless for the amount of the cheque or bill of exchange, as well as for all expenses and costs incurred by us by stopping payment. You further agree to hold us harmless should payment be made by the Credit Union contrary to your stop payment request event if that payment occurs through the negligence, inadvertence, or accident of the Credit Union.
21. In the event any instruments paid by the Credit Union causes the account to be overdrawn, you agree that the Credit Union is requested, and authorized, at its discretion, without security, to make an overdraft loan(s) to you sufficient in amount to permit the instruments to be paid. In the event the Credit Union makes an overdraft loan as provided for in this section, you agree to repay the principal amount plus interest in accordance with our overdraft loan rates of interest ordinarily in effect. In the event any such overdraft loan is made by us we are not obligated to make any other future overdraft loans.
22. This Agreement shall be binding upon each of you heirs, executors, administrators, successors and assigns.
- 23. In connection with Credit Union opening an account for you, and in order to determine your eligibility for credit services offered by the Credit Union, you authorize the Credit Union to obtain credit and banking references from other financial institutions or credit reporting agencies and to update or make future inquiries in regard to you. Such information will be held by us in confidence.**
24. If you are a body corporate, a partnership, or unincorporated organization then the signing authorities for your account and the persons with whom we may deal with in respect of your account shall be determined by Part II of this Agreement or by such other resolutions, documents and other agreements that we may require from you in respect of the operation of your account.
25. Changes to the Agreement may be necessary from time to time. Once notice of any changes are posted in our branches or noted on your account statement then you are deemed to have agreed to these changes.

<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <b>Account#</b>
<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <b>Initials</b>
<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <b>Joint Member Initials</b>

## CONSENT TO PURPOSES

TransCanada Credit Union Limited has adopted a Privacy Code for the protection of member's personal information (referred to below as "information") which is collected, used, or disclosed to others in connection with providing products and services to our members. This code complies with applicable provincial/federal legislation governing the protection of privacy of personal information.

Our Privacy Code requires that members receive disclosure of the purposes for which we collect, use, and disclosed your personal information, and that you provide your consent to these purposes.

Our Code also requires that we will get your consent to any new purpose before we use your personal information for that new purpose.

The purposes for which we currently collect, use, or disclose information are as follows:

- ❖ To meet regulatory and legal requirements.
- ❖ To establish your identification.
- ❖ To protect you and us from illegal activity.
- ❖ To determine the suitability of products and services to you, and your eligibility for products and services (including determining your eligibility for credit and receiving and exchanging credit information on an ongoing basis with other credit suppliers and credit reporting agencies)
- ❖ To operate and administer products and services which you have requested, including providing information to related services providers involved in the operation and administration of those services on behalf of us.
- ❖ To provide you with information or advise on products and services, and determining products and services that may be of interest to you, and to obtain your feedback on current products and services.
- ❖ To disclose information to third parties in connection with the ongoing management of our assets (including the assignment or sale of loans), and the further subsequent collection, use or disclosure of that information by those third parties and any of their agents or assignees for the purposes of managing those assets.
- ❖ To provide ombudsman or mediation services to address concerns with Credit Union products or services raised by you.

In these Purposes a reference to "us, our or we" means the credit union, a reference to "you or your" means the member(s) signing below, a reference to "products and services" means a product or service provided directly by us, or a product or service provided by a related service provider, a reference to a "related service provider" means any organization which we have entered into an agreement with to provide products and services to our members/customers under conditions that protect the privacy of their information.

I/We the undersigned member(s) provide my/our consent to collect, use and disclose my/our personal information for the purposes disclosed above.

ACCOUNT # \_\_\_\_\_

DATE \_\_\_\_\_

MEMBER'S NAME \_\_\_\_\_ SIGNATURE \_\_\_\_\_

JOINT MEMBER'S NAME \_\_\_\_\_ SIGNATURE \_\_\_\_\_





# TransCanada Credit Union Limited

## ANTI-MONEY LAUNDERING COMPLIANCE QUESTIONNAIRE

MEMBER NAME \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_

Compliance with the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (Canada)

### THIRD PARTY ACCOUNT DETAILS:

**Will this account be used by and for the benefit of someone other than the named Applicant(s) / Member(s)?**

No  Yes If answer is Yes, complete the following Third Party information:

Third Party Name: (First, Middle, Surname)
If Third Party is an individual, record date of birth:
Address:
Occupation or Principal Business:
If a corporation, incorporation # and jurisdiction:
Nature of Relationship between the Applicant(s) / Member(s) and the Third Party:

### POLITICALLY EXPOSED PERSON/HEAD OF INTERNATIONAL ORGANIZATION ACCOUNT DETAILS

(See next page for definition of a POLITICALLY EXPOSED PERSON and HEAD OF INTERNATIONAL ORGANIZATION):

**Will this account be used by a politically exposed foreign or domestic person (PEP) or Head of an International organization (HIO) or a family member of such an individual?**

No  Yes If answer is Yes, complete the following information:

PEP or HIO Name: (First, Middle, Surname)
PEP or HIO Office or Position:
PEP or HIO source of funds:
Date of determination of a PEP or HIO:
The name of the senior manager who approved the account to be kept open or reviewed the transaction:
The date the account was approved to be kept open or the date transaction was reviewed:

### INTENDED USE ACCOUNT (more specific than 'Saving'):

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DATE: \_\_\_\_\_  
WITNESS SIGNATURE \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE OF PERSON PROVIDING INFORMATION

DATE: \_\_\_\_\_  
WITNESS SIGNATURE \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE OF PERSON PROVIDING INFORMATION

## Who is a foreign PEP?

A **foreign PEP** is a person who holds or has held one of the following offices or positions in or on behalf of a foreign state:

- head of state or head of government;
- member of the executive council of government or member of a legislature;
- deputy minister or equivalent rank;
- ambassador, or attaché or counsellor of an ambassador;
- military officer with a rank of general or above;
- president of a state-owned company or a state-owned bank;
- head of a government agency;
- judge of a supreme court, constitutional court or other court of last resort; or
- leader or president of a political party represented in a legislature.

These persons are foreign PEPs regardless of citizenship, residence status or birth place.

A person determined to be a foreign PEP, is forever a foreign PEP.

## Who is a domestic PEP?

A **domestic PEP** is a person who holds — or has held within the last 5 years — a specific office or position in or on behalf of the Canadian federal government, a Canadian provincial government, or a Canadian municipal government:

- Governor General, lieutenant governor or head of government;
- member of the Senate or House of Commons or member of a legislature;
- deputy minister or equivalent rank;
- ambassador, or attaché or counsellor of an ambassador;
- military officer with a rank of general or above;
- president of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province;
- head of a government agency;
- judge of an appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada;
- leader or president of a political party represented in a legislature; or
- mayor\*.

\* In line with legislation across Canada, municipal governments include cities, towns, villages and rural (county) or metropolitan municipalities. As such, a mayor is the head of a city, town, village, or rural or metropolitan municipality, regardless of the size of the population. A person ceases to be a domestic PEP 5 years after they have left office.

## Who is a head of an international organization?

The head of an international organization is a person who is either:

1. the head of an international organization established by the governments of states; or
2. the head of an institution established by an international organization.

When we refer to the head of an international organization or the head of an institution established by an international organization we are referring to the primary person who leads that organization, for example a president or CEO.

Once a person is no longer the head of an international organization or the head of an institution established by an international organization, that person is no longer a HIO.

## What is an international organization?

An international organization is an organization set up by the governments of more than one country. If the organization was established by means of a formally signed agreement between the governments of more than one country, then the head of that organization is a HIO. The existence of these organizations is recognized by law in their member countries but the organizations are not seen to be resident organizations of any one member country.

## Who is considered to be the family member of a PEP or a HIO?

If a person is a foreign PEP, domestic PEP or HIO, then certain family members must also be regarded as PEPs or HIOs. These **family members** are:

- their spouse or common-law partner;
- their child;
- their mother or father;
- the mother or father of their spouse or common-law partner; and
- a child of their mother or father (sibling).

