PERSONAL DEPOSIT ACCOUNT

Disclosures









ACCOUNT FEATURES

Personal bank accounts (also called personal deposit accounts) are accounts used for personal banking. The accounts belong to the person or people whose name is on the account, and they cannot be used for business or transferred to anyone else.

PERSONAL CHEQUING ACCOUNTS

TRU ESSENTIALS CHEQUING ACCOUNT

Our Tru Essentials Chequing Account offers you everything you need for everyday banking. Perform daily transactions like withdrawals, transfers, ATM transactions, payments, pre-authorized payments, and cheque writing. Please note that fees for other services still apply (e.g. office cheques).

Monthly Account Fee: \$0

Transactions included: First 12 debit transactions* are free

Interest on this Account: No interest is paid on this account.

At First West Credit Union, your money is 100% protected by the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC)

Features:

- No monthly account fee
- Free and unlimited credits and deposits including incoming *Interac* e-Transfer®
- First 12 debit transactions* are free
- \$1.50** per debit transaction for debit transactions 13-18
- \$9.00 maximum monthly debit transaction fee (for unlimited debit transactions)
- Free monthly electronic or mailed statements

The Tru Essentials Account may be right for you if:

You make regular transactions, electronic bill payments and transfers

The Tru Essentials Account may not be right for you if:

- You want to earn interest
- You make purchases in US Dollars

*Debit transactions involve money leaving your account, and they can include point-of-sale purchases with your debit card, outgoing *Interac* e-Transfer®, *Interac* e-Transfer® fulfil requests, outgoing Me-to-Me transfers, in-branch withdrawals, ATM withdrawals via THE EXCHANGE® & ACCULINK® networks, bill payments, cheque clearing, preauthorized debits (PADI) and more. Collabria credit card and CUMIS pre-authorized debits or bill payments are free using online banking services and mobile apps.

Additional Fees:

**Transactions that exceed the monthly package and additional services you use may incur an additional fee. Please refer to Personal Account & Service Fees Schedule within this guide to see our Account and service fees.

Youth Fee Waiver:

Members who are under 19 years old benefit from no-fee banking with unlimited debit transactions until January 1 of the year the primary account holder turns 20. After that, standard account features and fees will apply.

US DOLLAR CHEQUING ACCOUNT

Get US cash, write cheques or transfer money from Canada to the US

Monthly Account Fee: \$0

Transactions included: Unlimited deposits and 2 free debit transactions*

Note: Utility Bill payments, Interac e-transfer® and ATM transactions are not available for this account.

Interest on this Account: This Account calculates interest based on the tier to which the **entire** daily closing balance corresponds. The interest calculates daily and is paid **at month end**. Interest rates and balance tiers are subject to change at any time without advance notice.

Example, for illustrative purposes only:

Tier 1	\$0-\$4,999	1.50%
Tier 2	\$5,000	1.60%

Daily Closing Balance = \$5,100

This Account will calculate interest based on an interest rate of 1.60% on the **entire** \$5,100 closing balance.

At First West Credit Union, your money is 100% protected by the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC)

Features:

- No monthly account fee
- Deposit and withdraw US funds without converting currencies

The US Dollar Chequing Account may be right for you if:

- You make purchases in US Dollars
- You want to earn interest in US Dollars
- You make infrequent debit transactions

The US Dollar Chequing Account may not be right for you if:

• You make regular transactions, bill payments and transfers in a currency other than US Dollars

Additional Fees:

*Transactions that exceed the monthly package and additional services you use may incur an additional fee. Please refer to the Personal Account & Service Fees schedule within this guide to see our Account and service fees.

PERSONAL SAVINGS ACCOUNTS

SAVINGS FIRST

Earn interest on this free monthly savings account.

Monthly Account Fee: \$0

Transactions included: 2 free debit transactions*

Interest on this Account: This account calculates interest on the **entire** daily closing balance at the specified interest rate. The interest calculates daily and is paid at month end. Interest rate is subject to change at any time without advance notice.

Example, for illustrative purposes only:

\$0+	1.00%
Daily Closing Balar	sce = \$100,000

This Account will calculate interest based on an interest rate of 1.00% on the **entire** \$100,000 closing balance.

At First West Credit Union, your money is 100% protected by the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC)

Features:

- No monthly account fee
- Earn interest on your savings

The Savings First account may be right for you if:

- You want a low-risk savings option
- You make infrequent withdrawals or transactions
- You want to earn interest

The Savings First account may not be right for you if:

• You use this account for day-to-day transactions, bill payments, transfers, and withdrawals

Additional Fees:

*Transactions that exceed the monthly package and additional services you use may incur an additional fee. Please refer to the Personal Account & Service Fees Schedule within this guide to see our Account and service fees.

HIGH INTEREST SAVINGS ACCOUNT (HISA)

Earn interest on every dollar you save and pay no monthly fee.

Monthly Account Fee: \$0

Transactions included: 1 free debit transaction*

Interest on this Account: This account calculates interest based on the tier to which the **entire** daily closing balance corresponds. The interest calculates daily and is paid **at month end**. Interest rates and balance tiers are subject to change at any time without advance notice.

Example, for illustrative purposes only:

Tier 1	\$0-\$4,999	1.50%
Tier 2	\$5,000	1.60%

Daily Closing Balance = \$5,100

This account will calculate interest based on an interest rate of 1.60% on the **entire** \$5,100 closing balance.

At First West Credit Union, your money is 100% protected by the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC)

Features:

- No monthly account fee
- Earn interest on your savings

The High Interest Savings Account may be right for you if:

- You want to earn interest
- You want a low-risk savings option
- You make infrequent withdrawals or transactions

The High Interest Savings Account may not be right for you if:

• You use this account for day-to-day transactions, bill payments, transfers, and withdrawals

Additional Fees:

* Transactions that exceed the monthly package and additional services you use may incur an additional fee. Please refer to the Personal Account & Service Fees Schedule within this guide to see our Account and service fees.

HOME SWEET BONUS®

Let's get you a step closer to owning your dream home.

Monthly Account Fee: \$0

Transactions included: N/A

Interest on this Account:

This account calculates interest on the **entire** daily closing balance at the specified interest rate. The interest calculates daily and is paid at month end. Interest rate is subject to change at any time without advance notice.

Example, for illustrative purposes only:

\$	0+			1.00%
_		 	 -	1

Daily Closing Balance = \$100,000

This account will calculate interest based on an interest rate of 1.00% on the entire \$100,000 closing balance.

At First West Credit Union, your money is 100% protected by the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC)

Features:

- No monthly account fees
- Earn interest on your savings
- Get up to \$1,000 bonus**

The Home Sweet Bonus® account may be right for you if:

- You want to earn interest
- You want to save for a down payment on a home
- You make infrequent withdrawals or Transactions

The Home Sweet Bonus® account may not be right for you if:

• You use this account for day-to-day transactions, bill payments, transfers and withdrawals

How it works:

- You open a Home Sweet Bonus® account to save for your down payment with an initial \$100 deposit.
- You make regular recurring monthly payments (min. \$100) to your Home Sweet Bonus® account until you are ready to get a mortgage with us.

• We'll add up to \$1,000** to your savings already in your Home Sweet Bonus® account. You can use your Home Sweet Bonus® in addition to the government programs assisting with home ownership.

Additional Fees:

* Transactions on this Account and additional services you use may incur an additional fee. Please refer to the Personal Account & Service Fees Schedule within this guide to see our Account and service fees.

REGISTERED VARIABLE SAVINGS ACCOUNT

Benefit from the contribution while deciding on the long-term plans for your funds.

Monthly Account Fee: \$0

Transactions included: N/A

Interest on this Account: This Account calculates interest based on the tier to which the **entire** daily closing balance corresponds. The interest calculates daily and is paid **semi-annually.** Interest rates and balance tiers are subject to change at any time without advance notice.

Example, for illustrative purposes only:

Tier 1	\$0-\$4,999	1.50%
Tier 2	\$5,000	1.60%

Daily Closing Balance = \$5,100

This Account will calculate interest based on an interest rate of 1.60% on the **entire** \$5,100 closing balance.

At First West Credit Union, your money is 100% protected by the Credit Union Deposit Insurance Corporation of British Columbia (CUDIC)

Features:

- No monthly account fee
- Earn interest on registered funds
- Available for TFSA, RRSP and RRIF

The Registered Variable Savings account may be right for you if:

- You want to earn interest on your registered deposits
- You want your funds to be fully accessible

The Registered Variable Savings account may not be right for you if:

- You use this account for day-to-day transactions, bill payments, transfers, and withdrawals
- You are looking for a savings account for non-registered funds

^{**}Additional terms and conditions apply. Please refer to terms and conditions on our website for full details.

Additional Fees:

* Transactions on this Account and additional services you use may incur an additional fee. Please refer to the Personal Account & Service Fees Schedule within this guide to see our Account and service fees.

BIGCHANGE® SAVINGS PROGRAM

Monthly Fee: N/A

Transactions included: N/A

How it works:

Every time you use your debit card to make a purchase, BigChange® rounds it up to the nearest dollar, plus an additional \$1 to \$5 (your choice). We automatically transfer that amount to help you:

- Grow your savings faster; or
- Pay off your loan faster; or
- Donate to the Food Banks of BC

DEFINITIONS

Below are the definitions for some of the words we use that have a specific meaning. When we use these words, they will be capitalized. We have also included section headings to help you along the way.

The headings do not impact what the terms are, how they apply, or what they mean. We use the headings to make this document easier to read and help you find the rules that apply to a topic.

"Access Terminal" means any device you can use to access any of your Accounts such as, for example, an ATM, a computer, or a portable hand-held device including a tablet, cell phone, or other wireless device.

"Account" means any of your Accounts or sub-Accounts that you may have with us now or in the future.

"Account Contract" is the agreement between you and us containing the terms and conditions relating to your Account, and includes the Personal Deposit Account Application or Registered Deposit Account Application and Disclosure Documentation, any other consent or other form you give us with the Personal Deposit Account Application or Registered Deposit Account Application, the Personal Account & Service Fees Schedule, the Interest Rates Schedule, and any other agreements between us that set out the rules that apply to the Account, including, but not limited to, the Direct Services Agreement (if applicable) and the Debit Card Agreement (if applicable) and any other services that we provide to you related to the Account.

"Account Statement" means any record of Transactions that includes information about the balance of an Account, whether made available or provided to you electronically or as a mailed paper statement.

"ATM" means an automated teller machine (i.e., the machine where you can take money out of your Account using your Debit Card and PIN).

"Cheque" means, among other things, a cheque or other bill of exchange, certified cheque, promissory note, draft, money order, order for payment, bill payment remittance, bankers' acceptance, coupon, electronic debit or credit, or other payment instrument, whether negotiable or non-negotiable.

"Debit Card" means a card we issue that allows the holder of the card access the Account using an ATM, or to make Transactions.

"Depositor", "you", or "your" means each Member who is named as and holds the Account with us, including a legal representative for an Account and, in the case of a joint Account, means each individual who has signed the Account Contract.

"Direct Services" means the services described in the Direct Services Agreement that we offer from time to time and that let you access the Account using an Access Terminal. However, Direct Services do not include card services, like services for Debit Cards, including those provided by a Third Party.

"Disclosure Documentation" means the Account Agreement and related disclosure documentation we provide to you, including the Personal Account & Service Fees Schedule, the Interest Rates Schedule and any amended disclosure documentation for your Account from time to time.

"Financial Institution", "we", "us", or "our" means the financial institution named in the Personal Deposit Account Application or Registered Deposit Account Application that holds your Account.

"Interest Rates Schedule" means the schedule disclosing our interest rates, in effect from time to time, and information regarding calculation of interest (if the Account pays interest).

"Member" means the person who becomes a member of the Financial Institution under our Personal Membership Application.

"Notice Contact Information" means the postal address, email address, fax number, telephone number, or other contact information you give us and that we use to give you written notice under the Account Contract, except if you have opted to receive notices and other communications electronically, in which case, the designated information system set out in the Communication Preferences section of your Personal Membership Application will apply.

"Notification" means a written notification that we give you to let you know of a pending or completed Transaction or a summary of the balance of the Account, including (as applicable) notifications sent by email or SMS text message to your Notice Contact Information.

"Online Banking" means the digital services that we offer you to manage your Accounts through an online channel accessible through our Website Portal.

"Overdraft Protection" means an optional service for which you must apply, be approved, and consent pursuant to an overdraft agreement with us, and which enables you to overdraw your Account balance, up to your overdraft protection limit.

"Overdraft Rate" means the annual interest rate we set as our in the Personal Account & Service Fees Schedule and the Interest Rates Schedule from time to time, regardless of compounding frequency.

"Password" means a PIN, password, personal access code, passcode lock personal identification word or biometric information used to access the Account by any means including to conduct a Transaction or through any Access Terminal.

"Personal Account & Service Fees Schedule" means the schedule setting out the service charges and fees, that are applicable to deposit Accounts and other services we offer.

"Point-of-Sale Transaction" or "POS Transaction" means the way we allow you to use the Debit Card from time to time to:

- a) send money from the Account to purchase or lease goods or services from a merchant (the "Merchant"),
- b) send money from the Account to get a voucher, chit, scrip, token, or other things that may be exchanged for goods, services, or money, or
- c) receive money into the Account from an Account of a Merchant (e.g., a refund).

"Pre-authorized Debit" or "PAD" means a Transaction where you give us instructions and permission ahead of time to take money out of your Account in the way that is described in the pre-authorized debit agreement that you enter into.

"Registered Deposit Contract" is the agreement between you and us containing the terms and conditions relating to your Account, and includes the Registered Deposit Application, any other consent or other form you give us with the Registered Deposit Account Application, Personal Account & Service Fees Schedule, the Interest Rates Schedule and, any other agreements between us that set out the rules that apply to the Account.

"Survivor" means, for joint Accounts, upon the death of any Depositor, the surviving Depositor(s).

"Third Party" means any person, firm, corporation, association, organization, or entity that is not you or us.

"Transaction" means any transaction on your Account using your Debit Card, Debit Card Details or Credit Card including all types of Point-of-Sale Transactions, ATM transactions, Card Not Present Transactions or transactions you make by giving us instructions).

"Website" means any website operated by us.

"Website Portal" means any website operated by us through which you sign into Online Banking.

HOLDS ON DEPOSITS, TRANSFERS AND RETURNED CHEQUES

Understanding Hold Periods

When you deposit a Cheque into your deposit account at a branch or through an ATM or our mobile app, we may place a hold on these funds until the Cheque is cleared at the financial institution on which it's drawn. This means you may not have access to these funds right away. Whether or not the funds are held is influenced by your relationship with our credit union, the funds already in your account, and the amount and characteristics of the Cheque being deposited. If the funds are held, the Cheque could still be returned as invalid or otherwise after the hold period has expired. If a Cheque is returned unpaid for any reason at any time, either during or after the expiry of the hold period, we have the right to charge the amount of the cheque to your account.

There are situations when we may hold funds for longer than our maximum cheque hold periods, which are outlined below.

Length of Hold Periods

The length the funds are held is influenced by your relationship with us, the funds already in your account, currency of the Cheque and the amount and characteristics of the Cheque being deposited. If the Cheque you deposit is encoded with magnetic ink character recognition, and is not damaged in any way, the maximum hold periods you can expect are as follows:

For a CDN\$ Cheque drawn on a financial institution's branch located in Canada, the normal length of time we will hold funds is four business days after the day of deposit. The maximum hold periods are as follows:

\$CDN Cheque Amount	Way You Deposit	Maximum Hold Period
\$1,500 or less	In branch	4 business days after day of deposit
\$1,500 or less	By ATM in Canada or any other way	5 business days after day of deposit
Greater than \$1,500	In branch	7 business days after day of deposit

Greater than \$1,500	By ATM in Canada or any	8 business days after day	
·	other way	of deposit	

For a USD \$ Cheque drawn on a financial institution's branch located in Canada or the US, the maximum hold period is 30 business days. We only accept Canadian and US dollar cheques for regular clearing. Cheques in any other currency drawn on a financial institution located outside of Canada or the US will not be credited to you until the funds are received from the foreign bank. This can take a minimum of 30 days.

Access to the first \$100

When you deposit a Cheque(s) in Canadian dollars to your Account with an advisor at a branch, you'll have immediate access to the first \$100. When you deposit a Cheque(s) in Canadian dollars to your Account at an ATM or through our mobile app, you'll have access to the first \$100 by the following business day. If the Cheque you deposit is for \$100 or less, you'll have access to the entire amount. If you deposit more than one Cheque at an ATM and want access to the first \$100 for each, you must deposit each Cheque in a separate transaction.

Exceptions to standard Cheque hold periods and access to the first \$100 We may extend the maximum hold period or restrict access to the first \$100 of the deposit for reasons including (but not limited to), where:

- (a) The Financial Institution has reasonable grounds to believe that the deposit is being made for illegal or fraudulent purposes in relation to an account
- (b) An account has been open for less than 90 days
- (c) The Cheque:
 - (i) Is not encoded with magnetic ink character recognition or is not readable by operational systems (for example, if damaged or mutilated)
 - (ii) Has been endorsed more than once
 - (iii) Is deposited six months or more after the date of the cheque
 - (iv) Isn't issued in Canadian dollars
 - (v) Is issued from an account at a bank branch outside of Canada

The hold period under these circumstances is estimated to be 30 business days and could be longer for non-CDN\$ Cheques drawn on a financial institution located outside of Canada.

You understand that you can get a current copy of our Cheque Hold Policy on our Website, by visiting us in one of our branches, or by calling us during regular business hours. You can find our contact information at section 18 of this Account Contract ("Contacting Us").

Returned Items

You will be liable:

- (a) without presentation, protest, or notice of dishonour to any parties, for the nonacceptance or nonpayment of any Cheque you delivered to us for deposit, discount, collection, or otherwise; and
- (b) to us as if proper notice of dishonour, protest, and presentment had been made or given; and we may:
 - (i) charge such items, when dishonoured, to the Account in accordance with this section; and
 - (ii) note or protest any item should we consider it advisable to do so, but we will not be responsible for failure to note or protest any such item.

We are allowed to take money from the Account with the amount of any Cheque that:

- (a) is not paid on presentation,
- (b) we have paid and are then called upon to refund,
- (c) may be dishonoured by nonacceptance or nonpayment,
- (d) is drawn on the account of a party that is bankrupt or insolvent, the proceeds of which, through no fault of ours, have been lost, stolen, or destroyed, or
- (e) has been cashed, negotiated, or credited to the Account, but the proceeds of which, for any reason, we are unable to collect or withdraw, has not been found good, or is found to be forged, fraudulent, counterfeit, or unauthorized, regardless of whether or not the Cheque has cleared.

ID REQUIREMENTS FOR CASHING GOVERNMENT CHEQUES

We cash federal government Cheques up to \$1,750 for non-members for free. You will have immediate access to the funds subject to the following conditions and to any other legally permissible ground that permits us to refuse to cash a federal government cheque.

In order to cash your Government of Canada cheque, you must present:

- Two valid pieces of identification from a reliable source.
 One document must include your name and address, the other document must include your name and date of birth, or
- 2. One piece of identification that is issued by the Government of Canada or the government of a province and that bears your signature and photograph, or
- 3. Any document from a reliable source that includes your **name and date of birth**, and arrange for your identity to be confirmed by:
- A member of credit union in good standing
- A person of good standing in the community where the point of service or branch is located.

You must provide original identification; photocopies will not be accepted.

If we refuse to cash a government cheque, we will provide you with a letter that we have refused to cash the cheque. The letter will detail the credit union's complaints procedure, as well as contact information for our external complaints body.

Note: Any documents required to be presented must be original, valid and not substantially defaced.

ACCOUNT ALERTS

Account alerts are an easy way to stay on top of your Account activity. They're free and easy to set up, you can select the notifications that are most important to you, and you can opt out at any time!

Get an email, text, or both, when important activity happens on your Account. For instance:

- Every time you log in,
- When your password has been changed,
- When your Account balance falls below an amount you've set, and more!

To set up alerts in online banking:

- 1. Log in to Envision Financial <u>envisionfinancial.ca/index/login</u> or Island Savings <u>islandsavings.ca/index/login</u> or Valley First/Enderby & District Financial <u>valleyfirst.com/index/login</u>
- 2. Click on "Manage Alerts" from the "Messages & Alerts" tab in the side menu, then click on "Add Contacts".
- 3. Add the mobile phone or email address where you would like to receive your alerts.
- 4. Choose the alerts you would like to receive by selecting "Add a New Alert".

To set up alerts in the mobile app:

- 1. Log in to the **Envision Financial** <u>envisionfinancial.ca/bank/ways-to-bank/mobile-app</u> or **Island Savings** <u>islandsavings.ca/bank/ways-to-bank/mobile-app</u> or **Valley First/Enderby & District Financial** <u>valleyfirst.com/bank/ways-to-bank/mobile-app</u>
- 2. Click on the "Alerts" tile and select "Settings", then "Manage Alert Contacts".
- 3. Add the mobile phone or email address where you would like to receive your alerts.
- 4. Select "Manage" and choose the alerts you would like to receive.

Electronic Balance Alerts

If you provide the necessary contact information to us and haven't opted out, for each Account you open and enroll in balance alerts, we will send you an electronic alert when the Available Balance of the Account falls below \$100, or an amount set by you. You may opt out of or change your alert preferences by logging into digital banking (online banking or the mobile application) and updating alert options under the manage alerts section. Due to their nature, alerts may be intercepted, reviewed, or altered by others with access to your Account or device(s).

We will not be liable for any losses arising out of your use of or inability to use the alerts, or if alerts are delayed or not delivered due to factors beyond our reasonable control except as may be required by applicable law. Your Available Balance means the amount of funds in your Account less Funds on hold. This is the amount of money in your Account that is available for immediate use and includes any overdraft amounts (if applicable).

SENIORS REBATE FOR STATEMENTS AND SAFETY DEPOSIT BOXES

If you were born prior to 01 January 1957, you receive your paper statement for free. We automatically give members 60 years and older a \$10 discount off the annual Safety Deposit Box fee.

INTEREST RATES SCHEDULE

If your Account pays interest, the applicable interest rate that applies to your Account will be set out in the Interest Rates Schedule in effect from time to time. You acknowledge receiving a copy of the Interest Rates Schedule that applies to your Account as part of the Account Contract and you understand that you can get a current copy of the Interest Rates Schedule on our Website or by calling us during regular business hours. If interest applies, you will earn interest on each day that the closing balance of your Account is positive. Such interest will be paid to your Account monthly on the day your Account Statement is generated. Interest will begin to accrue on the day that deposited funds are processed. If interest applies, you will earn interest on each day that the closing balance of your Account is positive. The way in which interest is calculated is disclosed in the Interest Rates Schedule.

CANCELLATION POLICY

You may choose to close your Account within 14 business days after the day on which the Account is opened by notifying us of your intention to close the Account. You must remove all funds from your Account within the same period. We will close your Account without charge, except for fees associated with the use of your Account; for example, any fees related to services you have specifically requested.

PERSONAL DEPOSIT ACCOUNT

You can use and access the Account as long as you follow the rules in the Account Contract. You agree that your Account will be used as a personal account only and not for business or non-personal purposes. You can make deposits into your Account, and you may also use your Account to debit (to take money out of) your account. Whenever you use your Account for a Transaction, you understand that you are giving us permission to take money out of or put money into the Account for the Transaction amount, plus any service charges or fees that apply. You can approve Transactions in different ways, including by using a password, in person, or in any other way we allow under these terms and conditions and our normal practices that we may change from time to time. You understand that using a Password to accept a transaction is the same as approving a Transaction in person, or in any other way we may allow. You agree that once a Password has been used to accept a Transaction, the Transaction cannot be cancelled, and you cannot ask us to stop payment on the Transaction.

You must not:

a) use the Account for any illegal or fraudulent purpose or for the purpose of damaging anyone's reputation,

- b) add any harmful or malicious content to a Transaction's payment message; or
- c) do anything or allow anyone else to do anything that could threaten the security of the Account in any way or could harm any other person who takes part in providing, using, or supporting your use of the Account.

Joint Accounts

- a) If this is a joint Account and you have selected Option A in the "Account Ownership/Right of Survivorship" section in the Personal Deposit Account Application, then each Depositor assigns and legally transfers all of their rights and responsibilities under the Account to all Depositors jointly (together), any and all shares and monies, including all dividends and interest which now or at any time in the future belong to the Account, and agree that all such shares and monies will be property held jointly (together) by all of the Depositors.
- b) If this is a joint Account, you agree that we will provide you with all Account Statements, notices or disclosures required to be provided to the Depositor under applicable law in the manner you have selected in the Personal Deposit Account Application. If you have named one Depositor to receive all of the communications, then you agree that when we provide the Account Statement, notice, or disclosure to the named Depositor, it will mean that the Account Statement, notice, or disclosure was provided to all Depositors. If the named Depositor who was receiving such Account Statements, notices, or disclosures on behalf of all Depositors dies, once we are advised of the death, we will update our records and provide all Account Statements, notices, or disclosures in the manner you instruct us.

VOLUNTARY CODES OF CONDUCT

Voluntary codes of conduct and public commitments are designed to protect the interests of our members and the public. A copy of the voluntary codes of conduct and public commitments we've adopted are available upon request or at https://www.firstwestcu.ca/codes-of-conduct/.

RESOLVING YOUR COMPLAINT

At First West Credit Union, we are committed to investigating all complaints we hear about our products or services. If you are dissatisfied, we want to hear from you. Please follow the procedures below to submit your complaint.

If your complaint is regarding:

- First West Credit Union products and services, proceed to Step 1 to voice your complaint.
- Wealth Management products and services, contact your advisor directly.
- Your Savings Maximizer account, voice your complaint by contacting our Complaints Resolution Team as outlined in Step 2 below.

STEP 1: Contact Us to Discuss Your Complaint

Please choose a contact method most convenient for you and provide any supporting documents and information you have relating to your complaint.

By phone or email:

- Envision Financial: 1-888-597-6083 | contact@envisionfinancial.ca
- Island Savings: 1-888-597-1083 | contact@islandsavings.ca
- Valley First/Enderby & District Financial: 1-888-597-8083 | contact@valleyfirst.com

In person or by mail: Find a branch near you by visiting

- Envision Financial: <u>www.envisionfinancial.ca/contact-us/find-a-branch-atm</u>
- Island Savings: <u>www.islandsavings.ca/contact-us/find-a-branch-atm</u>
- Valley First/Enderby & District Financial: www.valleyfirst.com/contact-us/find-a-branch-atm

If we are unable to resolve your complaint to your satisfaction in Step 1, you may escalate your complaint by proceeding to Step 2 below.

STEP 2: Escalate Your Complaint to Our Complaints Resolution Team

If we are unable to resolve your complaint within 14 calendar days in Step 1, your case will automatically be escalated to this second step of the complaint handling procedure. Alternatively, if you are dissatisfied with the outcome you receive in Step 1, you may escalate your complaint directly to the Complaints Resolution Team using one of the following methods:

By email: complaints@firstwestcu.ca

By phone: 1-833-744-1418

By mail: First West Credit Union Complaints Resolution Team

#200 - 19933 88 Avenue, Langley, BC V2Y 4K5

The Complaints Resolution Team will investigate your complaint and contact you with a response within 56 calendar days from the date your complaint was first received. If you are not satisfied with the outcome, or if you do not receive a response within the 56-calendar day period, you may submit your complaint to an external agency, as described below.

Submit Your Complaint to An External Agency

Ombudsman for Banking Services and Investments

The Ombudsman for Banking Services and Investments (OBSI) is a Canadian organization that acts as a fair and impartial investigator of banking-related complaints. If you choose to contact OBSI, please do so within 180 calendar days from the date you receive your final complaint decision from us.

By email: ombudsman@obsi.ca

By phone: 1-888-451-4519 or TTY: 1-844-358-3442

Online: obsi.ca

By mail: Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400 P.O. Box 8, Toronto, ON M5H 3R3

Office of Information and Privacy Commissioner for British Columbia

If you are not satisfied with the final decision made by our Complaints Resolution Team regarding your privacy-related complaint, you may refer your complaint to the Office of Information and Privacy Commissioner for British Columbia.

By email: info@oipc.bc.ca

By phone: 250-387-5629*

*Callers outside Victoria can contact the office toll-free by calling Enquiry BC requesting a transfer to 250-

387-5629

Online: oipc.bc.ca

By mail: PO Box 9038 Stn. Prov. Govt.

4th Floor, 947 Fort Street, Victoria, BC V8V 3K3

PRIVACY POLICY

First West Credit Union, is committed to the protection of your privacy while providing a high standard of customer service. This commitment to privacy includes treating you fairly and with respect and complying with the principles set out in the First West Privacy Policy.

Privacy & Security | First West Credit Union - firstwestcu.ca/privacy-policy/

CUDIC: PROTECTING YOUR DEPOSITS

The Credit Union Deposit Insurance Corporation of British Columbia (CUDIC) fully guarantees all eligible deposits. Please visit the CUDIC website for more details: https://www.cudicbc.ca/

OTHER IMPORTANT INFORMATION

Personal Deposit Account Opening Requirements

To open a personal deposit account with us, you will need to bring one eligible piece of government issued, photo identification with you. Your photo identification must be authentic, valid and current. The eligible piece of identification must:

- Contain a photo that clearly shows your face; and
- Be issued by a government agency, including a federal government (for example, Canada, the United States, or other foreign government), or by a province/territory/state level government.

You will also be asked to provide your address, occupation, and date of birth if it is not included in the identification you present.

If you are unable to present identification or documents following the method above, you will be required to present to us either:

- i. Two valid and current documents from a reliable source, one of which indicates your **name and address** and the other your **name and date of birth** including;
 - (A) identification issued by the Government of Canada or the government of a province,
 - (B) recent notices of tax assessments issued by the Government of Canada or the government of a province or municipality,
 - (C) recent statements of benefits from the Government of Canada or the government of a province,
 - (D) recent Canadian public utility bills,
 - (E) recent bank account or credit card statements, and
 - (F) foreign passports

or

- ii. Any document from a reliable source that indicates your name and date of birth. This way works only if your identity is also confirmed by:
 - A member who is in good standing with the credit union, or
 - Someone who is of good standing in the community where you are opening the account.

In some instances, we may need to further investigate and verify the identification and/or information that you have provided prior to opening an account for you. We can refuse your request to open a personal deposit account for certain legal reasons, but if we do, we'll inform you about this in writing.

We reserve the right to contact the issuer of any identification document you present to us in order to verify that document and we will record the particulars of any identification document that you present to us.

If the name shown on one of the pieces of identification or documents presented by you differs from the name shown on any other piece of identification or documents presented by you, you are required to provide us with a certificate evidencing the change of name (or a certified copy of that certificate) or other document supporting the change.

Accepted ID for Youth (12 to 15 Years of Age)

Youth applicants must bring one piece of authentic, valid and current government-issued photo identification. If you are unable to present identification or documents following the method above, please contact your local branch or contact centre.

CONTACT US

By phone or email:

- Envision Financial: <u>1-888-597-6083</u> contact@envisionfinancial.ca
- Island Savings: 1-888-597-1083 contact@islandsavings.ca
- Valley First/Enderby & District Financial: <u>1-888-597-8083</u> | <u>contact@valleyfirst.com</u>

To reach Enderby & District Financial, visit, valleyfirst.com/contact or call 1-888-597-8083. As you navigate through our website, you will notice you may be on a Valley First web page. As divisions of First West Credit Union, Enderby & District Financial and Valley First utilize the same platform. While certain products and services may only be featured on the Valley First web page, they are extended to both brands. This means that even if you access these offering through the Valley First web page, they are accessible and applicable to Enderby & District

PERSONAL ACCOUNT & SERVICE FEES SCHEDULE

All the service charges and fees that apply to your Account and your Debit Card are set out in Personal Account & Service Fees Schedule. By using your Account, you agree to pay all applicable fees and service charges that apply to your Account. You understand that we may from time to time increase or decrease the fees or service charges that apply to the Account, including your Debit Card.

You agree that we can take money out of your Account (or any other accounts you have with us) from time to time whenever you owe us a fee or charge, no matter how long it has been owed. We may do so in any manner we consider necessary and without telling you first and regardless of whether the Account belongs to you only or is a joint Account. You agree that this right is in addition to any other rights we have at law or in equity.

PERSONAL ACCOUNT & SERVICE FEES SCHEDULE

Transactions beyond the monthly package limit will incur a fee and are disclosed here:

Transaction	Fee (in CAD unless otherwise indicated)
	Tru Essentials: \$1.50
Chaqua classing	US Dollar Chequing: \$1.25 USD
Cheque clearing	Savings First: \$1.25
	High Interest Savings: \$5
	Tru Essentials: \$1.50
In-branch withdrawal	US Dollar Chequing: \$1.25 USD
in-branch withdrawar	Savings First: \$1.25
	High Interest Savings: \$5
	Tru Essentials: \$1.50
In-branch transfer out	US Dollar Chequing: \$1.25 USD
in-branch transfer out	Savings First: \$1.25
	High Interest Savings: \$5
	Tru Essentials: \$1.50
In branch utility hill navment/manual hill navment	US Dollar Chequing: N/A
In-branch utility bill payment/manual bill payment	Savings First: \$2
	High Interest Savings: \$5
In-branch deposit	Free
Electronic transfer between Envision Financial accounts	Free
Electronic utility bill	Tru Essentials: \$1.50*
,	US Dollar Chequing: N/A
*Collabria credit card and CUMIS bill payments are	Savings First: \$1.25
free using online banking services and mobile apps	High Interest Savings: \$5
Cheque deposit via mobile app (Deposit Anywhere)	Free
<i>Interac</i> e-Transfer® incoming (CAD currency only)	Free
Interac e-Transfer® Autodeposit (CAD currency only)	Free
	Tru Essentials: \$1.50
Interac e-Transfer® outgoing (CAD currency only)	US Dollar Chequing: N/A
	Savings First: \$1.00
	High Interest Savings: \$5
Interac® e-Transfer Request Money	Tru Essentials: \$1.50

	LIC D. II. Cl NI/A
	US Dollar Chequing: N/A
	Savings First: \$1
	High Interest Savings: \$5
	Tru Essentials: \$1.50
Point of sale purchase	US Dollar Chequing: \$1.25 USD
	Savings First: \$1.25
	High Interest Savings: \$5
Point of sale return	Free
Me-to-me transfer incoming (Available at Envision Financial & Island Savings only)	Free
	Tru Essentials: \$1.50
Me-to-me transfer outgoing	US Dollar Chequing: N/A
(Available at Envision Financial & Island Savings only)	Savings First: \$1.25
	High Interest Savings: \$5
Pre-authorized debit (payment)	Tru Essentials: \$1.50*
*Automated pre-authorized debits into Collabria	US Dollar Chequing: \$1.25 USD
Credit Cards, CUMIS, and Aviso Wealth or Northwest & Ethical Investments L.P. accounts are not included	Savings First: \$1.25
in your monthly debit transaction count	High Interest Savings: \$5
Pre-authorized credit	Free
	Tru Essentials: \$1.50
THE EVELLANCES and ACCHINING ATMAINSTALLING	US Dollar Chequing: N/A
THE EXCHANGE® and ACCULINK® ATM withdrawal	Savings First: \$1.25
	High Interest Savings: \$5
THE EXCHANGE® and ACCULINK® ATM deposit	Free
	Tru Essentials: \$2.50
Action and ATAA with all	US Dollar Chequing: N/A
Interac® ATM withdrawal	Savings First: \$2.50
	HISA: \$6.00
	Tru Essentials: \$5
International (including US) Cirrus® ATM	US Dollar Chequing: N/A
withdrawal**	Savings First: \$5
	High Interest Savings: \$7
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Other Banking Services Fees

Item	Fee (CAD unless otherwise indicated)
Personalized ATM card	\$5 plus tax
Bank confirmation	Standard: \$30 plus tax
Bank Confirmation	Comprehensive: \$50/hour plus tax (\$50 minimum)
Chargeback	\$8/item
Cheques printed in branch	\$2 plus tax/sheet (excluding new account opening at \$0.50/cheque plus tax)
Ordering cheques	Cost varies The price of personalized cheques is set by an authorized third party and ranges in price, depending on several factors, such as the colour, style, customizations and other add-ons selected by you. Contact us at Envision Financial 1-888-597-6083, or Island Savings 1-888-597-1083 or Valley First/Enderby & District Financial 1-888-597-8083 for a quote.
	\$3/item
Cheque retrieval/record search	Comprehensive search (not available in branch): \$50/hour plus tax (\$25 minimum)
Cheque received for collection	\$30
Cheque held for collection	\$20
Coverdraft	\$5
Dormant/inactive accounts	One-time admin fee charged after 5 years of inactivity: \$42.50
	Charged after 5 years of inactivity: \$2.50/month
Foreign currency/cheque ATM deposit	Foreign currency/cheque deposited to CAD account via ATM: \$5
Hold post-dated item (per item left on deposit)	\$3
Night deposit services	100 disposable bags: \$30 plus tax (any size)
	Lost key replacement: \$15 plus tax
Overdraft	Overdraft protection under \$5,000: \$3/month
	Unauthorized overdraft: \$5/item
Returned items	\$48.00 due to non-sufficient funds (NSF) every time the payment is presented or re-presented for payment. Merchants and other payees may present a rejected/returned item multiple times and a fee will be charged each time. The NSF fee is in addition to the automatic unauthorized overdraft fee charged for returned items. See 'unauthorized overdraft' above.)

	For post or stale date, body, figure, signature missing: Free
Statements	Mailed statement: \$2.00/statement, free for Tru Essentials Account holders Cheque images with e-statement PDF: \$2/statement
	In-branch transaction printout: \$5/month requested
	Statement re-print: \$50 (per statement range)
Stop payments (in branch, via phone or online banking)	\$13 (all or partial details provided)

NOTE: Fees will be charged in \$USD on US Dollar chequing accounts

**In addition to the applicable service charges, you may be charged additional fees (including commissions) by third parties. We may charge commission and earn revenue, based on the difference between the applicable buy and sell rates for the currency and the amount for which the rate is offset in the market

Fee (CAD unless otherwise indicated)
\$5
Per official cheque issued: \$20
Administration fee when satisfied: plus \$50
\$25
\$10/item (includes cheques drawn in U.S. funds on CAD account)

Registered Plan Fees

Item	Fee (in CAD unless otherwise indicated)
Set-up	Free
Activity	Partial transfer out: \$100
	Homebuyers' withdrawal: Free
	Lifelong Learning Plan withdrawal: Free
	RRSP/RRIF cash withdrawal: Free
	Archived account info recovery: \$30/hour plus tax
	RESP BCTESG transfer out: \$25
Duplicate receipt - T4	RRSP/RRIF: Free
	RESP/RDSP: \$5
Closeout of account *No fee is charged if closed within 14 business days of account opening	Full transfer out/close: \$100
	Account closed within 6 months of opening: \$50

Miscellaneous Fees

Item	Fee (in CAD unless otherwise indicated)
Bank drafts (members only)	U.S.: \$10 USD
	Foreign: \$10
	Stop payment: \$25
Office cheques (members only)	\$10
Cash, coin & foreign funds cheques	USD currency exchange: Free (members only)
	Exchange coin: Free
	Special cash order: \$10 plus tax (members only)
	GBP & Euro cheques: \$30
Ordering foreign currency via FX notes plus	Cost varies The price of foreign notes is set by an authorized third party and ranges in price, depending on several factors, such as the amount ordered and delivery times you select. Visit us in branch for a quote.
Estate	Administer and settle Estate account: \$100 plus tax
Letters	Immigration, Reference, Access, etc.: \$30 plus tax
Non-member charges	Coin machine usage: 10%
	Cashing cheque: \$5
Photocopies	\$0.50/item plus tax
Utility bill trace service	\$10
	\$25 for items more than one year after the payment date
Interac® e-Transfer trace service	\$10

Item	Fee (in CAD unless otherwise indicated)
Safety deposit box rental (Note that GST will be added to these prices) \$10 discount for members 60 years and older	Annual Fees
	1.5" x 4.5": \$66
	1.5" x 5": \$66
	2" x 5": \$90
	2.5" x 5": \$100
	3" x 5": \$110
	3.25" x 5": \$105
	3.75" x 5": \$105
	4" x 5": \$105
	5" x 5": \$140.25
	2.5" x 10": \$127.50
	3" x 10": \$142.50
	5" x 10": \$225
	10" x 10": \$375
Safety deposit box key replacement	\$20 plus tax
Safety deposit box drill	\$200 plus tax (additional expenses may apply for remote locations)
Wires in CAD	Incoming wire transfer: \$15
	Outgoing wire transfer: \$30
Wires in USD	Incoming wire transfer: \$15 USD
	Outgoing wire transfer: \$30 USD
Wire transfer trace service	
(missing originator info for incoming wire transfer, trace requests outgoing, recall of outgoing and amendments to outgoing)	\$30

CONTACT US

If you have questions about any of the account or service fees or would like to talk to one of our advisors, please call contact us at:

Envision Financial: 1-888-597-6083 or visit envisionfinancial.ca.

Island Savings: 1-888-597-1083 or visit islandsavings.ca

Valley First/ Enderby & District Financial: 1-888-597-8083 or visit valleyfirst.com