



YOUTH ACCOUNT APPLICATION

(10-15 Yrs)

Youth Account

First Name: _____

Last Name: _____

Address: _____

(unit) (house #) (street)

City: _____ Province: _____

Postal Code: _____

Email: _____

Telephone: (____) _____ Cell: (____) _____

SIN : _____

Birth Certificate # _____

Other Identification: _____

Date of Birth: _____

DD/MM/YY

Parent / Legal Guardian Information

First Name: _____

Last Name: _____

Address: _____ Same as Child

City: _____ Province: _____

Postal Code: _____

Email: _____

Telephone: (____) _____ Cell: (____) _____

SIN : _____

Driver's License # _____

Other Identification: _____

CU Member: Yes No Account #: _____

AGREEMENT - OPTIONS - RESTRICTIONS

As parent/legal guardian of this child, I acknowledge, understand and accept that: • I am fully responsible for this account as the youth herein named is a minor and agree to indemnify and save the Credit Union harmless from any loss it may suffer as a result of the minor's noncompliance with the CYS Account terms and conditions. • This account must be upgraded to a Student account upon the youth member reaching his or her 16th birthday. • If this account was opened with a complimentary Membership Share, then this share is not refundable for 1 year after this account is opened. • This youth can open only one Youth Account. • Subject to the Credit Union privacy policy, information relating to the status of the Youth Account is provided to the Account Holder and not parent/guardian. Parent/guardian may place restrictions on withdrawals as outlined below:

ACCOUNT OPTIONS :

- Membership Share (mandatory) Premium Savings Chequing
- Passbook Statement Telephone Banking Internet Banking
- ATM, POS & W/D Access*

*ACCOUNT RESTRICTIONS (if any):

- In-Branch W/D ATM W/D Point of Sale

LIMIT PER DAY: \$ _____ \$ _____ \$ _____

Dated this _____ day of _____, _____.

Parent / Legal Guardian: _____ Youth: _____ Opened by: _____

(CU Employee)

INTERNAL USE ONLY

New Account #

Approved By

Date: DD/MM/YY

Audited By:



Polish Credit Union

St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited



These are the Terms and Conditions that govern the operation of the CYS - Youth Account at the Credit Union. Your continued use of the account is your agreement to these Terms and Conditions.

TERMS AND CONDITIONS OF FINANCIAL SERVICES – CYS – YOUTH ACCOUNT

Interpretation – For the purposes of the Financial Services Agreement, you and the St. Stanislaus-St.Casimir's Polish Parishes Credit Union Limited shall refer to the Credit Union. I, me, my and us refer to the Applicant(s) signing this Agreement. The singular shall be construed as meaning the plural and vice versa when the context so requires.

“Networking Affiliates” include any company or business with which Credit Union has a business relationship and which is engaged in the business of providing any one or more of the following services to the public in Canada: deposits, loans and other financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; insurance services.

Child - Youth - Student Account – includes the Youth Account. When a youth is designated, the youth is the applicant and owner of the account and entitled to deposit and withdraw from the account unless restrictions on withdrawals are imposed by the parent or legal guardian on the Membership Application or by such other lawful order or direction to the Credit Union.

These Terms and Conditions – When this account is opened for me, I understand I will be provided with a copy of these Terms and Conditions and that I should read and retain them as they govern the operation my account. I understand you may make changes to these Terms and Conditions from time to time. If I am a child or youth under the age of 18, I understand my parent or legal guardian will be provided with a copy of these Terms and Conditions, and will be required to indemnify the Credit Union against any loss it incurs as a result of my breach of this Agreement.

Debiting my Account – You may debit my account at or after maturity for all cheques, bills of exchange, or other instruments and any authorized debit transactions, whether electronic, voice response, written or otherwise, or other orders for payment made or accepted by me, and may carry out any of my instructions in connection with this account. You may charge and debit my account for any debt I owe to you, whether it is a joint or sole liability. Should any instruments received by you for my account be lost or stolen or otherwise disappear from any cause whatsoever, other than your negligence, you may charge the same to my account.

Account Statements – You may send statements relating to the operation of my account to me by mail, with or without instruments, at my address, or make such statements available to me in electronic format. If I change my residence, I will advise you in writing within 30 days. I will examine my statements and tell you of any errors, irregularities or forgeries. Unless such errors, irregularities or forgeries are brought to your attention in writing, or through email if I have electronic access, I understand and agree that, after the 30 days have expired, the statement and the balance shown on it are considered correct and that all payment and transactions are genuine and properly charged against my account. Statements forwarded to me by mail are deemed received by me on the day after mailing. Statements provided electronically are deemed received by me on the last day of the month for which the statement applies. You may utilize electronic imaging and retention in connection with my account transactions and need not provide me with original instruments.

Deposits – I may make deposits to my account when you are open for business, through Credit Union ATMs, Exchange Network ATMs or electronically if available and I have agreed to the terms of any required electronic access agreement, and that agreement has been signed by my parent or legal guardian as indemnifier.

Assignment of Account – No assignment of my account other than to you is valid or binding upon you.

Closing my Account – You, by giving me at least 30 days notice, may close my account and apply any of my funds to any debt of mine to you. You may consolidate inactive accounts as you see fit.

Withdrawals – You may require up to 10 days' notice for me to withdraw monies from my accounts. Transfers or withdrawals will be allowed either in writing, orally, or through electronic communication, including telephone banking, ATM or online access, where I have agreed to the terms of any required electronic access agreement and that agreement have been signed by my parent or legal guardian as indemnifier. You may set or change daily limits on withdrawals.

Fees – You may charge your usual fees and charges for the operation of my account and conducting transactions at the rates established by you from time to time and you may debit my account from time to time for the amount of such fees and charges.

Dishonoured Cheques – You may debit my account for all dishonoured cheques or instruments and any other authorized debit transactions, whether electronic, voice response, written or otherwise which may have been deposited to my account and which are not paid on presentation. I agree to pay any service fees or charges in connection with a dishonored cheque. I waive presentment, protest and notice of the dishonour of each such document where there is an endorser other than me.

Stop Payments – If I ask you to “stop payment” on a cheque or other instrument whether in writing, orally or electronically, I understand you will use reasonable diligence to meet my request; however, you cannot guarantee the stop payment will be effective. If I ask you to stop payment, I will provide you with as much information as possible to identify the cheque, including my account number, the amount, date, payee and number of the cheque or instrument. I understand my instructions must be received in sufficient time for you to act on my instructions. If I ask you to stop payment on a cheque or other instrument, I agree to indemnify you and hold you harmless for all expenses, costs, damages and liability which may arise from the stop payment request, whether it is effective or not, including, without limitation, any expenses, costs, damages or liability for: a. refusing to pay the cheque or instrument; b. making payment of the cheque or instrument contrary to the stop payment request whether as a result of timing, notice, inadvertence, accident, equipment failure or otherwise.

Privacy & Consent to the Collection, Use and Disclosure of Personal Information – I hereby agree to the following;

1. I acknowledge and understand that, from time to time,



Polish Credit Union

St. Stanislaus - St. Casimir's Polish Parishes Credit Union Limited



- a) You may collect credit and other financially-related information (including information related to my transactions) about me ("Personal Information") from me, from service arrangements I have made with you or through you with your Networking Affiliates, including credit-reporting agencies, and other financial institutions, and from references I have provided you;
- b) You may use this Personal Information as follows:
 - i. to give it to credit reporting agencies and other financial institutions and, with my consent, to other parties;
 - ii. to determine my financial situation;
 - iii. to determine my suitability for initial and/or continued membership in the credit union;
 - iv. to provide me with the services I request from you; and
 - v. to give it to anyone who works with or for you, but only as needed for providing the services I request from you.

You may also use my social insurance number for income tax reporting purposes; and

- c) You may also use my Personal Information for the following purposes:
 - i. to promote your services to me and add it to member lists you prepare and use for this purpose;
 - ii. to measure and assess the level of my patronage with the Credit Union and my relative contribution to its financial performance;
 - iii. to share with your Networking Affiliates (where this is not prohibited by law) so that they may promote their services to me;
- d) Subject to the Credit Union privacy policy, information relating to the status of the Youth Account is provided to the Account Owner and not parent/guardian. Parent/guardian may place restrictions on withdrawals.

- 2. I may tell you to stop using my Personal Information in the ways described in sub-section 1 (c) at any time by contacting my branch in writing or your credit union Privacy Officer at 416 537-2181 or Toll Free 1-888-882-2358, ext. 3600.

You acknowledge that the use of Personal Information in the ways described in subsection 1(c) is at my option and that I will not be refused credit or other services just because I have told you to stop using it in those ways.

- 3. If I cease to be a member of your Credit Union or any Account Agreement I may have with you terminates, you may keep the Personal Information in your records so long as it is needed for the purposes described in subsection 1(b) above.
- 4. I consent to and authorize you, your Networking Affiliates,

service providers and others you may designate, to monitor and/or record my telephone conversations with any of your or their representatives, but only for the purpose of helping you to ensure quality service to members of the Credit Union.

- 5. If accepted into membership, I agree to conform to the Credit Union's By-laws in force from time to time, which are available on request.

Attachments – Any Attachment to this Agreement forms part of this Agreement.

Specimen Signature – My signature on this Agreement may be taken by you as a specimen signature for the purposes of dealing with this account. You may require me to complete other specimen signature cards as may be necessary.

Facsimile – All Agreements and any Attachments may be signed and transported by facsimile and executed in counter-parts and shall be as effective as if signed and delivered as an original document.

Canadian Payments Association – You may use clearing arrangements made pursuant to the Bylaws and Rules of the Canadian Payments Association as amended or adapted from time to time in all dealings with my account. You are not responsible for any loss occasioned by using such clearing arrangements nor for any delay or failure to exercise your rights or powers under such clearing arrangements.

Indemnity – If my statements, instruments, debit memos and vouchers are lost, stolen or destroyed, I shall accept your records as conclusive proof of the correctness and authenticity of the items or entries so recorded therein and agree to hold you free from all liability and to indemnify and save you harmless from any loss, claim or demand made upon you as a result of such loss, claim or demand.

Changes to the Agreement – You may make changes to this Agreement to correct clerical errors without notice to me. You may make other changes to the Terms and Conditions if you notify me of such changes. You may give me this notice by mail, electronically and by posting notice of such changes at the Credit Union. My use of the account after the effective date of the changes is my acceptance of the changes.

Records – You may create and retain such records as necessary to comply with legal and regulatory requirements including retention of telephone or electronic instructions.

ACCOUNT RESTRICTIONS (if any):

LIMIT PER DAY: In-Branch W/D ATM W/D Point of Sale
 \$ _____ \$ _____ \$ _____

THE AGREEMENT

Signature of Youth

Signature of Parent/Legal Guardian

Signature of Witness

Date