

### MEMBER INFORMATION

Date: \_\_\_\_\_ Member/Person No: \_\_\_\_\_

Member Name: \_\_\_\_\_

Branch Number: 01919 All Accounts applicable  or Only the listed Account(s)

Account Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

### THE AGREEMENT

"I", "me", and "my" refer to the Spark The Energy Credit Union (hereinafter called the "Credit Union") member registering for Remote Banking.

The transactions I make using the Credit Union Remote Banking will appear on my All in One Statements as Remote Banking transactions.

If the membership account selected for Remote Banking is a joint account, all account members must sign below.

I (we) request that the Credit Union process transactions to my (our) membership account (the "Account"), as specified above for purpose, in the Remote Banking Application. In consideration of the Credit Union agreement to process such transactions I (we) agree as follows:

1. The Credit Union shall be entitled to debit the Account from time to time on receipt of instructions, transmitted from the use of Remote Banking, in the amount stated in those instructions.
2. (a) If there are not sufficient funds in the Account, the Credit Union may advance funds pursuant to my (our) Line of Credit agreement with them, if pre-arranged, or from my (our) savings accounts.  
(b) If there are not sufficient funds in the Account and not sufficient funds for advance (within the approved limit) pursuant to my (our) Line of Credit Agreement with the Credit Union, if any, or sufficient funds in an savings account which the Credit Union would access under their automatic cheque clearing transfer procedure, the Credit Union will not remit partial bill payments.  
(c) I (we) acknowledge that it is my (our) responsibility to maintain sufficient funds in the account to meet all such debts and that the Credit Union is not required to notify me of any shortfall.
3. I (we) agree to notify the Credit Union directly should my (our) account number change for any reason.
4. My (our) Remote Banking account may be terminated by me (us) in writing to the Credit Union. That notice shall be effective only upon receipt by the Credit Union and shall not have effect on debits made prior to termination.

#### Bill Payments

If I (we) use Remote Banking to authorize bill payments, my (our) instructions will be forwarded to the recipient designated by me (us) if received prior to 11:00 P.M. MST on any business day effective the next business day. A business day excludes a Saturday, Sunday or Alberta or national statutory holiday. The Credit Union will only process bill payments of parties that have agreements with the Credit Union for the acceptance of bill payments. The Credit Union will not be liable for any late charges, interest, costs, or any other damages assessed by a bill payee against you, or otherwise incurred by you, except where those costs are the result of the failure of the Credit Union to meet its obligation to forward payment as required by this agreement.

The Credit Union will not be responsible for any dispute between you and any supplier of goods or service regarding the failure to supply quality, or fitness for purpose of any goods or services paid for through Remote Banking. Your instructions to make a bill payment are final once authorized by you and may not be stopped or reversed.

#### Records of Transactions

You agree that the records of the Credit Union, including any records maintained electronically of transactions carried out through Remote Banking shall be deemed to be correct and shall be accepted as evidence in the event of any disputes. You shall however be entitled to challenge any transactions that appear to be in error or incomplete in accordance with the terms of this Remote Banking Agreement.

#### Service Charges

The Credit Union may assess service charges for your use of Remote Banking. Service charges will appear on your All in One Statement. The current schedule of service charges may be obtained at any Credit Union branch.

#### Amendment of Remote Banking Agreement

The Credit Union may amend this agreement from time to time. You will be notified of changes to this agreement. Changes will become effective on the date specified in the notice of change.

### AUTHORIZATION

Member Signature \_\_\_\_\_ Date \_\_\_\_\_

SECU Authorization \_\_\_\_\_ Date \_\_\_\_\_