



Account Opening Consent Form

Gender: [ ] New Member [ ] Existing Member [ ] Male [ ] Female [ ] Other
Date: \_\_\_\_\_
Member Number: \_\_\_\_\_
Martial Status: [ ] Single [ ] Married [ ] Divorced [ ] Separated [ ] Common-Law [ ] Other: \_\_\_\_\_
Verbal Password: \_\_\_\_\_ \*Verbal password is used for verification purposes

Full Name
Legal Address: House Number, Street Post Box Number
City Province Postal Code
Date of Birth Social Insurance Number Indigenous (First Nations, Metis, Inuit) If treaty, please list community\*
Home Phone Cell Phone Business Phone
Email Address Next of Kin Relationship Phone Number
Current Employer Occupation
Employer's Address

FINTRAC Questions:

Table with 3 columns: Question, YES, NO. Rows include: Is this a Third-Party account?, Are you a Politically Exposed Domestic Person?, Are you a Politically Exposed Foreign Person?, Are you the Head of an International Organization?, Are you a Resident of Canada?, Are you a Resident or Citizen of the United States?, Are you a Resident or Citizen of a Jurisdiction other than Canada or the United States?

Additional Questions:

Table with 3 columns: Question, YES, NO. Rows include: Do you consent Me-Dian Credit Union to access your Credit Bureau?, Would you like to receive emails about Me-Dian's news and special offers?, Would you like online banking? (Free), Would you like to receive paper statements monthly? (\$5.00/monthly)

Please choose 1 of the following Chequing Account Packages:

- [ ] WOLF [ ] BEAR [ ] BUFFALO [ ] MOOSE [ ] CUB (29 & under) [ ] EAGLE (65+) [ ] OWL (Student) \*Proof of enrollment required

Savings Account Package (Optional):

- [ ] Plan 24 Savings

\*See page 2 for account information and definitions\*

Please attach a photocopy of 1 piece of VALID government photo I.D to this form, if the legal (house number) is not present on the photo I.D we require a supporting document listing the legal address (Medical Cards are not accepted). A \$5.00 Share will also have to be deposited to activate the account(s).

If you require further information, please contact us at 204-943-9111.

Mailing Address: Me-Dian Credit Union
303 Selkirk Ave, Winnipeg, Manitoba
R2W 2L8

Member Signature



<u>Chequing Account Packages</u>	<u>Fee</u>	<u>Savings Account Package</u>	<u>Fee</u>
<b>WOLF</b> – Pay as You Go	\$2.50	<b>Plan 24 Savings</b> – Includes 2 free transactions per month. Savings Daily Interest Savings account pays interest on the minimum daily balance and credited to the account monthly.	FREE
<b>BEAR</b> – 20 Transaction + 5 Non-CU ATM	\$8.99		
<b>BUFFALO</b> – 30 Transaction + 10 Non-CU ATM	\$11.99		
<b>MOOSE</b> – Unlimited Transaction + 15 Non-CU	\$16.99		
<b>CUB</b> – Ages 29 and Under	FREE		
<b>EAGLE</b> – 65+	FREE		
<b>OWL (STUDENT)</b> – *Proof of enrollment required.	FREE		
<b>*Excludes E-Transfers &amp; ATM outside of Country*</b>			

**\*If you exceed your account package limit, you will be charged the following:**

<u>Transactions</u>	<u>Service Fee</u>
Member to Member	\$ 0.50
External Withdrawal	\$ 0.50
Point of Sale (POS)	\$ 0.50
Online Bill Payment	\$ 0.50
Over the Counter Withdrawal	\$ 0.75
Credit Union ATM	\$ 0.75
Cheque Writing	\$ 1.00
Over the Counter Bill Payment	<b>At Time Fee</b> \$ 1.50
Non-CU ATM	<b>At Time Fee</b> \$ 1.50
E-Transfer Debit	<b>At Time Fee</b> \$ 1.00
Out of Country ATM	<b>At Time Fee</b> \$3.00
Debit Card Replacement – 1 <sup>st</sup> replacement	<b>At Time Fee</b> \$20.00

**\*All "At Time Fees" are NOT included in the packages\***

**Who is a Third Party?**

Will any accounts under this Membership be used by and for the benefit of someone other than the named Applicant(s) / Member(s)?

**Who is a Politically Exposed Foreign Person (PEFP)?**

A **PEFP** 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 birthplace.

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

**Who is a Politically Exposed Domestic Person (PEDP)?**

A **PEDP** 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 (HIO)?**

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.

There is no requirement for an institution established by an international organization to operate internationally. It is possible that an institution that has been established by an international organization only operates domestically, or in one jurisdiction.

You need to use reasonable measures to determine if the person is the head of an international organization or the head of an institution set up by an international organization.

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.

**Who is considered to be the family member of a PEFP, PEDP or a HIO?**

If a person is a PEFP, PEDP 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).

**Exceptions** Certain exceptions are described in the FINTRAC Guideline 6G under the heading subsection 4.2 General Exceptions to Client Identification>Certain types of accounts or transaction.