

# We invite you to become a member of Assiniboine Credit Union

**Assiniboine Credit Union (ACU) is not a bank, we're a credit union. We offer all the products and services you'd expect to find at a bank — after all, we are first and foremost a financial institution. But as a financial co-operative we exist to provide services to our members, who are our owners. As a community-based credit union, we are committed to being open and accessible to the communities we serve while complying with the law and protecting our members' assets.**

We invite you to become a member and co-owner of ACU. This document outlines how you can apply for membership at any of our branch locations. You can expect to be treated fairly and with respect at all times and, once you are a member, you will have access to all the products and services for which you are eligible.

## How to Apply for Membership "In Person"

### It's easy to apply for membership in ACU.

1. Book an appointment at a conveniently located ACU branch by calling 204.958.8588 or 1.877.958.8588. Depending on your needs, this meeting may take 30 minutes to one hour.
2. To help us serve you better, and to meet our legal requirements, we will ask you for:
  - Two pieces of acceptable identification (see the list of acceptable ID on page 2)
  - The following personal information:
    - Your full legal name (including your middle name if you have one)
    - Your date of birth
    - Your current address (place of residence or a stable address where we can reliably reach you)
    - Your employer (if you have one)
    - Your occupation (if you have one)
    - A phone number(s) and/or email address where we can contact you quickly.
3. Complete and sign the application for membership. We will ask your permission to obtain other information required to complete the application process. This includes a review of your credit history so that we can better understand the sorts of products and services that we can offer you. You should know that your credit history is not a consideration when applying for membership provided it does not contain information that was the result of fraud or illegal activity.

However, it may limit the range of services that we can offer you at this time.

4. Purchase a \$5 common share. This makes you part owner of the co-operative and gives you democratic rights, such as voting for the Board of Directors or running for a position on the Board

Please Note: There are different membership requirements for organizations. Please contact our Member Communication Centre at 1.204.958.8588 or 1.877.958.8588 for information.

## Approval of Your Membership Application

Generally, if you are able to meet all of the membership requirements above we will approve your application. However, there are a few situations in which we will not be able to offer you membership.

We will not approve your application for membership if you have committed a crime or fraudulent act against a financial institution in the past seven years or we have reasonable grounds to believe that: you will use your accounts for illegal or fraudulent purposes; you are not who you say you are; or our employees or members could be harmed, harassed or abused.

If we refuse your application we will inform you about this in writing. You are entitled to appeal this decision within three (3) months of your meeting with us. Send a letter to "Membership Decline Appeal", 6th Floor 200 Main Street, Winnipeg, Manitoba, R3C 2G1.

Your letter will need to contain the following information:

- Your full legal name (including your middle name)
- Your date of birth
- Your current address
- A phone number(s) and/or an email address at which we can contact you
- The date when you applied for membership and the address of the branch you visited
- The reason you believe your application should be reconsidered
- Any additional information that supports your reasons for appealing the decision

## What are Acceptable Pieces of Identification?

In order to approve your application for membership we require two (2) pieces of personal identification from among those listed in Part A and Part B. At least one piece of identification must be from Part A – Acceptable Identification. The identification you present to us must be original, not substantially defaced, and valid (not expired). It is a good way to help us protect you and for us to get to know you better. We may ask your permission to contact the issuer of any identification document in order to verify that document.

### Part A – Acceptable Identification (at least one)

#### *Government issued Photo ID – Original, Current and Valid*

- Canadian Passport
- Foreign Passport
- Canadian Driver's License
- Foreign Driver's License
- Manitoba Enhanced Driver's License
- Manitoba Identification Card
- ID Card issued by other Province or Territory
- Manitoba Enhanced Identification Card
- Permanent Resident Card
- Citizenship card (issued prior to 2012)
- Secure Certificate of Indian Status issued by Government of Canada
- NEXUS Card
- Free and Secure Trade (FAST) Card
- Civil Service Identification Card
- Corrections Conditional Release ID Card
- Fire Arms Permit

- CRA documents:
  - Notice of Assessment
  - Requirement to pay notice
  - Installment reminder/receipt
  - GST refund letter
  - Benefits statement

#### *Issued by other Canadian Sources – Original, Current and Valid*

- Insurance Documents (home, auto, life)
- School ID (if it contains date of birth)
- MMF (Métis) ID Card
- Utility bills
- T4 statement
- Record of Employment (ROE)
- Bank or Investment account statement

### Part B – Acceptable Identification

Acceptable secondary identification documents (only accepted with a piece of identification listed under Part A)

#### *Issued by a Canadian Government Body – Original, Current and Valid*

- Temporary driver's license (non-photo)
- Citizenship Certificate
- Marriage Certificate
- Original Canadian Birth Certificate
- Divorce Documentation
- Work, Travel, Student Visa (immigration form IMM1442)
- Corrections Conditional Release Letter
- Canadian National Institute for the Blind (CNIB) client card bearing the individual's photograph and signature
- CPP Statement
- Property tax assessment issued by a city or municipality
- Provincially-issued vehicle registration
- Benefit statement – Federal, Provincial, Territorial and municipal level