



**FIRST CHEQUE GLOBAL PAYMENT CARD, MEMBERCARD DEBIT CARD,
ONLINE/TELEPHONE BANKING AUTHORIZATION**

This is a supplemental agreement to the agreement(s) also as of this date between the undersigned (the "Member") and First Calgary Financial Credit Union Limited (herein called "First Calgary Financial") noted as below:

- Membercard Debit Card/Personal ID Number Agreement
- First Cheque Global Payment Card Agreement /Authorization
- Online/Telephone Banking Application

(the "Agreement(s)").

The Member requests (a) certain individual(s) be entitled to debit from time to time the account(s) subject to the Agreement(s) (the "Debit(s)") on behalf of the Member, including the entitlement to the use of:

- Debit Card with PIN (personal identification number)
in the case of a Debit Card/Personal Identification Number Agreement;
- First Cheque Global Payment Card and PIN,
in the case of a First Cheque Global Payment Card Agreement Authorization; and,
- Access Code,
in the case of an Online/Telephone Banking Application

(Any Debit Card or First Cheque Global Payment Card is hereafter referred to as a "Card". The access code and/or PIN assigned to (each) such individual are hereafter collectively referred to as "Confidential Information").

Such individual(s) given electronic access is/are identified as follows:

(the "Individual(s)")

In consideration of First Calgary Financial accepting such request, the Member hereby agrees as follows:

1. Notwithstanding any other present or future agreements or obligations between First Calgary Financial and the Member and without limitation, notwithstanding (but without otherwise changing) any present or future requirement otherwise for authorized signatures to effect Debit(s) for the Member, and regardless of the amount of Debit(s), the Member hereby agrees to be bound to First Calgary Financial jointly and severally with the Individual(s) for any and all Debit(s):

- (a) authorized by the Individual(s) (prior to any written revocation by the Member of such authority acknowledged in writing as received by First Calgary Financial);
- (b) incurred by the use of a Card (prior to its expiry and, in the case of a First Cheque Global Payment Card Agreement, subject to paragraph 12 of that Agreement); and/or
- (c) incurred by the use of current Confidential Information;

as though the Individual(s) were the Member but otherwise in accordance with the Agreement(s) and the Member hereby expressly authorizes First Calgary Financial to dispose each of such Debit(s) in accordance with the Agreement(s).

2. First Calgary Financial may disclose the Confidential Information it assigns to (each of) the Individual(s) directly to (each) such person. It is acknowledged and agreed that (each of) the Individual(s) shall be assigned (as applicable in accordance with the applicable Agreement(s)) a separate Card and separate Confidential Information from any other party except with respect to an access code for which only one will be provided to the Member and (all of) the Individual(s) under any one Online/Telephone Banking Agreement.

3. The Card shall remain the property of First Calgary Financial and on demand the Member shall retrieve it from any Individual(s) and return it to First Calgary Financial.

4. The member acknowledges the risk of unauthorized debit(s) occurring by the individual(s) or any other person(s) for which the member would still be liable and agrees that neither the credit union nor anyone acting on its behalf shall be liable for any such unauthorized debit(s), howsoever caused.

5. Except to the extent that the Agreement(s) are modified by this supplemental agreement, the Agreement(s) shall continue in full force and effect and the definitions in the Agreement(s) also apply to this supplemental agreement. For greater clarity, any and all references to "I", "me", "my" or "we", "our" shall be understood to be in reference to the Member.

6. Personal information about you collected, used or disclosed by First Calgary Financial in connection with this service agreement is protected under First Calgary Financial's privacy policies and shall be collected, used or disclosed only for purposes you have consented to as required by applicable privacy legislation and First Calgary Financial's privacy policies.

Dated at Calgary, Alberta this _____ day of _____, _____.

Account Name _____

Per: _____
(Signing Authority)

Per: _____
(Signing Authority)

Per: _____
(Signing Authority)

Per: _____
(Signing Authority)

The undersigned, being (one of) the Individual(s) referenced above, ((each of) the undersigned being hereafter individually referred to as the "Undersigned"), hereby request(s) First Calgary Financial to allow the Undersigned to effect Debit(s) as outlined above, in consideration of which the Undersigned agrees as follows.

1. The Undersigned shall be bound jointly and severally with the Member for any and all Debit(s):
 - (a) authorized by the Undersigned (prior to any written revocation by the Member of such authority acknowledged in writing as received by First Calgary Financial);
 - (b) incurred by the use of a Card issued to the Undersigned (prior to its expiry and, in the case of a First Cheque Global Payment Card Agreement, subject to paragraph 12 of that Agreement); and
 - (c) incurred by the use of current Confidential Information by the Undersigned.

2. Except with respect to liability for Debit(s) which is addressed in the immediately preceding paragraph, (each of) the Undersigned shall also be severally bound by all of the terms of the Agreement(s) (which the Undersigned acknowledges having read) as though the Undersigned were the Member. Without limiting the generality of the forgoing, the Undersigned acknowledges and agrees to be bound by the obligation to not disclose the Confidential Information to anyone in any fashion. The Undersigned further agrees to exercise all due care so as to prevent the Confidential Information from being disclosed to anyone. It is acknowledged and agreed that the Undersigned shall be assigned (as applicable in accordance with the applicable Agreement(s)) a separate Card and separate Confidential Information from any other party except with respect to an access code for which only one will be provided to the Member and all of the Individual(s) under any one Online/Telephone Banking Agreement.

3. The undersigned acknowledges the risk of unauthorized debit(s) occurring by the member, individual(s) or any other person(s) for which the undersigned would still be liable and agrees that neither the credit union nor anyone acting on its behalf shall be liable for any such unauthorized debit(s), howsoever caused.

4. The Card issued to the Undersigned shall remain the property of First Calgary Financial and on demand the Undersigned shall return it to First Calgary Financial.

5. The definitions in the Agreement(s) and the immediately preceding supplemental agreement First Calgary Financial and the Member (which the Undersigned acknowledges having read) shall also apply to this supplemental agreement.

6. Personal Information about you collected, used or disclosed by First Calgary Financial in connection with this service agreement is protected under First Calgary Financial's privacy policies and shall be collected, used, or disclosed only for purposes you have consented to as required by applicable privacy legislation and First Calgary Financial's privacy policies.

Dated at Calgary, Alberta this _____ day of _____, _____.

Per: _____
(Signature of Individual)

Per: _____
(Signature of Individual)

Per: _____
(Signature of Individual)

Per: _____
(Signature of Individual)