



## JOINT ACCOUNT AUTHORIZATION

**Instructions:** Please use one form for each Account to be made joint. This completed form will serve as the signature card for this Joint Account.

**JOINT ACCOUNTS:** An account will be considered as joint if the joint application form has been completed and the joint signature card has been signed in addition to the individual member applications and signature cards. If more than one individual has signed the Signature Card for an Account, then that Account will be a joint Account to which the following provisions apply:

**a) JOINT AND SEVERAL LIABILITY** -- We will be jointly and severally liable to you for the performance of all of our duties under this Agreement and the Disclosure Statement.

**b) ACCOUNT CREDITS** -- All funds you receive from or for any one or more of us may be credited to the joint Account. You may also endorse any bills of exchange and other instruments received from or for any one or more of us.

**c) SIGNATURES** -- If the Signature Card designates a joint Account as:

i) **"ANY ONE TO SIGN"**, you may honour a cheque or other withdrawal from the joint Account that has been signed by any one (or more) of us.

ii) **"ALL TO SIGN"**, you may honour a cheque or other withdrawal from the joint Account only if the cheque or other withdrawal has been signed by all of us.

iii) **"OTHER (SPECIFY)"**, you may honour a cheque or other withdrawal from the joint Account only if the cheque or other withdrawal has been signed by those of us, or the agreed number of us, identified on the Signature Card.

**d) STOP PAYMENT** -- You may stop payment of a cheque, instrument or other item drawn on the joint Account when any one of us issues a stop payment order.

**e) SURVIVORSHIP** -- Each of us hereby assigns and transfers to all of us jointly, and the survivor or survivors of us jointly, all funds now or in the future on deposit in the joint Account. All of those funds will continue to be the joint property of all of us, with the right of survivorship. The death of any one (or more) of us will not affect the right of the survivor, the survivors or any one (or more) of the survivors, as the case may be, to withdraw any funds on deposit in the joint Account.

Alterna Savings and Credit Union Limited eligible deposits are insured through the Financial Services Regulatory Authority of Ontario (formerly the Deposit Insurance Corporation of Ontario).



### JOINT ACCOUNT AUTHORIZATION

Account #:					
Sub Account #:		Account Type:			
Signature Instructions:	ANY ONE TO SIGN		ALL TO SIGN		OTHER
	If "OTHER", please specify:				
<b>Note:</b> Accounts opened online through <a href="http://www.alterna.ca">www.alterna.ca</a> can only be set to "ANY ONE TO SIGN"					
<b>Name &amp; Title (Mr. Mrs. Ms. Dr. etc.)</b>		<b>Personal Account #</b>	<b>Signature</b>		
Primary					
Joint #1					
Joint #2					
Joint #3					
		Date:			

#### For Additional Accounts

Account #:					
Sub Account #:		Account Type:			
Signature Instructions:	ANY ONE TO SIGN		ALL TO SIGN		OTHER
	If "OTHER", please specify:				
<b>Note:</b> Accounts opened online through <a href="http://www.alterna.ca">www.alterna.ca</a> can only be set to "ANY ONE TO SIGN"					
<b>Name &amp; Title (Mr. Mrs. Ms. Dr. etc.)</b>		<b>Personal Account #</b>	<b>Signature</b>		
Primary					
Joint #1					
Joint #2					
Joint #3					
		Date:			

Account #:					
Sub Account #:		Account Type:			
Signature Instructions:	ANY ONE TO SIGN		ALL TO SIGN		OTHER
	If "OTHER", please specify:				
<b>Note:</b> Accounts opened online through <a href="http://www.alterna.ca">www.alterna.ca</a> can only be set to "ANY ONE TO SIGN"					
<b>Name &amp; Title (Mr. Mrs. Ms. Dr. etc.)</b>		<b>Personal Account #</b>	<b>Signature</b>		
Primary					
Joint #1					
Joint #2					
Joint #3					
		Date:			

**Fax:** 1.866.267.1064 (toll free fax number) | **Email:** call 1.877.560.0100 to obtain a secure email address

**Mail to:** Alterna Savings, 319 McRae Avenue, 2nd Floor, Ottawa, ON K1Z 0B9