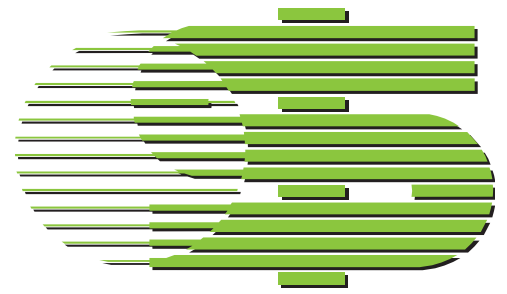


Snowbird Currency Exchange Program



Why You Should Participate...

Now you too, along with thousands of satisfied snowbirds, can exchange your Canadian dollars for U.S. dollars at an exclusive, preferred rate. Enjoy the convenience of transferring your funds automatically without changing your U.S. or Canadian banks.

It's the ultimate in cross-border banking for Canadian snowbirds. The Snowbird Currency Exchange Program lets you transfer funds automatically and continuously **from any Canadian bank to any U.S. bank** every month whether you are in the U.S. or back in Canada. The program works by pooling the funds of all participants, providing bulk purchase exchange rates. Savings are passed on to you and to other participants. It's a convenient, proven program that's worry-free. Services of a leading Canadian bank are utilized and security is assured.

Here's How it Works...

Your Canadian dollars will be transferred out of your Canadian bank account on the **first business day** of each month you specify.

Funds are then pooled and exchanged for U.S. dollars.

The resulting U.S. funds will be deposited into your U.S. bank account on the **fifth business day** of the month.

Please Note:

Allow for weekends and statutory holidays to determine the deposit date into your U.S. bank account.

If You've Enrolled Previously...

If you have previously participated in the program and would like to extend, increase or reduce your transfers, simply complete the enrolment form and return it to our office. If your banking information has changed, please include cheque specimens marked "VOID".

If You're A First-Time Participant...

Simply complete the enrolment form, attach a specimen cheque marked "VOID" from each account (Canadian and U.S.) and mail or fax these to our office. On the starting month you indicate, and every month thereafter, we'll transfer the amount you specify from your account at any Canadian financial institution to your respective account at any U.S. financial institution.

Important: Your U.S. dollar bank account must be situated in the United States.

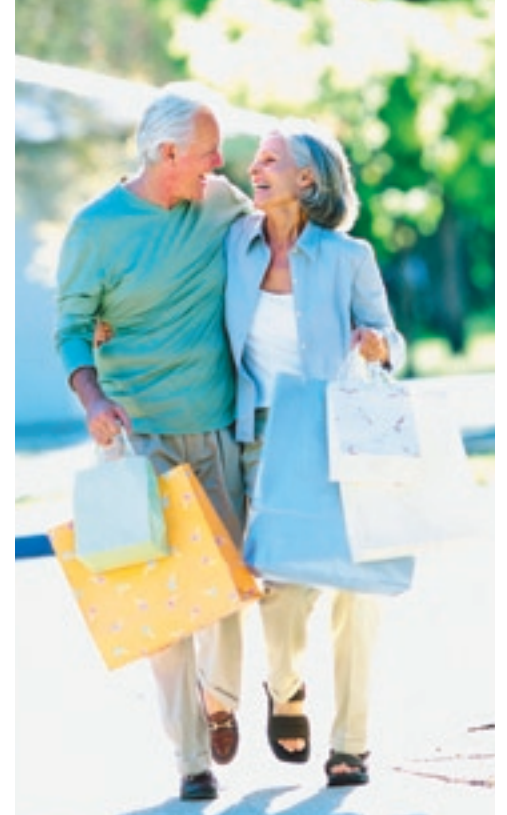
U.S. dollar accounts situated in Canada are not eligible for this program.

The following fees will be charged to your Canadian account:

- A one-time enrolment fee of \$5.00 in the month of your first transfer.
- **CSA Lifetime Members** - Monthly transfers are **FREE**.
- **CSA Members** - \$2.00 each month a transfer is made.
- **Non-CSA Members** - \$5.00 each month a transfer is made.

Please Note: All enrolment forms, cheque specimens and/or changes must be received at least 5 business days prior to the next transfer date.

Need more information?
Please call: 1-800-265-3200



- **Proven by thousands of snowbirds...**
- **Exclusive, preferred exchange rates...**
- **Automatic monthly transfers...**
- **Low transfer fees...**
- **No international transfer fees...**
- **Save \$100s each year!**



Snowbird Currency Exchange Program®

Enrolment Form



Personal Information

Have you previously enrolled in the Program? Yes No

CSA Member Number _____

Name _____

Joint Account Holder's Name _____

Canadian Address

Telephone () _____

U.S. Address

Telephone () _____

The following fees will be charged to your Canadian account:

- CSA Lifetime Members - Monthly transfers are **FREE**.
- CSA Members \$2.00 per transfer.
- Non-CSA Members \$5.00 per transfer.
- A one-time enrolment fee of \$5.00 in the month of your first transfer.
- \$25.00 NSF fee, if applicable.

Please attach a specimen cheque marked "VOID" from both your Canadian AND U.S. bank accounts to ensure transfers are routed correctly. Please call us for prior approval on any single transfer in excess of \$10,000 CAD.

PRE-AUTHORIZED PAYMENT AUTHORIZATION

In this authorization, "I/we", "my/our" and "me/us" refer to the Account Holder(s) who sign(s) below.

I/We agree to participate in the Snowbird Currency Exchange Program and I/we authorize the Canadian Snowbird Association (CSA) to draw a debit ("Pre-Authorized Debit") on my/our Canadian dollar bank account at the financial institution ("Financial Institution") as indicated on the attached "VOID" cheque specimen. Pre-Authorized Debits from my/our Canadian dollar bank account shall be made in accordance with this enrolment form or subsequent changes I/we submit in writing to the CSA.

If, for any reason, the authorized amount of Canadian dollars is not successfully withdrawn from my/our Canadian dollar bank account, and the equivalent U.S. funds have been deposited to my/our U.S. bank account, I/we authorize the CSA to recover the U.S. funds from my/our U.S. bank account.

I/We will inform the CSA, in writing, of any changes in the bank account information provided with this authorization at least 5 business days prior to the next transfer date.

I/We agree that all changes or cancellations must be made in writing at least 5 business days prior to the next transfer date.

I/We may terminate this authorization at any time in writing at least 5 business days prior to the next transfer date.

I/We agree that the Financial Institution is not required to verify that any Pre-Authorized Debit has been withdrawn in accordance with this authorization.

I/We agree that delivery of this authorization to the CSA constitutes delivery of the same by me/us to the Financial Institution.

I/We warrant that all persons whose signatures are required to sign for the respective bank accounts have signed this authorization.

I/We understand and agree to the foregoing terms and conditions and I/we acknowledge receipt of a copy of this authorization.

Dated at _____ this _____ day of _____, _____

Applicant's Signature

Witness

Joint Account Holder's Signature

Witness

For joint accounts both signatures are required.

Please send your completed, signed and witnessed enrolment form along with your "VOID" cheques to:

Snowbird Currency Exchange Program, 180 Lesmill Road, Toronto, Ontario, M3B 2T5 • Tel: 416-391-9000 or 1-800-265-3200 • Fax: (416) 441-7007

Please choose only ONE transfer option

Option 1 - Continuous Monthly Transfer Program

Use this section if you wish to transfer the **SAME AMOUNT** each month indefinitely. A new application **will not** be required for each travel season.

Beginning _____ 1st, _____

month _____ year _____
Transfer Amount \$ _____ (CAD)

Option 2 - Customized Transfer Program

Please indicate the amount (in Canadian funds), the month and the year of each transfer. A new application **will be** required for each travel season.

MONTH	YEAR	AMOUNT	MONTH	YEAR	AMOUNT
Oct 1,	_____	\$ _____ (CAD)	Apr 1,	_____	\$ _____ (CAD)
Nov 1,	_____	\$ _____ (CAD)	May 1,	_____	\$ _____ (CAD)
Dec 1,	_____	\$ _____ (CAD)	Jun 1,	_____	\$ _____ (CAD)
Jan 1,	_____	\$ _____ (CAD)	Jul 1,	_____	\$ _____ (CAD)
Feb 1,	_____	\$ _____ (CAD)	Aug 1,	_____	\$ _____ (CAD)
Mar 1,	_____	\$ _____ (CAD)	Sep 1,	_____	\$ _____ (CAD)

I understand the Snowbird Currency Exchange Program will pool my Canadian dollars with other members' funds to obtain preferred exchange rates and the equivalent value in U.S. dollars will be deposited into my U.S. dollar bank account.