



SNOWBIRD CURRENCY EXCHANGE PROGRAM
AUTHORIZATION TO CHANGE
TRANSFER OPTION OR AMOUNT BY E-MAIL

CSA Member Number
Account Holder's Name
Joint Account Holder's Name
Canadian Telephone Number U.S. Telephone Number
Cellular Telephone Number
E-Mail Address to Use for E-Authorizations

E-MAIL PROCEDURE TO CHANGE EXISTING TRANSFER OPTION AND/OR AMOUNT

Send an e-mail message to csastaff@snowbirds.org - at least five (5) business days prior to the first of each month - requesting a change to your currently registered transfer option and/or amount only from the e-mail address that you are registering with the Snowbird Currency Exchange Program (SCEP) above. Include in the message along with your specific change instructions:

- your name(s),
CSA member number,
telephone or cellular number at which the SCEP staff can contact you to confirm the details of your request.

SCEP staff will contact you within one (1) business day of receiving your e-mail to confirm your wishes. If you do not receive a telephone call within two (2) business days of sending your e-mail to the SCEP, please telephone the SCEP yourself at 416-391-9000 or 1-800-265-3200 to ensure your e-mail was received by the SCEP.

Please note you cannot change your banking information by e-mail. This must still be done in writing, with an original signature, and include the submission of a VOID cheque for the account in question.

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 (SCEP) and pre-authorize debits (Pre-Authorize Debit) from my/our Canadian dollar bank account (VOID cheque must already be on file) made in accordance with changes that I/we submit by e-mail from time-to-time specifically using the e-mail address that I am registering with the SCEP with this authorization, and following the protocol outlined in the e-mail procedures above.

I/We understand that the SCEP will pool my/our Canadian dollars with other members' money to obtain preferred exchanges rates, and the equivalent value in U.S. dollars will be deposited into my/our U.S. dollar bank account in the United States.

If, for any reason, the Pre-Authorized Debit is not successfully withdrawn from my/our Canadian dollar bank account and is returned as Non-Sufficient Funds (NSF), and if the equivalent U.S. funds are deposited into my/our U.S. dollar

bank account, I/we authorize the SCEP to recover the equivalent U.S. funds from my/our U.S. bank account.

I/We agree that all changes or cancellations, including changes in the bank account information, must be made in writing - by regular mail, fax or e-mail (except for changes to bank information) - at least five (5) business days prior to the first of each month.

I/We agree that delivery of this authorization constitutes delivery of the same by me/us to my/our Canadian and U.S. bank and that each is not required to verify that any Pre-Authorized Debit has been withdrawn in accordance with this authorization.

I/We warrant that all persons whose signature is 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, 20.

Account Holder's Signature Witness

Joint Account Holder's Signature Witness

For joint accounts both signatures are required.

Please send your completed, signed and witnessed Authorization to Change Transfer Option or Amount by E-Mail 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