

# BECOME A MEMBER. SEE THE BENEFITS.

## Personal Membership Requirements

### Benefits of Being a Member of our Credit Union

#### **We invite you to become a member and co-owner of our Credit Union.**

You don't just open an account with our credit union – you join our credit union. Membership is the most distinctive feature of the credit union system.

The fundamental operating principle of credit unions is democratic ownership: one member, one vote, regardless of the amount of shareholdings or deposits. That means you have a voice, along with other members, in setting the credit union's direction at the local level, where services meet your needs. You can also share in the distribution of earnings and seek election to our credit union's board of directors. Furthermore, you could be elected to regional or national boards or committees.

This document outlines how you can apply for membership. 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.

*\* Credit Unions are proud of their financial expertise and friendly service. We offer a full range of financial services – savings and chequing accounts, loan, lines of credit, mortgages, registered products (TFSA, RRSP, RRIF, RESP) and investment opportunities as well as trust, estate planning and insurance programs.*



### How to Open a Membership and Account

1. Contact Spiritwood Credit Union at (306) 883-2250 to open your membership and account today. 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, two pieces of acceptable identification will be required. The identification must be original and valid (not expired) At least two pieces of identification is required from the following list:

- Driver's license
- Birth Certificate
- Passport
- Permanent Resident Card or other similar document
- Indian Status Card/Treaty Card
- Saskatchewan Health Card

3. The following personal information:

- Full legal name
- Date of birth
- Current Civic Address
- Employer
- Occupation
- Phone number(s)

*We will ask your permission to obtain other information to complete the membership/account opening process which may include a review of your credit history.*

4. In order to become a member of our credit union, you will be asked to purchase a share. You are not just a customer or a number; you are an owner and a member of our community. As an owner, you are a shareholder with an opportunity to vote and the chance to share in the distribution of earnings/profits from the credit union.



**Deposit & Administration**  
Box 129, 201 Main Street  
Spiritwood, SK S0J 2M0  
Ph: 306-883-2250 Fax: 306-883-2223  
Toll Free: 1-877-288-1414

**Lending**  
Box 129, 116 1<sup>st</sup> Street East  
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Ph: 306-883-2250 Fax: 306-883-2270  
Toll Free: 1-877-288-1414