

## Yield Exchange

1. I am authorized by the financial institution named 1st Choice Savings and CU (“**FI**”) to make a rate offering on behalf of the FI for GIC and Savings products (“**Rate Offer**”) in response to the invitation received from a potential investor through the Yield Exchange platform. I have the authority to negotiate the sale of the requested product on behalf of FI.
2. I acknowledge that the FI has been granted, by invitation of the potential investor, trial access to the Yield Exchange platform to respond to the request for a Rate Offer. I acknowledge the Yield Exchange platform is an online communication platform through which Canadian wholesale investors can post their GIC and Savings investment requirements and request rate offers, and that the services of Yield Exchange Inc. do not include the following activities:
  - i. acting as deposit broker or agent of FI or any depositor
  - ii. managing investments or accounts held by depositors with FI;
  - iii. soliciting, offering or distributing deposits or other financial products on behalf of FI;
  - iv. accepting, receiving or transmitting deposits or any funds;
  - v. soliciting or processing applications for deposits or other financial products;
  - vi. recommending or endorsing FI or any product or service of FI;
  - vii. advising on the purchase or sale of financial products, otherwise providing investment, accounting, finance, or tax advice to investors or visitors to the Yield Exchange platform; or
  - viii. providing disclosure documents or other information relating to the FI’s products to potential depositors;
3. I acknowledge that Yield Exchange Inc. is not responsible for any rate requests or other information posed by potential investors on the Yield Exchange platform.
4. I am responsible on behalf of FI for attaching or linking to the Rate Offer I make through the Yield Exchange platform the FI’s terms and conditions/product disclosure statements for the applicable product.
5. All information contained in or attached to the Rate Offer made on behalf of FI is true, accurate, current and complete as of the date of the Rate Offer. Yield Exchange Inc. will not be responsible for any loss or liability resulting from errors, omissions, or misstatements in the Rate Offer.
6. Subject to the potential depositor meeting the FI’s terms and conditions applicable to the Rate Offer, including meeting all legal and regulatory requirements, accepting the Rate Offer by the deadline specified by FI, and meeting the FI’s account opening requirements, FI will honour the interest rate as offered in its Rate Offer and provide for such rate in the applicable formal agreement it requires the potential depositor to enter into in respect of

the Rate Offer.

7. Use of the Yield Exchange platform is subject to the [yieldexchange.ca](#) website [terms & conditions](#) and [privacy policy](#).