



Membership Terms & Conditions

The following Terms and Conditions form part of the Application for Membership in the Co-op. Acceptance of membership constitutes an agreement to comply with the Terms and Conditions as they may be amended from time to time by the Co-op without notice to you.

Membership

The ability to apply for membership in the Co-op is open to any person, individual or entity, who meets the following eligibility criteria:

- If an individual, is of eligible age as stated in the Co-op's bylaws;
- Purchases at least 10 common shares of the Co-op with a par value of \$10; and
- Submits to the Co-op:
 - a completed Application for Membership and
 - payment for the Membership Share at time of submission of the Application for Membership.

In submitting the Application for Membership, you certify that all information you have supplied in the Application for Membership is true and complete.

Payment

The payment for the Membership Share, which must accompany your Application for Membership, must be paid to the Co-op in Canadian Dollars.

Approval of Membership

Membership in the Co-op is subject to the approval of the Co-op's Board of Directors in accordance with the Co-op's rules and bylaws. Upon approval of your membership, a membership account will be set up in your name and your name added to the list of members of the Co-op. While the Board of Directors has the power to refuse any application for membership in the Co-op without assigning reason, and without limiting that power, Co-op reserves the right to refuse membership to any applicant and membership may be terminated at Co-op's discretion without cause, as well as for such things as failure to comply with these Terms and Conditions, the bylaws or any abuse of your membership privileges.

Co-op Bylaws

The bylaws are the rules and regulations enacted by the Co-op which govern its operations and management. Your membership, if accepted, and continued membership are conditional upon your compliance with the bylaws of the Co-op, which may be amended from time to time in accordance with the governance process set out in the bylaws. Please contact the Co-op if you want to review or have any questions about the bylaws.

If there is a conflict or discrepancy between these Terms and Conditions and the bylaws, the bylaws of the Co-op will take precedence.

Changes to Personal or Contact Information

If your Application for Membership is accepted, as a member, it will be your sole responsibility to immediately notify the Co-op of any changes to your personal or contact information, including, but not limited to, mailing address and email address. The Co-op shall not be responsible and shall have no liability for any misdirected, lost or delayed communications (including communications via mail or email) resulting from your failure to provide such notification of change in personal or contact information or for any delay or interruption in delivery.

Privacy and Use of information

The Co-op respects your privacy and will administer the personal information that you provide to it by way of the Application for Membership in accordance with its privacy policies and related practices. The personal information that you provide to the Co-op is being collected and will be used for one or more of the following purposes: to communicate with you; to administer its membership programs; to open, maintain and administer your Co-op membership account; to comply with legal and regulatory requirements; for research and marketing purposes; and, to inform you about products and services by mail, telephone, email or other means.

Further, the Co-op is a member of Federated Co-operatives Limited ("FCL") and will from time to time disclose your personal information to FCL to allow it to process your personal information for accounting and rebate purposes and for research and marketing purposes. FCL may need to disclose your personal information to third parties with whom it has an agreement in place for the purposes of managing your personal information such as data collection and processing. The Co-op provides FCL with only that information which is necessary to perform the required services. Other than the disclosure of your personal information to FCL for the aforementioned purposes, the Co-op will not disclose your personal information to any organization without your consent, except where permitted or required by law.

You may withdraw your consent for the use of your information by the Co-op unless legal requirements prevent this. Please note that the withdrawal of your consent may mean that the Co-op is unable to provide you with some or all of the services that you may receive otherwise. You may access your personal information, request corrections to it or ask questions about it at any time (subject to legal or contractual requirements) by contacting the Co-op's Privacy Officer in writing. Please review the Co-op's Privacy Policy.