

Document:	Annual Information Return
Section:	Accountant's Report
Charter Number:	
Credit Union Name:	
Financial Year End:	
Report Date:	

To: Deposit Insurance Corporation of Ontario

At the request of the Credit Union and in accordance with Section 226 of the Credit Unions and Caisses Populaires Act, we have read the Annual Information Return (the "Return"), consisting of the schedules listed in "Part A" prepared by management of the Credit Union as at _____ and in connection therewith have performed the following procedures:

1. Compared the amounts recorded in all cells of the Return for the period ended _____, except for the schedules or sub-schedules listed in "Part B", to the Credit Union's accounting records or management prepared account analyses and schedules derived from the Credit Union's accounting records and found no differences.
2. Compared the amounts recorded in all cells of the Return for the period ended _____ except for the schedules or sub-schedules listed in "Part B", to either the amounts reported in the Credit Union's financial statements for the year ended _____ or to the amounts derived from the calculations performed on Credit Union's financial statements for the year ended _____ and found no differences.
3. Checked the mathematical accuracy of the Return for the period ended _____ and found no differences.
4. Compared the amount in all cells of the schedules or sub-schedules listed in "Part B" of the Financial Return for the period ended _____ to a schedule prepared by management and found no differences.

We have not performed an audit of and accordingly do not express an opinion on any amounts reported in the Return.

It is understood that the report prepared by the external auditor is to be used solely by management of the Credit Union, the Financial Services Commission of Ontario and the Deposit Insurance Corporation of Ontario in fulfilling their obligations under Schedules 225 and 226 of the Credit Unions and Caisses Populaires Act, and is not to be referred to, distributed or used for any other purpose.

Part A	Part B
<ol style="list-style-type: none"> 1. Cash and Investments Schedules 2. Other Assets Schedules 3. Loan Schedules 4. Deposit Schedules 5. Members' Equity Schedules 6. Income Statement Schedules 7. Retained Earnings Schedule 8. Off-balance Sheet Activity Schedules 9. Financial Ratios and Risk Indicators 	<ol style="list-style-type: none"> 1. Cash and Investments Schedules <ul style="list-style-type: none"> • Other Investments 2. Liquidity Ratios 3. Additional Loan Schedules 4. Deposit Schedules <ul style="list-style-type: none"> • Certificate of Insured Deposits 5. Financial Ratios and Risk Indicators <ul style="list-style-type: none"> • BIS Ratio • Interest Rate Risk • Non-Financial Risks 6. Organizational Information

Document:	Annual Information Return
Section:	Certificate of Insured Deposits
Charter:	
Institution name:	

Note: Refer to DICO By-law #3 for definitions of deposits

Total deposits reported in field E09				G01 ▶	
DEDUCT: Deposits not insurable					
e.g. Foreign currency deposits (Canadian equivalent)					
Note: Only Canadian currency deposits are insured					
				◀ G02	
Number of accounts				◀ G03	
Insured Deposits <\$250,000 Insured Deposits >\$250,000 Uninsured Deposits >\$250,000					
Trust account deposits					
Trust accounts that have the same combinations of participants are treated as one account and are insured up to a combined maximum of \$250,000. Trust accounts with different combinations of participants are treated as separate accounts and are each insured up to \$250,000					
				◀ G03.1	
Number of accounts				◀ G03.2	
				▶	
				◀ G03.3	
				▶	
				◀ G03.4	
Joint account deposits					
Two or more joint accounts owned by the same combination of members are treated as one account and insured up to a combined maximum of \$250,000					
				◀ G03.5	
Number of accounts				◀ G03.6	
				▶	
				◀ G03.7	
				▶	
				◀ G03.8	
Basic Coverage					
All other accounts for individual members are insured up to a combined maximum of \$250,000					
				◀ G03.9	
Number of accounts				◀ G03.10	
				▶	
				◀ G03.11	
				▶	
				◀ G03.12	
Registered retirement savings plans					
All RRSP accounts for individual members are insured					
				◀ G03.13	
Number of accounts				◀ G03.14	
				▶	
				◀ G03.15	
				▶	
				◀ G03.16	
Registered disability savings plans					
All RDSP accounts for individual members are insured					
				◀ G03.17	
Number of accounts				◀ G03.18	
				▶	
				◀ G03.19	
				▶	
				◀ G03.20	
Registered educational savings plans					
All RESP accounts for individual members are insured					
				◀ G03.21	
Number of accounts				◀ G03.22	
				▶	
				◀ G03.23	
				▶	
				◀ G03.24	
Registered retirement income funds					
All RRIF accounts for individual members are insured					
				◀ G03.25	
Number of accounts				◀ G03.26	
				▶	
				◀ G03.27	
				▶	
				◀ G03.28	
Tax-free savings account					
All TFSA accounts for individual members are insured					
				◀ G03.29	
Number of accounts				◀ G03.30	
				▶	
				◀ G03.31	
				▶	
				◀ G03.32	
Other registered deposits					
All other registered deposit accounts for individual members are insured					
				◀ G03.33	
Number of accounts				◀ G03.34	
				▶	
				◀ G03.35	
				▶	
				◀ G03.36	
Total uninsured deposits G10 ▶					
Total insured deposits G11 ▶					

We, the Chair of the Board of Directors and the CEO/General Manager/Manager of the credit union hereby:

- (a) certify that the information contained in this Certificate of Insured Deposits is correct; and
- (b) confirm that the credit union has satisfactory internal procedures in place and has taken all reasonable steps to ensure the accuracy of representations made herein regarding deposits insured by DICO as of the above noted date.

Approved by: Name
(Please print name of Chair)

Chair's signature

Date

Prepared by: Name
(Please print)

Signature
(CEO / General Manager / Manager)
(Please circle appropriate title)

Date



Ontario

Deposit Insurance
Corporation of Ontario

Société ontarienne
d'assurance-dépôts

Document:	Annual Information Return
Section:	Certificates of Representation
Charter:	
Institution Name:	

Certificates of Representation

Complete and return one copy to:

Regulation & Risk Management
Deposit Insurance Corporation of Ontario
4711 Yonge Street, Suite 700, Toronto, Ontario, M2N 6K8
FAX: (416) 325-9439

Directors, Officers and Committee Certificate

We hereby certify that the individuals listed on the Contacts page in the secure area of DICO's website have been notified of the filing of information with respect to their addresses and telephone numbers. The individuals have also been notified of the aforementioned legal authority for the collection, the principal purposes for which the personal information is intended to be used and the title, business address and business telephone number of the public official who can answer the individuals questions about the collection.

Signed at _____ Chair _____
this ____ day of, _____, _____ CEO / GM / Manager _____

Certificate of Compliance

We hereby certify and say that the information contained herein is true and correct to the best of our knowledge and belief. We further believe that the business of the Credit Union has been conducted in accordance with the Credit Unions and Caisses Populaires Act, 1994, the Regulations and the Guidelines and the Credit Union's articles of incorporation and by-laws.

Signed at _____ Chair _____
this ____ day of, _____, _____ CEO / GM / Manager _____

Audit Committee Certificate

We have discussed with the auditor the audit findings and have received all the information and explanations that we have required. We have read Section 27 of Ontario Regulation 237/09 made under the Credit Unions and Caisses Populaires Act, 1994 and have carried out all of the duties required of us under this Act and its prescribed regulations.

Signed at _____ Chair (Audit Committee) _____
this ____ day of, _____, _____ CEO / GM / Manager _____

CERTIFICATES OF REPRESENTATION (AIR only)
FINANCIAL SERVICES COMMISSION OF ONTARIO:
NOTIFICATION FOR COLLECTION

This notification is pursuant to the *Freedom of Information and Protection of Privacy Act*

Principal purposes for which the personal information is intended to be used:

- To provide the public with the names, addresses and telephone numbers of the directors and management of the credit union and to consult with other regulatory bodies.
- To use and disclose such information for purposes which are consistent with the purposes set out in the previous clause.

THE PUBLIC OFFICIAL WHO CAN ANSWER YOUR QUESTIONS ABOUT THE COLLECTION IS:

CEO & Superintendent of Financial Institutions
Financial Services Commission of Ontario
5160 Yonge Street, 17th Floor Box 85
Toronto, ON M2N 6L9

Directors, Officers and Committee Certificate

The certificate must be completed in full. It must be signed and dated by the Chair of the board of directors and by the CEO/general manager/manager of the credit union.

Certificate of Compliance

The certificate must be completed in full. It must be signed and dated by the Chair of the board of directors and by the CEO/general manager/manager of the credit union.

Audit Committee Certificate

The certificate must be completed in full. It must be dated and signed by the Chair of the Audit Committee and by the CEO/general manager/manager of the credit union.