

DEPOSIT INSURANCE CORPORATION OF ONTARIO

BY-LAW No. 3 DEPOSIT INSURANCE ADVERTISING

A by-law made under clause (j) of subsection 264(1) of the Credit Union and Caisses Populaires Act, 1994 to authorize, control and require the use by credit unions of marks, signs, advertisements or other devices indicating that deposits with credit unions are insured by the DEPOSIT INSURANCE CORPORATION OF ONTARIO.

IT IS HEREBY ENACTED as By-law No. 3 of the DEPOSIT INSURANCE CORPORATION OF ONTARIO (hereinafter called the "Corporation") that this By-law comes into force on January 1, 2018 and that By-law No. 3 enacted on the 17th day of September 2009 is repealed on December 31, 2017. This by-law applies to all decals, marks, signs, advertisements and marketing materials of a credit union regarding deposit insurance with DICO and includes their distribution through any form of transmission.

- i. A credit union that holds deposits that are insured by the Corporation shall display prominently in its office premises:
 - a. on one or more windows or doors, in a manner visible from the outside, at least one printed sign or decal obtained from the Corporation bearing thereon only the following words: "Insured by the Deposit Insurance Corporation of Ontario – Assurée par la Société ontarienne d'assurance-dépôts"; and
 - b. the deposit insurance brochure provided by the Corporation and shall make copies of the brochure available to depositors and any other persons.
- ii. A credit union that has its own website shall display an electronic version of the sign or decal referred to in subparagraph (i)(a) and a hyperlink to the deposit insurance brochure on the Corporation's website, on its home page or on a page containing information on deposit insurance from the Corporation.
- iii. When the sign or decal is displayed by a credit union in accordance with paragraph (ii), changes may be made to its overall sizing for the purpose of the electronic display but only if the proportions of the sign, as provided by the Corporation, are maintained.
- iv. A credit union shall not use any other form of advertising to indicate that deposits with the credit union are insured by the Corporation unless:
 - a. the credit union has submitted a detailed description of the form and content of such advertising to the Corporation and obtained the written approval of the Corporation or
 - b. the Corporation has issued, in writing, a detailed description of the form and content of pre-approved advertising to the credit union.

- v. A credit union shall not use any statement or any mark, sign, advertisement or device to indicate that its deposits are insured by the Corporation if the deposit insurance of the credit union with the Corporation has been cancelled.

ENACTED as a by-law of the Corporation by its board of directors the 14th day of February 2017.

APPROVED by the Lieutenant Governor in Council by Order dated the 8th day of March 2017.