

145 Evans Ave., Suite 300, Toronto, Ontario, M8Z 5X9

October 27, 2023

NOTICE TO MEMBERS WHO HAVE INACTIVE OR DORMANT ACCOUNTS AT UKRAINIAN CREDIT UNION LIMITED



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RE: Disposition of your unclaimed or abandoned membership and account(s)

If you have an account that is inactive, is dormant, or contains unclaimed balances with *Ukrainian Credit Union Limited* (UCU) or if you have moved but not advised the credit union of your address change:

Please contact your branch or the Contact Centre (416-922-4407 or toll free 1-800-461-0777) to arrange an appointment as soon as possible before November 25, 2023 to rectify the situation, including if you believe you have received this notice in error.

We would be pleased to provide you with updated information about how UCU can meet your financial needs and to ensure that your account is handled in accordance with your wishes.

Accounts that are inactive or dormant are subject to service charges and closure. Unclaimed member balances may be deemed abandoned and are subject to disposition according to Ontario law.

If any of the above situations apply to you, it is important that you contact us by **November 25, 2023** to confirm the status of your account, including balances and any applicable fees, and to ensure that your balances are not transferred to unclaimed balances. Affected members who have not contacted the credit union by **November 25, 2023** will be deemed to have agreed to the credit union's disposition of the funds in their inactive, dormant, or closed account(s).

If your membership account continues to be inactive or dormant after **November 25, 2023**, your membership in the credit union may be terminated and your account(s) deemed abandoned. This letter is notice under the credit union's By-Law No. 1 that the Board of Directors of the credit union will consider terminating inactive membership accounts on November 30, 2023.

We hope you take this opportunity to reactivate your account(s) and welcome the opportunity to continue to provide you with a full range of financial services.

Ukrainian Credit Union Limited