



June 3, 2015

Re: Revised Standard Terms and Conditions

The financial services industry is always changing. Every day we are introduced to new innovative products, services and processes intended to make member service better, faster, easier, more convenient, and more secure.

As a result of this ever-evolving environment, some changes have been made to our Account Opening Standard Terms and Conditions.

- For new members, the change is effective immediately.
- For existing members, the changes will come into effect as of July 3, 2015.
- To view or print a copy of the revised Standard Terms and Conditions, [click here](#).

After viewing the document, if you have any questions, please contact us at 1-877-377-3728 or by email at erinfo@ercu.ca.