

FirstOntario

CREDIT UNION

Cateleen Manary



REGISTERED MAIL

Date: October 31, 2019

Subject: **Notice to terminate account agreement Re: CIF #'s 487705; 437713; 419636**

Dear Mrs. Manary,

Thank you for your interest in FirstOntario Credit Union.

In any banking relationship it is important for us to know our members and to have confidence in their banking activities.

We have determined that your profile is outside of the risk parameters FirstOntario is prepared to accept. Accordingly, we regret that we cannot continue to offer you financial services.

You are officially requested to close all of your accounts with FirstOntario Credit Union by November 30, 2019.

If you have not closed out your accounts by this date, we will proceed to close your personal accounts and the business account in the operating as Sprucepoint Farms and all funds in these accounts, if any, will be sent via cheque to your residence address on file.

Sincerely,

A handwritten signature in black ink, appearing to read 'McDonald/BM'.

Compliance Department
FirstOntario Credit Union
970 South Service Road, Suite 301
Stoney Creek, Ontario L8E 6A2

FirstOntario

C R E D I T U N I O N

Joseph Brent Manary
57238 Light Line
R.R. #1
Vienna, ON
N0J 1Z0

REGISTERED MAIL

Date: October 31, 2019

Subject: **Notice to terminate account agreement Re: CIF #'s 419367; 419636; 508352**

Dear Mr. Manary,

Thank you for your interest in FirstOntario Credit Union.

In any banking relationship it is important for us to know our members and to have confidence in their banking activities.

We have determined that your profile is outside of the risk parameters FirstOntario is prepared to accept. Accordingly, we regret that we cannot continue to offer you financial services.

You are officially requested to close all of your accounts with FirstOntario Credit Union by November 30, 2019.

If you have not closed out your accounts by this date, we will proceed to close your personal accounts and the business account in the operating as Sprucepoint Farms and all funds in these accounts, if any, will be sent via cheque to your residence address on file.

Sincerely,



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