

# MEMBER ACCOUNT AGREEMENT

## Outlook Financial

Outlook Financial is a division of Assiniboine Credit Union, and all references are as a division of Assiniboine Credit Union. By opening my account, I become a Member of Assiniboine Credit Union and confirm acceptance of the following terms and conditions that set out the relationship between the account holder(s) and Assiniboine Credit Union.

By this membership agreement I request and authorize Outlook Financial to open an account as described below (the "account") to which I shall be entitled to operate a savings account and all other accounts which from time to time Outlook Financial may offer its Members including without limitation, Registered Retirement Savings Plans (RRSP) and Registered Retirement Income Funds (RRIFs) upon acceptance by Outlook Financial of a separate application.

### Membership

Wherever herein there is reference to the Member or the Members, the same shall include a single Member or, where there are more, shall include and mean all and any one or more of them, jointly and severally, and wherever herein liability is imposed on or assumed by more than one person then same shall be several as well as joint. If there be only one Member those portions of the text hereof that refer or may refer to several Members shall be construed as referring to only one. Each Outlook Financial account must have one account holder 18 years of age or older.

#### JOINT ACCOUNTS

If the Membership Application is signed by more than one Member, the account shall be a joint account and the Members agree that each account of the joint account that is not an RRSP/RRIF account, that all monies placed on deposit or hereafter paid in on

deposit and all interest therefrom shall be owned by the Members jointly and shall be subject to withdrawal as designated on the Membership Application and said payments upon withdrawal shall be valid and release and discharge Outlook Financial from any payment so made, provided in the event of death of any Member notwithstanding any designation on the Membership Application, such account shall be subject to withdrawal by the survivor(s). The Members agree that they shall be jointly and severally liable for any overdraft created in the joint account.

#### TRUST ACCOUNTS

**Trust Accounts are no longer available through Outlook Financial.**

#### PLACING FUNDS ON DEPOSIT

Outlook Financial will accept only Canadian funds drawn on a Canadian financial institution. Outlook may accept on deposit or for collection or discounting or otherwise from, on behalf of or to my credit, or the credit of said account the following, all of which are hereinafter included in the word "instrument" or "instruments:" cash, bills of exchange, withdrawal slips or forms, promissory notes, money orders or other orders for the payment of money, coupons, tickets pertaining to the purchase of grain, livestock or other produce, evidence of payment and documents drawn on Outlook Financial.

## RRSP AND RRIF INVESTMENTS

I shall be entitled to operate an RRSP/RRIF account upon acceptance by Outlook Financial of a separate application by the Member therefore, which shall include, without limitation, the entering into of a separate agreement regarding the operation of the RRSP/RRIF account. If the account is a joint account, there shall be a separate RRSP/RRIF account for each Member whose application therefore has been accepted by Outlook Financial and, for greater certainty, no RRSP/RRIF account of a joint account shall be owned by the Members jointly.

The operation of the RRSP/RRIF account shall be governed by the provisions of the RRSP/RRIF Agreement entered into by me upon application for the RRSP/RRIF account and, for greater certainty, wherever there is a conflict between the provisions of the RRSP/RRIF Agreement and this Member Account Agreement, the provisions of the RRSP/RRIF Agreement shall prevail.

## CONSENT TO CREDIT INQUIRIES

I agree that by signing the Membership Agreement I have received notice of and consent to Outlook Financial obtaining, providing or exchanging such information about me as may be required from time to time:

- a) from and with any credit reporting agency, personal information agent, and any other credit grantors;
- b) from my employer or any other person, in order to process my request for services.

## CHARGES AND FEES

Outlook Financial may debit to the account its usual charges for keeping or operating the account. Outlook Financial has the right, from time to time, to adjust the cost of these services, and will post intended changes on the Internet and on the telephone banking system 90 days in advance of any changes.

## OVERDRAFTS

I agree that under no circumstances will I overdraw the accounts unless otherwise stipulated in an approved Outlook Financial overdraft policy. In the event that insufficient funds are in any of my accounts, Outlook Financial is authorized to transfer sufficient funds from other accounts (excepting any RRSP/RRIF account) from time to time. Overdrafts are not allowed on my Outlook Financial accounts. However if for any reason including actions by me, a joint account holder, or by Outlook Financial, there is an overdraft created in my account, that overdraft will be deemed a loan to me, which will be due on demand, and will be subject to interest at Outlook Financial's prevailing interest rate for overdrafts,

from the date of overdraft until the date of payment. Outlook Financial reserves the right to use all or any funds on deposit, except RRSP/RRIF deposits, to pay any debt or obligations I owe to Outlook Financial.

## RESPONSIBILITY FOR WRITING CHEQUES

I waive notice of dishonour, protest and notice of protest of all instruments whether made or endorsed by me alone or with others and whether with respect to or involving the said account or any accounts or otherwise, subject only to written signed instructions to the contrary received by Outlook Financial prior to the maturity of such instrument(s). I shall be liable to Outlook Financial in the same manner and to the same extent as if such instrument(s) were duly presented and protested and notice of dishonour and protest were given as regards all parties and in conformity with the law relevant thereto and any person requested by Outlook Financial to carry out such written signed instructions shall be deemed to be the agent of the Member.

## HOLDS ON FUNDS

I will indemnify Outlook Financial against all claims made against Outlook Financial and/or liability incurred by Outlook Financial as result of or with respect to any instruments deposited for my credit including but not restricted to such as may be or contain forgeries or unauthorized signatures.

Outlook Financial reserves the right to place a hold on any deposit for a period of up to 10 days. Such a hold may be required by Outlook Financial to guarantee that all items included in a deposit have been cleared by the institution drawn on prior to any withdrawals of the funds being deposited.

## HONOURING CHEQUES

Outlook Financial may pay out to or on my behalf and debit to the appropriate account the amount of any withdrawal slips, cheques, or orders to pay made, signed or endorsed by me or any of them in such form or forms as Outlook Financial may from time to time approve. I agree that Outlook Financial has the right not to pay to the amount of any such instruments where there exists circumstances that would cause Outlook Financial to reasonably suspect its valid creation and/or negotiation. In such an event, I expressly agree to waive any rights I have to proceed against Outlook Financial for failure to honour or otherwise pay out on the instrument. Outlook Financial may debit any one or more of its accounts (excepting any RRSP/RRIF account) for any indebtedness or installment of any indebtedness, from time to time, due of the Member(s).

I shall pay to Outlook Financial all amounts debited to my account for any instrument that is paid out to or on my behalf in accordance with the provisions of this Agreement.

## DISHONoured AND RETURNED ITEMS

Outlook Financial may debit my account amounts of the said instruments which have been paid or credited and which instruments are for any cause whatsoever not paid on presentation. Outlook Financial may further debit my accounts, (excepting any RRSP/RRIF account) with the amount of any of the said instruments which are paid and subsequently if Outlook Financial is for any reason called upon to refund, including instruments which may for any cause be dishonoured by non-acceptance, no-payment, bankruptcy, insolvency or which through no fault of Outlook Financial have been lost, stolen or destroyed or the proceeds of which, for whatever reason, Outlook Financial is unable to collect, withdraw or receive and Outlook Financial may likewise so debit any costs, charges or expenses incurred or paid by Outlook Financial with respect to such instruments. Outlook Financial may likewise debit the RRSP/RRIF account with the amounts of such instruments, which have been paid or credited to the RRSP/RRIF account.

## COLLECTIONS

Outlook Financial is authorized to present for payment or acceptance or collect such instruments on the basis of such instructions and through such bank, trust company, treasury branch or other agents as Outlook Financial deems best, and save to the extent if any, of written signed instructions otherwise from me, and Outlook Financial may accept cash or bank drafts, cheques, settlement vouchers, clearing house slips or any other evidence of payment, in payment of the instruments or in remittance therefore.

## LIMITATIONS ON OUTLOOK FINANCIAL

Nothing herein contained shall limit or merge the rights of Outlook Financial under its by-laws or the Credit Unions and Caisses Populaires Act (Manitoba) or given by any other agreement, statute, regulations, document or security and all rights of Outlook Financial shall be cumulative.

## STATEMENTS

Unless otherwise expressly instructed by a signed writing, Outlook Financial may mail statements and vouchers by ordinary mail to me, at the last address Outlook Financial records show for me, and in such a case the same shall be deemed to have been received three days after mailing.

I shall promptly examine such statement and vouchers and within 30 days of the time when such statement and vouchers has been, should have been or are/is deemed to have been received, shall report in writing to Outlook Financial any real or apparent errors or omissions therein and except, to the extent of such reports made within the said 30 days, Outlook Financial shall not be liable with respect to such errors or omissions.

## CONTINUOUS AGREEMENT

This shall be a continuing agreement binding upon the Member and upon your, or in case of several Members, upon their respective heirs, administrators, successors and assigns.

## TERMINATION OF ACCOUNTS

I agree that Outlook Financial may withdraw or terminate without notice any account that is not an RRSP/RRIF account, however, all other accounts operated under the account shall remain in effect and shall be governed by this Member Agreement.

Subject to the preamble above, either Outlook Financial or I may terminate the account by giving written notice to the other.

# Member/Debit Card Agreement

## NATURE AND PURPOSE OF THE MEMBER/DEBIT CARD

I will use the Member/Debit Card only for the purpose of obtaining such services as are agreed upon between me and my credit union. On 30 days written notice, my credit union may add to or delete from the types of use that are permitted, and the issue of the Member/Debit Card does not amount to a representation or a warranty that any particular type of service is available or shall be available at any time in the future.

This agreement, and the fact that I have the use of a Member/Debit Card, does not give me credit privileges or any entitlement to overdraw my account, except as provided by separate agreement with my credit union.

## CONFIDENTIALITY AND PERSONAL IDENTIFICATION NUMBER

I will maintain the confidentiality of my Personal Identification Number (PIN), and will under no circumstances disclose it to any other person nor keep a physical record of the PIN, unless the record is in a form indecipherable to others.

## WITHDRAWALS AND DEPOSITS

Amounts credited to my account as a result of deposits using the Member/Debit Card will not be available for withdrawal until the deposits are verified and negotiable items such as cheques are honoured. Any deposit made after 2:00 pm or on any day during which my credit union is not open for business may be credited to my account on the next business day. Withdrawals or transfers effected by the use of the Member/Debit Card will be debited to my account as of the time they are made. I will not deposit any coins, non-negotiable items or anything not acceptable for deposit to my account into any automated teller machine, and will pay to my credit union any damages, costs or losses suffered by my credit union as a result of any such deposit.

## DAILY LIMITS

The daily limit for cash withdrawals from ATMs is \$400 and by special request can be increased. The daily limit for Interac direct payment is \$1,500 and also can be considered for adjustment by request of the Member.

## LIABILITY

Once I have requested and first used the Member/Debit Card service, I will be liable for all authorized and unauthorized uses of the Member/Debit Card by any person up to the established withdrawal limit (including funds accessible through a line of credit or overdraft privileges) prior to the expiry or cancellation of the Member/Debit Card. However, in the event of alteration of my account balance due to technical problems, card issuer errors and system malfunctions, I will be liable only to the extent of any benefit I have received, and will be entitled to recover from the credit union any direct losses I may have suffered. My credit union will have the discretion to relieve me from liability for unauthorized use in a case where I have inadvertently contributed to the unauthorized use, and co-operated in an investigation or proceeding leading to a finding of liability on the part of a third person. My credit union will not be liable to me for any action or failure to act of a merchant or refusal by a merchant to honour the Member/Debit Card, whether or not such failure or refusal is the result of any error or malfunction of a device used to effect or authorize the use of the Member/Debit Card for a Point-of-Sale Transaction.

## LOST OR STOLEN CARD

If I suspect or become aware that my Member/Debit Card is lost or stolen, or that the PIN has been made accessible to another person, I will notify my credit union or its agent immediately, whereupon my credit union will cancel the Member/Debit Card. The instant

such notice is actually received, my liability for further use of the Member/Debit Card will terminate, if the Member/Debit Card had been cancelled by means of the notice and I will be entitled to recover from Outlook Financial any losses suffered by me through the use of the Member/Debit Card after that time.

## DISPUTE RESOLUTION

In the event of a problem with a Member/Debit Card transaction, other than a matter related to goods or services provided by merchants, I will first try to reach a solution with my credit union, and my credit union will not unreasonably restrict me from the use of any funds subject to dispute. If I am not satisfied, the problem will be referred for mediation by either the provincial or national Credit Union Central, and if necessary, by the federal Office of the Superintendent of Financial Institutions. Neither my credit union nor I will have the right to start court action until 30 days have passed since the problem was first raised with my credit union.

Any dispute related to goods or services supplied in a Point-of-Sale Transaction is strictly between me and the merchant, and I will raise no defence or claim against my credit union.

## FOREIGN CURRENCY TRANSACTIONS

If the Member/Debit Card is used in connection with a transaction in foreign currency, I understand that the rate of conversion in Canadian currency will be fixed according to the rules of the electronic network through which the transaction is conducted.

## EVIDENCE OF TRANSACTIONS

A paper Transaction Record dispensed mechanically as a result of the use of the Member/Debit Card constitutes a record of my instructions. Whether such a Transaction Record is issued or not, it is my responsibility to verify that the transaction has been properly executed by checking the periodic statement itemizing transactions. In the absence of evidence to the contrary, the records of my credit union are conclusive for all purposes, including litigation, in respect of any instructions given by me to my credit union through the use of the Member/Debit Card; the contents of any envelope deposited by me into an automated teller machine; the making of a withdrawal, deposit or transfer through the use of the Member/Debit Card; and any other matter or thing relating to the state of accounts between me and my credit union in respect of any electronic transaction.

## SCOPE OF AGREEMENT

This agreement replaces any prior agreement governing the use of the Member/Debit Card and the PIN, but does not replace or supersede any agreement of provision of any agreement relating to any lien, credit facility or the operation of any account. This agreement applies to any account specified herein and, as well, to any other account designated by me from time to time for use in connection with the Member/Debit Card.

## TERMINATION OF AGREEMENT

My credit union remains the owner of the Member/Debit Card. It may restrict the use of the Member/Debit Card, or may terminate this agreement and my right to use the Member/Debit Card, at any time without notice. I will return the Member/Debit Card to my credit union upon request.

## CARDHOLDER PRIVACY

I am aware that my credit union has adopted a policy on cardholder privacy that is fully in compliance with the Guidelines for the Protection of Privacy and Transborder Flows of Personal Data developed by the Organization for Economic Co-operation and Development and, under that policy, I have the right to know what information my credit union maintains on file concerning me and the use of my accounts; the right to review this information for accuracy and recommend correction; and the right to know what purposes my credit union has or intends to have for my personal data. My credit union will inform me periodically of the name and location of a contact person. I recognize the need for my credit union and its affiliates to monitor use of services in order to offer Members needed services, and approve the use of my personal data for this purpose.

## CODE OF PRACTICE

This agreement is drafted with due regard to the Canadian Code of Practice for Consumer Debit Card Payment Services, a copy of which is available from my credit union upon request.

## INTERPRETATION AND DEFINITIONS

This agreement is intended to be interpreted in accordance with its plain English meaning. Except where otherwise indicated, capitalized terms are used in accordance with the definitions set out in the Canadian Code of Practice for Consumer Debit Card Payment Services.

For the purposes of this agreement, Point-of-Sale Transactions means the use of the Member/Debit Card and the PIN for such of the following purposes as may

be permitted from time to time by my credit union: (a) the transfer of funds from my account to purchase or lease goods or services from a seller, lessor or service provider (i.e. a merchant); (b) the transfer of funds from my account to obtain a voucher, chit, scrip, token or other thing that may be exchanged for goods, services or money; or (c) the transfer of funds into my account from an account of a merchant (e.g. a refund).

## RECEIPT OF COPY OF AGREEMENT

I acknowledge the receipt of a true copy of this agreement signed by me and acknowledge further that this agreement does not require signature by my credit union to be effective and binding on both parties.

## Outlook-by-Phone Telephone Banking

I shall use telephone banking only for the purpose of obtaining such services as are agreed upon between me and Outlook Financial.

I may request Bill Payment and authorize TelPay, a division of CTI-Com Tel Inc. to debit payments authorized by me from the accounts specified by me. To make payments I will use a Personal Access Code (PAC) which I will keep confidential and under no circumstances disclose it to any other person. Notice of cancellation of this authorization may be made by me at any time. Such notice shall not have effect on debits made prior to cancellation.

## Outlook Internet Banking

### CU@HOME INTERNET BANKING AGREEMENT

I shall use CU@HOME, Outlook Financial's internet banking program, for the purpose of obtaining such services as are agreed upon between me and Outlook Financial.

I understand that only CU@HOME is a secure site. On other parts of the Outlook Financial website, (including electronic mail), the confidentiality, and security of information transmitted over the internet cannot be ensured and Outlook Financial will not be responsible for any damages I may incur if I communicate confidential information to Outlook Financial over the internet or if Outlook Financial communicates such information to me.

Links to other websites or references to products, services or publications other than those of Outlook Financial do not imply the endorsement or approval of such websites, products, services or publications.

I will maintain the confidentiality of the CU@HOME password and will under no circumstances disclose it to any other person. I will not keep physical record of the password unless the record is in a form indecipherable to others.

I may request Bill Payment via CU@HOME and authorize TelPay, a division of CTI-Com Tel Inc. to debit payments authorized by me from the accounts specified by me. To make payments I will use a password which I will keep confidential and under no circumstances disclose it to any other person. Notice of cancellation of this authorization may be made by me at any time. Such notice shall not have effect on debits made prior to cancellation.

## Use of Electronic Signature

As a Member of Outlook Financial I will be able to access my accounts through a number of electronic service delivery channels. These services include, but are not limited to: automated teller machines (ATMs), telephone banking (including bill payment), and CU@HOME Internet banking (including bill payment). To access these services, Outlook Financial will issue me a Member/Debit Card and a separate security code for each service delivery channel. As a Member of Outlook Financial and a potential user of some or all of these services, I authorize Outlook Financial to accept without any further verification, and agree to be responsible for all instructions of the types Outlook Financial accepts via the above services, when accompanied by my Member Card and/or security codes.

## Faxed Instructions

In some cases Outlook Financial may advise me that faxes (facsimile, telecopier) to designated Outlook Financial telephone numbers are acceptable. I authorize Outlook Financial to accept without any further verification, and I agree to be responsible for signed instructions or signed documents transmitted to Outlook Financial by fax. I agree that what in Outlook's sole determination appears as my signature on faxed instructions or a faxed document binds me legally and makes me responsible to the same extent and effect

as if I had given original, signed, written instructions or documents to Outlook Financial, whether or not actually signed by me, or whether or not accurately communicated or received. Outlook Financial will advise me as to what kind of instructions and documents are acceptable by fax.

Outlook Financial may verify communications or the source of the communications before accepting them, but are not obligated to do so.

In addition to communications by voice and mail, I authorize Outlook Financial to communicate with me by fax or by on-line notices or electronic mail to my personal computer or similar personal communications devices, at such numbers or addresses as I provided to Outlook Financial.

## Protecting Your Privacy

Protecting the personal information we collect and maintain is as important to us as it is to you. Like any organization, we require a certain amount of personal information to conduct business and provide you with the products and services you want and need. At the same time, you have a right to know that your privacy is being respected and your confidential information is collected, used and protected appropriately. For that reason, we have policies and practices in place to safeguard and maintain the accuracy and security of your personal and financial information.

Outlook Financial meets or exceeds all privacy standards established by industry guidelines, provincial legislation, the federal Personal Information and Electronic Documents Act and all other applicable laws.

### OUR PRIVACY CODE

Our Privacy Code is a key part of our commitment to treat you fairly, provide you with superior Member service and maintain the accuracy and security of your personal and financial information. The Code is guided by these ten principles:

#### Principle 1 - Accountability

We are responsible for maintaining and protecting all Member information under our control and have designated a Privacy Officer who is accountable for our compliance with the ten principles that comprise our Privacy Code.

#### Principle 2 - Identifying Purposes

When we ask for your personal information, we identify what it will be used for.

#### Principle 3 - Consent

We require your knowledge and consent for the collection, use or disclosure of your personal information, except where it is required or permitted by law.

#### Principle 4 - Limiting Collection

We collect information by fair and lawful means and limit our collection to those details necessary for identified purposes.

#### Principle 5 - Limiting Use, Disclosure and Retention

We use or disclose your information only for the purpose for which it was collected, unless you consent otherwise, or when it is required or permitted by law. We retain information only for the time required to fulfill the purpose for which it was collected.

#### Principle 6 - Accuracy

We maintain and update your information as accurately and completely as necessary to fulfill the purposes for which it is used.

#### Principle 7 - Safeguarding Member Information

We protect your information with security safeguards appropriate to the sensitivity level of the information.

#### Principle 8 - Openness

We make information available to you concerning the policies and practices that apply to the management of your information.

#### Principle 9 - Member Access

At your request, you will be informed of the existence, use and disclosure of your information, and be given access to it. You may verify the accuracy and completeness of your information, and may request that it be amended.

#### Principle 10 - Handling Member Complaints and Suggestions

Our Privacy Officer will answer any questions or enquiries you have about our Privacy Code or practices.

### WHAT WE COLLECT AND WHY WE NEED IT

You look to us to offer responsible, reliable financial services and value-added advice. Collecting current, accurate information allows us to provide you with the best possible financial advice, and products and services you may find valuable.

To this end, Outlook Financial and our partners in the Canadian Credit Union System collect, use or disclose your personal information to:

- provide you with services you request
- determine what products or services would benefit you
- develop, offer, manage and provide products and services that meet your needs
- determine what products or services you are eligible for
- determine your financial situation
- promote our services to you
- safeguard your financial interests by detecting and preventing fraud
- share with credit bureaus and other financial institutions when your credit history is required
- meet legal, regulatory and employment requirements

We may ask for information by telephone, mail or Internet. The information we request depends on the product or service you want. Much of the information we ask for is either mandatory by law or vital for us to be able to do business with you. Here are a few examples where you must provide us with specific information in order to obtain the product or service you want.

#### Social Insurance Number (SIN)

In order to comply with the Canada Customs and Revenue Agency's income reporting requirements, we must collect your SIN when you open a savings account or apply for an RRSP or other product that earns investment income.

#### Date of Birth

Knowing your birth date helps us identify you and reduces the risk of someone trying to impersonate you.

### WHEN WE SHARE INFORMATION

We are not in the business of selling Member lists or information about you to others but, under certain circumstances, we may release your information to outside parties:

#### To Provide You With Service

We give the minimum amount of information necessary for our suppliers and agents to produce goods and services provided to you through us. For example, we must provide a cheque production company with the personal information you want printed on your Outlook

cheques. In addition, as part of our commitment to continuous improvement, we may employ the services of professional research companies to conduct independent Member surveys.

### When Required or Permitted by Law

We are obligated to provide information in response to a valid demand, search warrant or other legal enquiry or order. We may also disclose information to help us collect a debt owed to us and in the case of a breach of agreement or contravention of law.

### SAFEGUARDING YOUR INFORMATION

We have thorough and comprehensive security safeguards and standards in place to protect our systems and your information against unauthorized access and use.

- All Outlook employees are familiar with procedures that safeguard Member information. The protection of your information is specified in our employment agreements and regularly confirmed in writing.
- We audit our procedures and security measures regularly to ensure that they are properly administered and remain effective and appropriate.
- We retain your information only as long as it is required for the reasons it was collected. Depending on the product or service and the nature of the information, this period may extend beyond your relationship with us but only as long as it is legally necessary. When your information is no longer needed, we have procedures in place to destroy, delete, erase or convert it to an anonymous form.
- Our systems ensure your Personal Identification Number (PIN), password and other access codes are kept private and confidential. For example, when you use your PIN at an automated teller machine, the code is scrambled after you enter

it. In addition, only you know your access codes – our employees can't find out what they are and will not ask you to reveal them.

- When you enrol in online services such as CU@HOME Internet banking, the passwords you use are encrypted to ensure data security.
- As part of their contracts with us, our suppliers and agents have confidentiality agreements in place and may not use your information for unauthorized purposes.
- We ensure all legal enquiries or orders are valid and disclose only the information required by law.

### THE CHOICE IS YOURS

As a Member of Outlook Financial, you must provide required information for a product or service you request. However, you can opt out of receiving promotional information sent to you by Outlook and/or our Credit Union System affiliates (excluding promotional material sent with your statements). If you wish to opt out of receiving promotional materials, or if you have any questions, simply contact the Outlook Financial Communication Centre.

Thank you for choosing Outlook Financial, a great place to "park" your money and watch it grow. With Outlook, you get exceptional rates, the convenience of managing your money through the technology you have at your fingertips and personal service when you need it through our Outlook Representatives. And, when you invest in Outlook, your savings are secure. Unlike at other financial institutions, all deposits and interest in Outlook Financial are 100% guaranteed without limit by the Credit Union Deposit Guarantee Corporation.

FSC logo

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We're at your service!



To contact an Outlook Financial Representative call (1-877) 958-7333 weekdays from 8 am to 8 pm Saturday, 9 am to 4 pm.

Fax: (1-877) 958-8655

E-mail: [save@outlookfinancial.com](mailto:save@outlookfinancial.com)

[www.outlookfinancial.com](http://www.outlookfinancial.com)