PAYMENTS CANADA

# INSTITUTION NUMBERS AND CLEARING ARRANGEMENTS

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2026 CANADIAN PAYMENTS ASSOCIATION

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# LIST OF INSTITUTION NUMBERS AND CLEARING ARRANGEMENTS

| List of Institution Numbers and Clearing Arrangements | | | | | |
|---|---|---|---|---|---|
| | | | Clearing Agent | | |
| Institution (note) Number | Status | Institution Name | Paper (p) / Aft (a) | POS (Interac/ Exchange) | ONLINE |
| 001 | DC | Bank of Montreal | | | |
| 002 | DC | The Bank of Nova Scotia | | | |
| 003(475,477,479) | DC | Royal Bank of Canada | | | |
| 004 | DC | The Toronto-Dominion Bank | | | |
| 006(1,478) | DC | National Bank of Canada | | | |
| 010 | DC | Canadian Imperial Bank of Commerce | | | |
| 016(45,34,25,19,94,128, 45,64,86,214,216,475,477,479) | | Royal Bank of Canada | | | |
| 030(61,27,100,127,243,478) | | National Bank of Canada | 003 | 815 (I & E) | |
| 039(35,44,24,117,129) | DC | Laurentian Bank of Canada | | 815 (I) 003 (I) | |
| 117 | NM | Government of Canada | | | |
| 127(68, 314) | NM | Canada Post Office | 815 | | |
| 177(476) | DC | Bank of Canada | | | |
| 187 | NM | Canada Savings Bond Redemption Certificates | | | |

DC: Direct Clearer
GC: Group Clearer
I: Interac Network
Indirect Clearers are identified by a blank space in the status column

NM: Non-Member (Institution Number grand-fathered by CPA
E: Exchange Network (Canadian)
*- Corporate Client Arrangement

| List of Institution Numbers and Clearing Arrangements | | | | | |
|---|---|---|---|---|---|
| | | | Clearing Agent | | |
| Institution (note) Number | Status | Institution Name | Paper (p) / Aft (a) | POS (Interac/ Exchange) | ONLINE |
| 219(111,236,410) | DC | ATB Financial (formerly Alberta Treasury Branches Corporation) | | 003 (I) | |
| 241(42,123,188) | | Bank of America, National Association | 004 | | |
| 242(160,282) | | The Bank of New York Mellon | 010 | | |
| 245(377,411) | | MUFG Bank, Ltd., Canada Branch (formerly The Bank of Tokyo-Mitsubishi UFJ, Ltd., Canada Branch) | 003 | | |
| 250(147,357,372) | | BNP Paribas | 003 | | |
| 260(17,129,194) | | Citibank Canada | 003 | | |
| 265(57,137,168) | | Deutsche Bank AG | 003 | | |
| 269(263,412) | | Mega International Commercial Bank Co., Ltd. | 003 | | |
| 270(87,136,169,234) | | JPMorgan Chase Bank, National Association | 003 | | |
| 275(272,371) | | KEB Hana Bank Canada (formerly Korea Exchange Bank of Canada) | 003 | 815 | |
| 277(157,192, 274, 344) | | Mizuho Bank, Ltd., Canada Branch | 010 | | |

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| 290(21,120,465) | | UBS Bank (Canada) | 003(a) | | |
| 294(251,255,374) | | SBI Canada Bank | 001 | 815 | |
| 301(388) | | Sumitomo Mitsui Banking Corporation, Canada Branch | 003 | | |
| 303 | | Amex Bank of Canada | 001 | 003 | |
| 307(129,270,313) | | Industrial and Commercial Bank of China (Canada) | 003 | 815(I) | |
| 308(296) | | Bank of China (Canada) | 003 | 815 | |
| 309(400) | | Vancity Community Investment Bank (formerly Citizens Bank of Canada) | 869 | | |
| 310(337) | | First Nations Bank of Canada | 869 | 815 | |
| 314(146,183) | | J.P. Morgan Bank Canada | 003 | | |
| 315(351) | | CTBC Bank Corp. Canada (formerly CTC Bank Canada) | 001 | 815 | |
| 318(152) | | U.S. Bank National Association Branch | 003 | | |
| 319 | NM | Canadian National – Money Orders | | | |

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| 320(433) | | President's Choice Bank | 001(a) | | |
| 321(165) | | Habib Canadian Bank | 001 | 003 | |
| 322(162, 223,379) | | Rabobank Canada | 010 | | |
| 323(161) | | Capital One Bank (Canada Branch) | 001 | | |
| 326(185,233,266,286,306) | | Canadian Imperial Bank of Commerce (formerly Amicus Bank) | 010 | | |
| 327(172,221) | | State Street | 003 | | |
| 328(179) | | Citibank, N.A. | 003 | | |
| 332(195) | | First Commercial Bank | 001 | | |
| 334(196,309,327,381) | | VersaBank (formerly Pacific & Western Bank of Canada) | 003 | | |
| 335(197) | | United Overseas Bank Limited | 001 | | |
| 336(198) | | Maple Bank GmbH | | | |
| 338(206) | | Canadian Tire Bank | 003 | | |
| 340(210) | | ICICI Bank Canada | 003 | 815(I) | |
| 344(232) | | General Bank of Canada | | | |

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| 345(250,436) | | Fifth Third Bank, National Association (formally Fifth Third Bank) | 003 | | |
| 346(240) | | Société Générale (Canada Branch) | 010 | | |
| 347(245,310) | | Bridgewater Bank | 869 | | |
| 349(264) | | The Northern Trust Company, Canada Branch | | | |
| 352(280,439,449,473) | | gital Commerce Bank (formerly DirectCash Bank) | 869(a) | | |
| 355(298) | | Shinhan Bank Canada | 001 | 815 | |
| 356(305) | | Citco Bank Canada | | | |
| 357(311) | | M&T Bank | 003 | | |
| 358(321,419) | | HomeEquity Bank | | | |
| 359(322,425,463) | | Fairstone Bank of Canada (formerly Duo Bank of Canada, formerly Walmart Canada Bank) | | | |
| 360(323) | | Barclays Bank PLC, Canada Branch | | | |

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| 361(330,352,362,386) | | Home Bank (formerly CFF Bank Canada, formerly MonCana Bank of Canada) | 001 | 815 | |
| 362(341, 390) | | Wells Fargo Bank, National Association, Canadian Branch | 003(a) | | |
| 365(358,456) | | PNC Bank Canada Branch | 003 | | |
| 366(366) | | China Construction Bank Toronto Branch | 003 | | |
| 368(356) | | Rogers Bank | | | |
| 369(69,107,328) | NM | American Express C$ Travellers Cheques | 003(P) | | |
| 370(385,404) | | Wealth One Bank of Canada | 003(a) 869(p) | | |
| 372(389) | | Bank of China, Toronto Branch | 003 | | |
| 374(422,499) | | Coast Capital Savings Federal Credit Union (formally Motus Bank) | 869 | 003 (I) 815 (E) | |
| 377(398,438) | | RFA Bank of Canada (formally Street Capital Bank of Canada) | | | |
| 378(399) | | Cidel Bank Canada | 003(a) | | |
| 379(481) | | Santander Consumer Bank | | | |

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| 381(417,483) | | Haventree Bank | 001(a) | | |
| 382(418,499) | | Coast Capital Savings Federal Credit Union | 869 | 869 | |
| 383(434) | | Peoples Bank of Canada | 001(a) | | |
| 384(474) | | Innovation Federal Credit Union | | | |
| 385(485,496) | | Questbank | 869(a) | | |
| 386(489) | | Tru Cooperative Bank | | | |
| 507(220,300) | | Community Trust Company | 003 | | |
| 509(2,13,174,184, 225) | | The Canada Trust Company | 004 | | |
| 522(96,101) | | Trust La Laurentienne | 039 | | |
| 532(265) | | Effort Trust Company | 003 | | |
| 535 | NM | Home Savings and Loans Corporation | 001 | | |
| 536 | | Investors Group Trust Co. Ltd. | 001(p) | | |
| 540(43,129,432) | | Manulife Bank of Canada Limited | 003 | 815 (I & E) | |
| 548(41) | | CIBC Trust Corporation | 010 | | |

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| 550(53,207) | | Montreal Trust Company of Canada | 002 | | |
| 551(134, 226) | | Sun Life Financial Trust Inc. | 001 | | |
| 568(129,295) | | Peace Hills Trust Company | 001 | 815(I) | |
| 570(58) | | The Royal Trust Company | 003(a) | | |
| 580(58) | | Royal Trust Corporation of Canada | 003(a) | | |
| 590(5,116) | | National Trust Company | 002 | | |
| 597 | | TD Mortgage Corporation | 004 | | |
| 603 | | TD Pacific Mortgage Corporation | 004 | 004 | |
| 606 | | Scotia Mortgage Corporation | 002 | | |
| 608(153,258,402) | | CS Alterna Bank | 869 | 869 | |
| 614(109,355,498) | | Tangerine Bank (formerly ING Bank of Canada) | 003 | 003 (I & E)<br>002 (I) | |
| 612(205,454) | | Natcan Trust Company | 006 | 006(I) | |
| 618(148,149,333,336, 348) | | B2B Bank | 039 | | |

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| 621(262,459) | DC | Peoples Trust Company | 001 | 003 | |
| 623(276, 345) | | Equitable Bank | 004 | | |
| 626 | | Manulife Trust Company | 003 | | |
| 627(373) | | Home Trust Company | | | |
| 652 | NM | Provincial Trust Company | 003 | | |
| 702(445) | | Manufacturers Life Insurance Company | | | |
| 703(458,461,462,469,472) | | Wealthsimple Investments Inc. (formerly Canadian Shareowner Investments Inc.) | 003 | | |
| 704(470) | | Questrade, Inc. | | | |
| 705(486,490) | | Wise Payments Canada Inc. | 001(a) | | |
| 706(486) | | KOHO Financial Inc. | | | |
| 707(486) | | Element Financial Technology Inc., d.b.a. Paramount Commerce | | | |
| 708(486,497) | | Float Financial Solutions Inc. | 001(a) | | |
| 709(486) | | Brim Financial Inc. | | | |

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| 710(488) | | uSecure Escrow Solutions Inc. | | | |
| 711(491) | | Neo Financial Technologies Inc. | | | |
| 712(492) | | The Currency Cloud Limited | | | |
| 713(492) | | Ebury Partners Canada Limited | | | |
| 714(492) | | Shaype Canada Financial Limited | | | |
| 715(492) | | Newton Crypto Ltd. | | | |
| 716(493) | | Adyen Canada Ltd. | | | |
| 721(480) | | Shakepay Inc. | | | |
| 777(484) | | CI Investment Services Inc. | | | |
| 809(15,83,287, 324) | | Central 1 Credit Union | 869 | 869 | |
| 814(492) | | Beem Credit Union | | | |
| 815(8,175,391) | GC | Fédération des caisses Desjardins du Québec (formerly La caisse Centrale Desjardins du Québec and La Fédération des caisses Desjardins du Québec) | | | |

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| 816(492) | | Libro Credit Union Limited | | | |
| 828(4,7,18, 238,287,306, 324) | | Central 1 Credit Union (Formerly Credit Union Central of Ontario) | 869 | 869 | |
| 829(446) | | Caisse Desjardins Ontario Credit Union Inc. (formerly La Fédération des caisses populaires de l'Ontario Inc.) | 815 | 815(75) (I) | |
| 837(74,122,229,244,326,332, 408,487) | | Meridian Credit Union Limited | 869 | 003(I) 815(E) | |
| 839(283,319,331) | | Atlantic Central | 869 | 869 | |
| 849(283,319,331) | | Atlantic Central | 869 | 869 | |
| 853(246,395) | | Concentra Bank (formerly Concentra Financial Services Association) | 869 | | |
| 865(75,303,383,467) | | Caisse populaire acadienne ltée (formerly La Fédération des caisses populaires Acadiennes Limitée) | 869 | 869 (I) | |

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| 869(46,129, 324) | GC | Central 1 Credit Union, representing:<br><br>809 British Columbia<br>828 Ontario<br>879 Manitoba<br>889 Saskatchewan<br>899 Alberta | | | |
| | NM | 842(230,257,402,441) Alterna Savings & Credit Union | 869 | 869 | |
| 879(227,482) | | Credit Union Central of Manitoba Limited<br><br>819(85,353,482) Assiniboine Credit Union Limited | 869 | 869 | |
| 889 | | Credit Union Central of Saskatchewan | 869 | 869 | |
| 890(289,421,471) | | Caisse populaire Alliance Limitée | 869 | 869 | |
| 899 | | Credit Union Central Alberta Limited | 869 | 869 | |

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# PHASED OUT/INACTIVE INSTITUTION NUMBERS

| Phased Out/Inactive Institution Numbers | | | | | |
|---|---|---|---|---|---|
| | | | Clearing Agent | | |
| Institution (note) Number | Status | Institution Name | Paper (p) / Aft (a) | POS (Interac/ Exchange) | ONLINE |
| 005(12) | | The Mercantile Bank of Canada | | | |
| 008(1) | | Provincial Bank of Canada | | | |
| 015(10) | L | Canadian Commercial Bank | | | |
| 018(1) | | Unity Bank of Canada | | | |
| 025(11) | L | rthland Bank | | | |
| 026(34,16) | | Continental Bank of Canada | | | |
| 040(27) | | Western & Pacific Bank of Canada | | | |
| 080 (14) | | Morguard Bank of Canada | | | |
| 220(215) | | B.C. Community Trust Financial Services Corporation | 869 | | |
| 239(203,288,326,332, 393) | | Meridian Credit Union Ltd. (formerly Desjardins Credit Union Inc.) | 869 | | |
| 240(121,190,308, 342,281,384,401) | | The Royal Bank of Scotland plc, Canada Branch | 003 | | |
| 243(173,239) | | UFJ Bank Canada | 002 | | |
| 244(62) | | Bank Hapoalim (Canada) | 001 | | |
| 246(51) | | Bank Leumi le-Israel (Canada) | | | |
| 247(137) | | BT Bank of Canada | 003 | | |
| 248(25,94) | | Barclays Bank of Canada | 010 | | |

L: In Liquidation VL: In Voluntary Liquidation

| Phased Out/Inactive Institution Numbers | | | | | |
|---|---|---|---|---|---|
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| 249(182,204,216,231) | | Intesa Bank of Canada | 001 | 001 | |
| 251(36) | L | Bank of Credit and Commerce Canada | | | |
| 252(99,146,183,234, 297) | | JPMorgan Chase Bank | 003 | | |
| 253(38) | | Chemical Bank of Canada | | | |
| 254(79,81) | | Bankca Nazionale del Lavoro of Canada | 001 | | |
| 255(21) | | Continental Illinois Bank (Canada) | | | |
| 256(32) | | Crédit Commercial de France (Canada) | | | |
| 257(80,131) | | Bank of Boston Canada | 001 | | |
| 258(102,108,180) | VL | Crédit Suisse First Boston Canada | 003 | | |
| 259(70) | | Comerica Bank of Canada | | | |
| 261(163, 317) | | Dresdner Bank Canada | | | |
| 262(56,76) | | The First National Bank of Chicago (Canada) | | | |
| 263(47,97) | | First Interstate Bank of Canada | 003 | | |
| 267(164) | | Crédit Lyonnais Canada | 003 | | |
| 264(39,90,114,125) | | Banco Central Hispano – Canada | 001 | | |
| 266(31,166) | | Sakura Bank (Canada) | 010 | | |
| 268(88) | | Mitsubishi Bank of Canada | 003 | | |
| 271(47,78) | | Overseas Union Bank of Singapore Canada | 003 | | |
| 272(45) | | ANZ Bank Canada | | | |

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| 273(126,140,181) | | Hanvit Bank Canada | 002 | | |
| 274(50) | | The Bank of New York Canada | | | |
| 276(103) | | Israel Discount Bank of Canada | 001 | | |
| 278(141) | | Fuji Bank Canada | 001 | | |
| 279(157) | | Industrial Bank of Japan (Canada) | 010 | | |
| 280(31) | | Mitsui Bank of Canada | | | |
| 281(71,242) | VL | J.P. Morgan Canada | 003 | | |
| 282(16,34) | | Lloyds Bank of Canada | | | |
| 283(98,115) | | Daiwa Bank Canada | 010 | | |
| 284(38,99) | | Chemical Bank Canada | 010 | | |
| 285(26) | | Midland Bank Canada | | | |
| 286(261,278) | | National Bank of Greece (Canada) | 002 | 002 | |
| 287(118) | | National Westminster Bank of Canada | 003 | | |
| 288(20) | | Seattle-First Bank Canada | | | |
| 289(147) | | Paribas Bank of Canada | 003 | | |
| 291(42,14,124) | | Security Pacific Bank Canada | 004 | | |
| 292(32,460) | | Société Générale (Canada) | 010 | | |
| 293(82) | | Standard Chartered Bank of Canada | 004 | | |
| 295(19) | | Bank of British Columbia | | | |
| 296(120) | | Union Bank of Switzerland (Canada) | 010 | | |

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|---|---|---|---|---|---|
| | | | Clearing Agent | | |
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| 297(25) | | Wells Fargo Bank of Canada | | | |
| 298(51,62,103,129,145) | | Republic National Bank of New York (Canada) | 001 | | |
| 299(17) | | Overseas Bank (Canada) | | | |
| 300(173) | | Tokai Bank Canada | 010 | | |
| 302(197) | VL | United Overseas Bank (Canada) | 010 | | |
| 304(139,144) | | Cho Hung Bank of Canada | 001 | | |
| 305(133,158,202,271, 281) | | BCPBank Canada | 001 | 815 (I) | |
| 306(65,95) | | U.S. Bank (Canada) | 010 | | |
| 311(329,431) | | BofA Canada Bank | 003 | 003 | |
| 312(162,187,214) | | Rabobank Canada | 003 | | |
| 313(189,218) | | Comerica Bank – Canada | 003 | | |
| 316(151,164) | | CCF Canada | 006 | | |
| 317(150,183) | | Morgan Guaranty Trust Company of New York | 003 | | |
| 324(167,201,241) | | Bayerische Landesbank | 004 | | |
| 325(169,170) | VL | Bank One Canada | 003 | | |
| 329(168,177,370) | VL | Deutsche Bank Canada | 003 | | |
| 330(176,494) | | Comerica Bank | 003 | | |
| 331(190,308,335) | VL | The Royal Bank of Scotland (Canada) | 003 | | |
| 333(191,219, 361) | | HSBC Bank USA, National Association | | | |
| 337(222,277,285) | | Bank West | 869 | 869 (I) 815 (E) | |

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| 339(208,453) | | UBS AG Canada Branch | | | |
| 341(213,247) | | Sears Canada Bank | 003 | | |
| 342(199,277,285,364, 452) | | Zag Bank | 003 | | |
| 343(237,256,316,350, 406,466) | | ADS Canadian Bank (formerly Hollis Canadian Bank, formerly Dundee Bank Canada) | 002 | | |
| 348(252, 339) | | Dexia Crédit Local S.A. | | | |
| 350(274, 312) | | Mizuho Corporate Bank (Canada) | 010 | | |
| 351(279,307) | | Landsbanki Canada | | | |
| 354(284, 360) | | Jameson Bank | 001 | | |
| 363(342,382) | | The Royal Bank of Scotland N.V. (Canada) Branch | 003(p) | | |
| 364(365,437) | | Continental Bank of Canada | 001 | | |
| 367(357,396) | | BNP Paribas (Canada) | 001 | | |
| 371(88,239,377,403) | | Bank of Tokyo-Mitsubishi UFJ (Canada) | 003 | | |
| 373(166,388,407) | | Sumitomo Mitsui Banking Corporation of Canada | 003 | | |
| 375(72,375,442) | NM | Thomas Cook C$ Travellers Cheques | | | |
| 376(392,495) | | Exchange Bank of Canada | | | |
| 380(412,428) | | Mega International Commercial Bank (Canada) | 003 | | |

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| 508(13) | | Canada Permanent Trust Company Ltd. | | | |
| 512(40,84,91) | | North American Trust Company | 039 | | |
| 513(30) | | The Central and Guaranty Trust Corp. | | | |
| 516(28) | | Central Trust Company | | | |
| 517(24) | | Eaton Trust Company | | | |
| 518(28) | | Central Trust Company | | | |
| 519(28,30,49) | L | Central Guaranty Trust Company | 004 | | |
| 523(48) | | Guardian Trust Company | | | |
| 529(22) | | Heritage Savings and Trust Company | | | |
| 531(67) | L | Income Trust Company | 004 | | |
| 538(113) | | Canadian Italian Trust | 815 | | |
| 539(63) | | Inland Trust and Savings Corporation Limited | 003 | | |
| 544(53,207) | | Montreal Trust Company | 002 | | |
| 546(5) | | Lambton Loan & Investment Company Limited | | | |
| 552(77,89,128,248) | | HSBC Trust Company (Canada) | 016 | | |
| 553(106) | | The Municipal Savings & Loan Corporation | 006 | | |
| 554(294) | | Citizens Trust Company | 004 | | |
| 555(5) | | Victoria & Grey Trust Company | | | |

L: In Liquidation

VL: In Voluntary Liquidation

| Phased Out/Inactive Institution Numbers | | | | | |
|---|---|---|---|---|---|
| | | | Clearing Agent | | |
| Institution (note) Number | Status | Institution Name | Paper (p) / Aft (a) | POS (Interac/ Exchange) | ONLINE |
| 557(130,138,318) | | Promutuel Capital Trust Company Inc. | | | |
| 558(22,61,64) | | North West Trust Company | 001 | | |
| 559(2) | | Ontario Trust Company | | | |
| 560(348) | | B2B Bank (formerly AGF Trust Company) | 003 | | |
| 562(29,52,186) | | Prenor Trust Company of Canada | | | |
| 563(54) | | Premier Trust Company | | | |
| 564(28) | | Nova Scotia Savings & Trust Company | | | |
| 565(23,178) | | Principal Savings and Trust Company | | | |
| 566(9) | | Pioneer Trust Company | | | |
| 569(28) | | Central Trust Company | | | |
| 572(44) | | General Trust Corporation of Canada | | | |
| 574(35,132) | | Standard Trust Company | | | |
| 577(73,193,205) | | National Bank Trust Inc. | 006 | 006 | |
| 578(6) | | Fort Garry Trust Company | | | |
| 579(2) | | Lincoln Trust and Savings Company | | | |
| 584(28) | | Yorkshire Trust Company | | | |
| 586(73) | | Sherbrooke Trust Company | 006 | | |
| 587(55) | | Société Nationale de Fiducie | | | |

L: In Liquidation

VL: In Voluntary Liquidation

| Phased Out/Inactive Institution Numbers | | | | | |
|---|---|---|---|---|---|
| | | | Clearing Agent | | |
| Institution (note) Number | Status | Institution Name | Paper (p) / Aft (a) | POS (Interac/ Exchange) | ONLINE |
| 589(3,13) | | Canada Permanent Mortgage Corporation | | | |
| 591(105) | | Family Trust Corporation | 010 | | |
| 592(359) | | Royal Bank Mortgage Corporation | 003 | | |
| 596(60,93) | L | Security Home Mortgage Corporation | 001 | | |
| 598(171) | VL | CIBC Mortgage Corporation | 010 | | |
| 599(3) | | CIBC Mortgage Corporation | | | |
| 600(142,143,211) | | Sun Life Financial Trust Inc. | 003 | | |
| 604(128,475) | | HSBC Mortgage Corporation (Canada) | | | |
| 607(104,259,267) | | Trimark Trust | 003 | | |
| 609(106) | | The Municipal Trust Company | 003 | | |
| 610(59,135) | | Confederation Trust Company | 004 | | |
| 611(43,66) | | Cabot Trust Company | 039 | | |
| 613(174) | | TD Trust Company | 004 | | |
| 616(142,143) | | Sun Life Financial Trust Inc. | 003 | | |
| 619(155,333,336) | | B2B Bank (formally M.R.S. Trust) | 003 | | |
| 620(228,349) | | ResMor Trust Company | 002 | | |
| 622(273,291) | | GE Money Trust Company | 003 | | |

L: In Liquidation

VL: In Voluntary Liquidation

| Phased Out/Inactive Institution Numbers | | | | | |
|---|---|---|---|---|---|
| | | | Clearing Agent | | |
| Institution (note) Number | Status | Institution Name | Paper (p) / Aft (a) | POS (Interac/ Exchange) | ONLINE |
| 624(290,302) | | Canadian Western Trust Company | 003 | | |
| 625(292,409) | | Industrial Alliance Trust Inc. | 003 | | |
| 630(354) | | Household Trust Company (Canada) | 003 | | |
| 700(253,301,304) | | Scotia iTRADE Corp. | 001 | | |
| 779(33) | | Manitoba Pool Elevators | | | |
| 789(33) | | Saskatchewan Wheat Pool | | | |
| 799(33) | | Alberta Wheat Pool | | | |
| 802(156) | | Newtel Credit Union Limited | 001 | | |
| 803(86,444,450,457) | NM | Northern Birch Credit Union (formerly Latvian Credit Union Limited) | 869 | 815 | |
| 804(110,238) | | The Fire Department Employees Credit Union Ltd. | 004 | 001(l) | |
| 805(4) | | Ontario Co-operative Credit Society | | | |
| 806(154,320,325,334, 340,368,413) | | DUCA Financial Services Credit Union Ltd. | 869 | 003 | |
| 807(112,119,293, 343,448,451) | NM | Communication Technologies Credit Union Limited | 869 | 869 | |
| 808(268,427) | | Arnstein Community Credit Union Limited | 001 | | |
| 810(397,420) | | Pace Savings and Credit Union Limited (formerly All Trans Credit Union Limited) | 869 | 869 | |

L: In Liquidation VL: In Voluntary Liquidation

| Phased Out/Inactive Institution Numbers | | | | | |
|---|---|---|---|---|---|
| | | | Clearing Agent | | |
| Institution (note) Number | Status | Institution Name | Paper (p) / Aft (a) | POS (Interac/ Exchange) | ONLINE |
| 812(269) | NM | North York Community Credit Union Limited | 869 | 869(l) | |
| 813(319,331) | | Credit Union Central of Prince Edward Island | 869 | | |
| 825(8) | | La Fédération de Montréal des caisses Desjardins | | | |
| 830(224,347,363,367, 426) | | Airline Financial Credit Union Limited | 869 | 869 | |
| 832(18) | | Stelco Employees (Primary Works) Credit Union Ltd. | | | |
| 833(338,346,416) | | St. Stanislaus – St. Casimir's Polish Parishes Credit Union Limited | 869 | 869 | |
| 834(235,254,455) | NM | Community First Credit Union Limited | 869 | 869 | |
| 835(8,175) | | La Fédération des caisses d'économie Desjardins du Québec | | | |
| 836(289,464) | NM | Caisse populaire de Kapuskasing Ltée | 815 | | |
| 838(15) | | Westcoast Savings Credit Union | | | |
| 840(405,424,430,440) | NM | Dundalk District Credit Union Limited | 869 | 869 | |
| 843(74) | | AMCU Credit Union Inc. | 001 | | |
| 844(376, 380,394) | NM | Mainstreet Credit Union Limited (formerly Goderich Community Credit Union Limited) | 869 | 869 | |
| 845(8) | | Quebec Credit Union League (1970) | | | |

L: In Liquidation VL: In Voluntary Liquidation

| Phased Out/Inactive Institution Numbers | | | | | |
|---|---|---|---|---|---|
| | | | Clearing Agent | | |
| Institution (note) Number | Status | Institution Name | Paper (p) / Aft (a) | POS (Interac/ Exchange) | ONLINE |
| 846(369,387,414,424, 429,435,443,447) | NM | Rapport Credit Union Limited (formerly Ontario Civil Service Credit Union Limited) | 869 | | |
| 847(7) | | Jet Power Credit Union Ltd. | | | |
| 848(217,320,325,334, 415) | | DUCA Financial Services Credit Union Ltd. (formerly Virtual One Credit Union Ltd.) | 001 | 815(l) | |
| 850(92,200, 315,394) | | Lambton Financial Credit Union Limited | 869 | 003 | |
| 852(37) | | Caisse populaire Vanier Limitée | | | |
| 854(260,275,423,442) | NM | Golden Horseshoe Credit Union Limited | 869 | 003 815 | |
| 872 | NM | Rochdale Credit Union | 869 | | |

L: In Liquidation VL: In Voluntary Liquidation

## NOTES

1. On November 1. 1979, the Provincial Bank of Canada (008), the Unity Bank of Canada (018), and the Bank Canadian National, merged to form the National Bank of Canada (006). Institution Numbers 008 and 018 were gradually replaced by 006 in accordance with Rule D4.

2. As a result of a merger between The Canada Trust Company (509), Ontario Trust Company (559) and Lincoln Trust and Savings Company (579), Institution Numbers 559 and 579 were gradually replaced by 509 in accordance with Rule D4. Institution Numbers 559 and 579 were phased out of service.

3. As a result of a merger between Hamilton Trust & Saving Corporation (599) and Canada Permanent Mortgage Corporation (589), the number 599 was gradually replaced by 589 in accordance with Rule D4. Institution Number 589 was phased out of service.

4. As a result of a merger with Credit Union Central of Ontario Limited (828) Institution Number 805 was gradually replaced by 828.

5. As a result of a merger between Lambton Loan and Investment Company Limited (546), Victoria and Grey Trust Company (555) and National Trust Company (590), Institution Numbers 546 and 555 were gradually replaced by 590 in accordance with Rule D4. Note that the new institution was named the National Trust Company effective September 1985. Institution Numbers 555 and 546 were phased out of service.

6. Fort Garry Trust Company (578) merged with Fidelity Trust and the number 578 ceased to be used October 1, 1982 and was phased out of service.

7. Jet Power Credit Union Ltd. (847) merged with Credit Union Central of Ontario Limited (828). Institution Number 847 ceased to be used and was phased out of service April 1, 1982 in accordance with Rule D4.

8. The integration of La Fédération de Montréal des caisses Desjardins (825), Fédération des caisses d'économie Desjardins du Québec (835) and the Québec Credit Union League (1970) (845) into Caisse centrale Desjardins (815) resulted in Institution Numbers 825, 835, and 845 being phased out of service effective September 20, 1983.

9. Pioneer Trust Company (566) ceased operations February 7, 1985. Institution Number 566 was phased out of service effective then

10. Canadian Commercial Bank (015) ceased operations on September 3, 1985. Institution Number 015 was phased out of service then.

11. As a result of the closure of Northland Bank (025), Institution Number 025 was phased out of service effective December 1, 1985.

12. Institution Number 005, once allocated to The Mercantile Bank of Canada, was phased out of service effective February 10, 1986.

13. As a result of the amalgamation of Canada Permanent Trust Company (508) and Canada Permanent Mortgage Corporation (589) with The Canada Trust Company (509), Institution Numbers 508 and 589 were gradually replaced by 509 in accordance with Rule D4. Institution Numbers 508, 589 were phased out of service effective January 27, 1986.

14. As a result of the amalgamation of Morguard Bank of Canada (080) with Security Pacific Bank of Canada (291), Institution Number 080 was gradually replaced by 291 in accordance with Rule D4. Institution Number 080 was phased out of service effective June 9, 1986.

15. As a result of Westcoast Savings Credit Union (838) joining the C.U.C.C. Group Clearer, the number 838 was gradually replaced by the number 809 in accordance with Rule D4. Institution Number 838 was phased out of service effective October 1, 1986.

16. As a result of the purchase of assets from Continental Bank of Canada by Lloyds Bank Canada, and the change of name of the new unit form Continental Bank of Canada to Lloyds Bank Canada, Institution Number 282 was phased out of service effective November 7, 1986.

17. As a result of the purchase of assets from Overseas Bank (Canada) (299) by Citibank Canada (260), Institution Number 299 was gradually replaced by 260 in accordance with Rule D4. Institution Number 299 was phased out of service effective November 3, 1986.

18. As a result of Stelco Employees (Primary Works) Credit Union Ltd. (832) joining Credit Union Central of Ontario Limited (828), Institution Number 832 was gradually replaced by 828 in accordance with Rule D4. Institution Number 832 was phased out of service effective January 1985.

19. As a result of the purchase of assets from Bank of British Columbia, and the change of name of the new unit from Bank of British Columbia to Hongkong Bank of Canada, Institution Number 295 was replaced by 016 in accordance with Rule D4. Institution Number 295 was phased out of service effective November 27, 1986.

20. As a Seattle-First Bank Canada (288) ceased to operate in Canada, Institution Number 288 was phased out of service effective November 1984.

21. Swiss Bank Corporation (Canada) (290) and Continental Illinois Bank (Canada) (255) amalgamated under the name Swiss Bank Corporation (Canada). Institution Number 255 was phased out of service effective November 1, 1986.

22. Following the takeover of Heritage Savings and Trust Company (529) by North West Trust Company (558), Institution Number 529 was phased out of service effective April 1987.

23. Principal Savings and Trust Company (565) ceased operations August 10, 1987. Institution Number 565 was phased out of service effective then.

24. Eaton Trust Company (517) merged with Laurentian Bank of Canada (039) on January 25, 1988 and since then operates under the name Laurentian Bank of Canada. Institution Number 517 was phased out of service.

25. The assets of Wells Fargo Bank Canada (297) were purchased by Barclays Bank of Canada (248) in March 1985. Letters patent of dissolution of Wells Fargo Bank Canada were granted February 10, 1986. Institution Number 297 was phased out of service effective then.

26. Hongkong Bank of Canada (016) acquired the assets of Midland Bank Canada (285). Institution Number 285 was phased out of service effective May 16, 1988.

27. As a result of the amalgamation of Western & Pacific Bank of Canada (040) with Bank of Alberta (030), Institution Number 040 was gradually replaced by Institution Number 030 in accordance with Rule D4. Institution Number 040 was phased out of service effective April 29, 1988. The name of the amalgamated institution was Canadian Western Bank.

28. Guaranty Trust Company (519), Central Trust Company (516 and 569), Nova Scotia Savings & Trust Company (564) and Yorkshire Trust Company (584) amalgamated December 31, 1988 to form Central Guaranty Trust Company (519). Institution Number 584 was phased out of service effective January 27, 1989 and Institution Number 516 was phased out of service effective June 1989. Effective June 30, 1989, Institution Number 569 was phased out of service having been replaced by institution number 519. Effective January 1989 Institution Number 564 was phased out of service.

29. As a result of the sale of the assets of CanWest Trust Company to Prenor Trust Company of Canada (562), Institution Number 562 now refers to Prenor Trust Company of Canada effective September 20, 1989.

30. As a result of the amalgamation of Central Guaranty Trust Company (519) with The Central and Guaranty Trust Corp. (513), Institution Number 513 was phased out of service effective December 31, 1989.

31. The Mitsui Bank of Canada (280) and Taiyo Kobe Bank (Canada) (266) amalgamated under the name Mitsui Taiyo Kobe Bank (Canada) and retained 266 as their Institution Number. Institution Number 280 was phased out of service effective May 1, 1990. Effective April 1, 1992 Mitsui Taiyo Kobe Bank (Canada) changed its name to Sakura Bank (Canada).

32. Société Generale (Canada) (292) and Crédit Commercial de France (Canada) (256) amalgamated under the name Société Generale (Canada) and retained Institution Number 292. Effective July 1, 1990 Institution Number 256 was phased out of service.

33. Effective July 1, 1990 Institution Numbers 779, 789 and 799 were phased out of service.

34. Effective May 29, 1990 Hongkong Bank of Canada (016) and Lloyds Bank of Canada (026) amalgamated under the name of Hongkong Bank of Canada. Institution Number 026 was phased out of service effective then.

35. Standard Trust Company (574) ceased operations on April 18, 1991. Effective April 18, 1991 Institution Number 574 was phased out of service. (Laurentian Bank of Canada (039)) purchased the assets of Standard Trust Company).

36. Bank of Credit and Commerce Canada (251) ceased operations on July 5, 1991. Effective July 5, 1991, Institution Number 251 was phased out of service.

37. Due to the merger of Caisse populaire Vanier Limitée (852) and Caisse Populaire Cyrville-Rockland Inc. to form Caisse Populaire Trillium Inc., Institution Number 852 was phased out of service, effective November 4, 1991.

38. The Chemical Bank of Canada (253) and Manufacturers Hanover Bank of Canada (284) amalgamated under the name Chemical Bank of Canada and retained 284 as their Institution Number. Institution Number 253 was phased out of service effective December 31, 1991.

39. Effective September 22, 1992, Banco Central of Canada (264) changed its name to Banco Central Hispano – Canada.

40. Effective September 28, 1992, First City Trust Company (512) changed its name to North American Trust Company.

41. Morgan Trust Company of Canada was acquired by the Canadian Imperial Bank of Commerce and effective June 30, 1992, Morgan Trust Company of Canada was issued letters patent amending its name to CIBC Trust Corporation (548).

42. Bank of America Canada (241) and Security Pacific Bank of Canada (291) amalgamated to form Bank of America Canada (241) effective December 31, 1992. Institution Number 291 was phased out of service effective December 31, 1992.

43. Effective January 1, 1993, Cabot Trust Company (611), Huronia Trust Company (540) and the Regional Trust Company, amalgamated to form Manulife Bank of Canada, keeping institution number 540. Refer to note 66 for more information regarding Cabot Trust Company.

44. General Trust Corporation of Canada (572) ceased to be a member of the CPA, effective June 1, 1993. Effective June 1, 1993 Institution Number 572 was phased out of service. (Laurentian Bank of Canada (039) acquired all shares of General Trust Corporation of Canada effective February 24, 1993).

45. Effective April 30, 1993, Hongkong Bank of Canada (016) and ANZ Bank Canada (272) amalgamated as one bank under the name Hongkong Bank of Canada (016). Institution Number 272 was phased out of service effective April 30, 1993.

46. Effective April 29, 1993, Canadian Co-operative Credit Society Limited changed its name to Credit Union Central of Canada.

47. Effective June 24, 1993, First Interstate Bank of Canada (263) and Overseas Union Bank of Singapore (Canada) (271) went into voluntary liquidation.

48. Effective October 19, 1992, Guardian Trust Company (523) ceased to be a member; Institution Number 523 was therefore phased out of service effective October 19, 1992.

49. Effective December 31, 1992, Central Guaranty Trust Company (519) went into liquidation and sold its assets to The Toronto-Dominion Bank.

50. Effective December 15, 1993, letters patent dissolving The Bank of New York Canada (274) were issued; Institution Number 274 was phased out of service effective December 15, 1993.

51. Effective December 6, 1993, Republic National Bank of New York (Canada) (298) and Bank Leumi le-Israel (Canada) (246) amalgamated as one bank under the name Republic National Bank of New York (Canada) (298). Institution Number 246 was phased out of service effective December 6, 1993.

52. Effective December 3, 1993, Prenor Trust Company of Canada (562) went into liquidation and Institution Number 562 was phased out of service.

53. Effective April 22, 1994, The Bank of Nova Scotia became the Clearing Agent for Montreal Trust Company (544) and Montreal Trust Company of Canada (550), replacing the Royal Bank of Canada.

54. Effective April 1, 1994, the Premier Trust Company (563) ceased to be a member of the CPA; therefore, Institution Number 563 was phased out of service effective April 1, 1994.

55. Effective April 1, 1994, Société Nationale de Fiducie (587) ceased to be a member of the CPA. Institution Number 587 was phased out of service effective April 1, 1994.

56. Effective April 14, 1992, The First National Bank of Chicago (Canada) (262) went into voluntary liquidation. Institution Number 262 was phased out of service effective April 14, 1992.

57. Effective July 15, 1994, Deutsche Bank (Canada) (265) changed its name to Deutsche Bank Canada.

58. Effective November 26, 1993, the Royal Bank of Canada (003) became the Clearing Agent for the Royal Trust Company (570) and the Royal Trust Corporation of Canada (580), replacing the Bank of Montreal. Royal Trust changed its status from Direct Clearer to Indirect Clearer on August 5, 1994.

59. Effective August 11, 1994, Confederation Trust Company (610) went into liquidation. Institution Number 610 was phased out of service effective then.

60. Effective November 1, 1994, Security Home Mortgage Investment Corporation (596) changed its name to Security Home Mortgage Corporation.

61. Effective December 31, 1994, Canadian Western Bank (030) and North West Trust Company (558) amalgamated as one bank under the name Canadian Western Bank (030). Institution Number 558 was phased out of service effective December 31, 1994.

62. Effective January 1, 1995, Republic National Bank of Canada New York (Canada) (298) and Bank Hapoalim (Canada) (244) amalgamated as one bank under the name Republic National Bank of New York (Canada) (298). Institution Number 244 was phased out of service effective January 1, 1995.

63. Effective December 23, 1994, Inland Trust and Savings Corporation Limited (539) ceased to be a member. Institution Number 539 was phased out of service effective December 23, 1994.

64. Effective February 10, 1995, the Bank of Montreal became the Clearing Agent for North West Trust Company (558), replacing the Royal Bank of Canada.

65. Effective February 20, 1995, U.S. Bank (Canada) (306) went into voluntary liquidation.

66. Effective March 3, 1995, Laurentian Bank of Canada (039) became the Clearing Agent for Cabot Trust Company (611), replacing the Royal Bank of Canada.

67. Effective March 1, 1995, Income Trust Company (531) went into liquidation.

68. As of August 1, 1994, Canadian dollar postal money orders must be cleared to the Bank of Montreal (001). U.S. dollar postal money orders continue to be cleared to The Toronto-Dominion Bank (004).

69. A grandfathered agreement exists whereby American Express Travellers cheques (items bearing Institution Number 369) may be cleared through Bank of Montreal, The Toronto-Dominion Bank and Royal Bank of Canada.

70. Effective September 29, 1992, letters patent dissolving Comerica Bank Canada were issued; Institution Number 259 was phased out of service effective September 29, 1992.

71. Effective June 13, 1995, Morgan Bank of Canada (281) changed its name to J.P. Morgan Canada.

72. Thomas Cook C$ Travellers Cheques (items bearing Institution Number 375) may be cleared through National Bank of Canada.

73. Effective July 1, 1995, General Trust of Canada (577) and Sherbrooke Trust Company (586) amalgamated to form General Trust of Canada (577). Institution number 586 is phased out of service effective July 1, 1995.

74. AMCU Credit Union Inc. (843) ceased to be a member of the CPA, effective August 15, 1995. Effective August 15, 1995, Institution Number 843 is phased out of service. This situation is a result of the purchase of the assets and liabilities of AMCU Credit Union Inc. by HEPCOE Credit Union Limited (837) on May 15, 1995.

75. Institution Numbers 819, 829 and 865 should not be considered as being "sponsored" to the ABM and EFT/POS networks by La Caisse centrale Desjardins given that these institutions are considered auxiliary federation members associated with the Mouvement Desjardins.

76. Effective September 29, 1995, letters patent dissolving The First National Bank of Chicago (Canada) were issued; Institution Number 262 was phased out of service effective September 29, 1995.

77. Effective October 27, 1995, Metropolitan Trust Company of Canada (552) changed its name to Hongkong Bank Trust Company.

78. Effective October 30, 1995, letters patent dissolving Overseas Union Bank of Singapore (Canada) were issued. Institution Number 271 was phased out of service effective October 30, 1995.

79. Effective November 20, 1995, the Bank of Montreal (001) became the Clearing Agent for Banca Nazionale del Lavoro of Canada (254), replacing Canadian Imperial Bank of Commerce.

80. Effective September 29, 1994, Bank of Boston Canada (257) went into voluntary liquidation.

81. Effective October 25, 1995, First Canadian Loan Corporation (non-member) and Banca Nazionale del Lavoro of Canada (254) amalgamated as one company under the name First Canadian Loan Corporation (non-member). Therefore, Institution Number 254 was phased out of service effective October 25, 1995.

82. Effective November 1, 1995, Standard Chartered Bank of Canada (293), TD Loan Corporation (non-member) and The Toronto-Dominion Bank (004) amalgamated as one

bank under the name The Toronto-Dominion Bank (004). Therefore, Institution Number 293 was phased out of service effective November 1, 1995.

83. Effective January 1, 1996, B.C. Central Credit Union (809) changed its name to Credit Union Central of British Columbia.

84. Effective February 2, 1996, the Laurentian Bank of Canada (039) became the Clearing Agent for North American Trust Company (512), replacing The Toronto-Dominion Bank.

85. Effective April 28, 1995, Credit Union Central of Canada (869) became the Clearing Agent for La Fédération des caisses populaires du Manitoba Inc. (819), replacing The Bank of Nova Scotia.

86. Effective March 1, 1996, The Toronto-Dominion Bank (004) became the Clearing Agent for Latvian Credit Union Limited (803), replacing the Canadian Imperial Bank of Commerce.

87. Effective March 28, 1996, NBD Bank, Canada (270) changed its name to First Chicago NBD Bank, Canada. This is a result of a merger that took place between NBD Bancorp and First Chicago Corporation in December 1995.

88. Effective April 1, 1996, Mitsubishi Bank of Canada (268) and The Bank of Tokyo Canada (245) amalgamated as one bank under the name Bank of Tokyo-Mitsubishi (Canada) (245). Institution Number 268 was phased out of service effective April 1, 1996.

89. Effective April 26, 1996, Hongkong Bank of Canada (016) became the Clearing Agent for HongkongBank Trust Company (552), replacing the Royal Bank of Canada.

90. Effective May 13, 1996, Bank of Montreal (001) became the Clearing Agent for Banco Central Hispano - Canada (264), replacing the Canadian Imperial Bank of Commerce.

91. Effective July 2, 1996, North American Trust Company (512) ceased to be a member. Institution Number 512 was phased out of service effective July 2, 1996.

92. Effective December 5, 1995, Polysar Employees' Credit Union Limited (850) changed its name to Polysar Lambton Credit Union Limited.

93. Effective June 4, 1996, Security Home Mortgage Corporation (596) went into liquidation.

94. Effective August 31, 1996, Barclays Bank of Canada (248) and Hongkong Bank of Canada (016) amalgamated as one bank under the name Hongkong Bank of Canada (016). Institution Number 248 was phased out of service effective August 31, 1996.

95. Effective September 20, 1996, letters patent dissolving U.S. Bank (Canada) were issued. Institution Number 306 was phased out of service effective September 20, 1996.

96. Effective October 11, 1996, the Laurentian Bank of Canada (039) became the Clearing Agent for Savings and Investment Trust (522), replacing the National Bank of Canada.

97. Effective October 30, 1996, letters patent dissolving First Interstate Bank of Canada were issued. Institution Number 263 was phased out of service effective October 30, 1996.

98. Effective October 31, 1996, Daiwa Bank Canada (283) went into voluntary liquidation.

99. Effective November 1, 1996, The Chase Manhattan Bank of Canada (252) and Chemical Bank of Canada (284) amalgamated as one bank under the name The Chase Manhattan Bank of Canada (252). Institution Number 284 was phased out of service effective November 1, 1996.

100. Effective November 1, 1996, Canadian Western Bank (030) and B.C. Bancorp amalgamated as one bank under the name Canadian Western Bank (030).

101. Effective December 30, 1996, Savings and Investment Trust (522) and Trust La Laurentienne amalgamated as one company under the name Trust La Laurentienne (522).

102. Effective January 1, 1997, Crédit Suisse Canada (258) changed its name to Credit Suisse First Boston Canada.

103. Effective January 1, 1997, Israel Discount Bank of Canada (276) and Republic National Bank of New York (Canada) (298) amalgamated as one bank under the name Republic National Bank of New York (Canada) (298). Institution Number 276 was phased out of service effective January 1, 1997.

104. Effective January 13, 1997, Bayshore Trust Company (607) changed its name to Trimark Trust.

105. Family Trust Corporation (591) ceased to be a member of the CPA, effective October 31, 1996. Effective October 31, 1996, Institution Number 591 is phased out of service. This situation is a result of the liquidation of Family Trust Corporation and the transfer of its property and assets to the National Bank of Canada (006).

106. Effective May 30, 1997, National Bank of Canada (006) became the clearing agent for The Municipal Savings & Loan Corporation (553) and The Municipal Trust Company (609), replacing Bank of Montreal. Effective December 31, 1996, The Municipal Savings & Loan Corporation (553) and The Municipal Trust Company (609) went into voluntary liquidation, and ceased to be members of the CPA as of July 11, 1997.

107. Effective May 7, 1997, the Canadian Imperial Bank of Commerce (010) became Clearing Agent for American Express Travellers Cheques (369), replacing Royal Bank of Canada. (Refer to Note #69).

108. Effective July 2, 1997, Royal Bank of Canada (003) became Clearing Agent for Credit Suisse First Boston Canada (258), replacing Canadian Imperial Bank of Commerce.

109. Effective August 9, 1997, letters patent were issued continuing ING Trust Company of Canada (614) as a bank under the name ING Bank of Canada.

110. Effective October 3, 1997, Toronto Fire Department Employees Credit Union Limited (804) changed its name to The Fire Department Employees Credit Union Ltd.

111. Effective June 18, 1997, Province of Alberta Treasury Branches (219) changed its name to Alberta Treasury Branches.

112. Effective January 13, 1998, The Bank of Nova Scotia (002) became Clearing Agent for Ontario Telephone Employees' Credit Union (807), replacing Royal Bank of Canada.

113. Canadian Italian Trust (538) ceased to be a member of the CPA, effective November 1, 1997.

114. Effective March 3, 1998, Banco Central Hispano - Canada (264) went into voluntary liquidation.

115. Effective March 24, 1998, letters patent dissolving Daiwa Bank Canada (283) were issued. Institution number 283 was phased out of service effective March 24, 1998.

116. Effective May 1, 1998, The Bank of Nova Scotia (002) became Clearing Agent for National Trust Company (590), replacing Canadian Imperial Bank of Commerce.

117. Effective May 1, 1998, Canadian Imperial Bank of Commerce (010) became Clearing Agent for paper items for Laurentian Bank of Canada (039).

118. Effective May 1, 1998, Hongkong Bank Loan Corporation (non-member) and National Westminster Bank of Canada (287) amalgamated as one company under the name HongkongBank Loan Corporation (non-member). Subsequently, HongkongBank Loan Corporation amalgamated with its parent company, HongkongBank of Canada (016). Institution number 287 was phased out of service effective May 1, 1998.

119. Effective November 5, 1997, Ontario Telephone Employees' Credit Union Limited (807) changed its name to Communication Technologies Credit Union Limited.

120. Effective June 29, 1998, Swiss Bank Corporation (Canada) (290) and Union Bank of Switzerland (Canada) (296) amalgamated as one bank under the name UBS Bank (Canada) (290). Institution Number 296 was phased out of service effective June 29, 1998. The Royal Bank of Canada (003) became Clearing Agent for UBS Bank (Canada).

121. Effective October 2, 1998, the Royal Bank of Canada (003) became Clearing Agent for ABN AMRO Bank Canada (240), replacing The Bank of Nova Scotia.

122. Hepcoe Credit Union Limited (837) has joined the Credit Union Central of Ontario and, therefore, is no longer a member of the CPA. However, at the March 1998 meeting of the CPA Board of Directors, it was agreed that Hepcoe could retain its institution number.

123. Effective February 1, 1999, The Toronto-Dominion Bank (004) became Clearing Agent for Bank of America (Canada) (241), replacing Royal Bank of Canada.

124. Effective February 1, 1999, The Toronto-Dominion Bank (004) became Clearing Agent for Security Pacific Bank Canada (291).

125. On December 31, 1998 letters patent dissolving Banco Central Hispano-Canada were issued.

126. Effective January 4, 1999, amending letters patent were issued to Hanil Bank Canada changing its name to Hanvit Bank Canada.

127. Effective April 29, 1999, Canadian Western Bank (030) is moving its EFT/POS Interac connection from Royal Bank of Canada (003) to CGI, whose acting settlement agent is CUCC. Hence, CUCC (869) will be providing EFT/POS settlement services for Canadian Western Bank.

128. On April 28, 1999, amending letters patent were issued to Hongkong Bank of Canada(016), Hongkong Mortgage Corporation (604) and Hongkong Trust Company (552) changing their name to HSBC Bank of Canada(016), HSBC Mortgage Corporation (Canada)(604) and HSBC Trust Company (Canada)(552), respectively. These name changes are effective June 21, 1999.

129. The following CPA members POS items are settled through Credit Union Central of Canada (0869) as at the effective date shown for each

| FI Name | FI No. | Effective |
|---|---|---|
| Laurentian Bank of Canada | 039 | July 1998 |
| Citibank Canada | 260 | October 1998 |
| Republic National Bank | 298 | September 1997 |
| Bank of East Asia (Canada) | 307 | March 1998 |
| Manulife Bank of Canada | 540 | January 1999 |
| Peace Hills Trust Company | 568 | August 1998 |

130. Effective March 12, 1999, Capital Trust Corporation (557) changed its name to “Promutuel Capital, société de fiducie Inc.”.

131. Effective May 4, 1999, letters patent dissolving Bank of Boston Canada (257) were issued. The Bank ceased to exist on that day. Institution Number 257 was phased out of service, effective May 4, 1999.

132. On May 2, 1991, Standard Trust Company (574) was dissolved due to a court order in bankruptcy. Institution Number 574 was phased out of service effective May 2, 1991.

133. On June 16, 1999, amending letters patent were issued changing Sottomayor Bank of Canada (305) to Totta and Sottomayor Bank of Canada.

134. Effective July 21, 1999, amending letters patent were issued changing the name of the Mutual Trust Company (551) to "Clarica Trust Company" (in French, Société de fiducie Clarica).

135. Effective July 28, 1999, the liquidation of Confederation Trust Company (610) was substantially completed. Institution Number 610 was phased out of service effective July 28, 1999.

136. Effective September 13, 1999, amending letters patent were issued changing the name of First Chicago NBD Bank, Canada (270) to "Bank One Canada" (in French, Banque Un Canada).

137. Effective August 1, 1999, BT Bank of Canada (247) and Deutsche Bank Canada (265) amalgamated as one bank under the name Deutsche Bank Canada (265). Institution Number 247 will be phased out of service effective August 1, 1999. The Royal Bank of Canada (003) will continue to act as the clearing agent for Deutsche Bank.

138. Effective October 29, 1999, the Clearing Agent for Promutuel Capital Trust Company Inc. (557) will be changing from National Bank of Canada (006) to Royal Bank of Canada (003).

139. Effective February 23, 1999, an application for Letters Patent of Dissolution by Cho Hung Bank of Canada (304) was approved; and therefore, Cho Hung Bank is in voluntary liquidation until such time as it is completely dissolved.

140. Effective November 24, 1999, an application for Letters patent of Dissolution by Hanvit Bank Canada (273) was approved; and therefore, Hanvit Bank is in voluntary liquidation until such time as it is completely dissolved.

141. Effective December 1, 1999, Letter Patent of Continuance were issued continuing Fuji Bank Canada as a company under the Trust and Loan Companies Act; and therefore, on this same day the Fuji Bank Canada ceased to be a member of the CPA.

142. Sun Life Savings and Mortgage Corporation (#616) has been reconstituted as a Trust and Loan Company under the federal Trust and Loan Companies Act, and has changed its name effective December 22, 1999 to Sun Life Financial Trust Inc. Royal Bank of Canada continues to be the Clearing Agent for Sun Life Financial Trust Inc.

143. Effective January 15, 2002, Sun Life Trust Company ceased to be a member of the Canadian Payments Association, and their institution number 600 was transferred to Sun Life Financial Trust Inc. (formerly Sun Life Savings and Mortgage Corp.), and in turn, Sun Life Financial Trust's institution number 616 is being phased out of service, effective January 15, 2000.

144. On December 31, 1999, Cho Hung Bank of Canada was issued letters Patent of Dissolution and therefore ceased to exist on that day. Therefore, Institution Number 304 was phased out of service effective December 31, 1999.

145. Effective April 1, 2000, letters patent were issued amalgamating and continuing HSBC Bank of Canada (#016) and Republic National Bank of New York (Canada) (#298) as one bank under the name HSBC Bank Canada. HSBC Bank Canada asks that changes to the clearing arrangements be effected only on April 28, 2000. HSBC Bank Canada will continue to use institution number 016 while institution number 298 will be phased out of service. The Bank of Montreal will continue to be the clearing agent for the amalgamated bank.

146. Effective March 31, 2000, The Chase Manhattan Bank was granted an Order to establish a foreign bank branch in Canada. Under the terms of Section 4(1)(c) of the CPA Act, it has become a member of the Association; however, it does not intend to commence operation until June 1, 2000. The foreign bank branch has been re-assigned institution number 252 (that of The Chase Manhattan Bank of Canada) and The Chase Manhattan Bank of Canada has been assigned new institution #314.

147. Effective May 31, 2000, Banque Nationale de Paris (Canada) (#250), and Paribas Bank of Canada (#289) amalgamated as one company under the name BNP Paribas (Canada) (#250). Therefore institution number 289 will be phased out of service. The Bank of Montreal has confirmed that it will act as the clearing agent for BNP Paribas (Canada) (#250).

148. Effective July 1, 2000, Sun Life Trust Company was admitted to membership and has been assigned institution number 618. Their clearing agent will be Laurentian Bank of Canada (#039).

149. Effective July 1, 2000, Amending Letters Patent have been issued changing the name of Sun Life Trust Company (#618) to B2B Trust (the same in French).

150. Morgan Guaranty Trust Company of New York (branch) has been granted an Order to establish a foreign bank branch in Canada, effective March 31, 2000. Under the terms of Section 4(1) (c) of the CPA Act, Morgan Guaranty became a member of the Association and was assigned institution 317. However, the foreign bank branch did not receive its order to commence and carry on business until April 17, 2000. The Royal Bank of Canada (#003) is the Clearing Agent for the new foreign bank branch.

151. Effective July 4, 2000, CCF Canada officially commenced operation as a new member of the Association and was assigned institution number 316. The National Bank of Canada (#006) is the Clearing Agent for CCF Canada (#316).

152. Effective September 27, 2000 U.S. Bank National Association (branch) was granted an Order to establish a foreign bank branch in Canada. Under the terms of Section 4(1) (c) of the CPA Act, it has therefore become a member of the Association. Institution number 318 has been reserved for U.S. Bank National Association's use, and The Royal Bank of Canada (#003) will be the Clearing Agent for the new foreign bank branch.

153. Effective October 2, 2000, Civil Service Loan Corporation (#608) received Letters Patent of continuance, allowing it to continue its operations as a Schedule II Bank under the Bank Act. The new name of the bank is CS Alterna Bank (in French "Banque CS Alterna"). CS Alterna Bank will continue to use institution number 608.

154. Effective October 30, 2000, DUCA Community Credit Union Ltd. (#806) change its name to DUCA Financial Services Credit Union Ltd. (#806).

155. Effective December 1, 2000, M.R.S. Trust company became a member of the CPA and was assigned institution number 619. The Royal Bank (#003) is the Clearing Agent.

156. Effective December 7, 2000, Newtel Credit Union Limited (#802) ceased to be a member of the CPA and institution number 802 will be phased out of service. The Bank of Montreal (#001) was the Clearing Agent for Newtel Credit Union Limited (#802).

157. Effective November 1, 2000, Dai-Ichi Kangyo Bank (Canada) (#277) and the Industrial Bank of Japan (Canada) (#279) amalgamated under the name Mizuho Bank (Canada) (#277). Financial Institution number 279 will be phased out of service. CIBC will continue to be the Clearing Agent for Mizuho Bank (Canada) (#277).

158. Effective November 28, 2000, Totta & Sottomayor Bank Canada (#305) changed its name to Sottomayor Bank Canada (#305).

159. Effective November 29, 2000, the President's Choice Bank became a member of the CPA, and was assigned institution number 320. The President's Choice Bank is not intending to clear items and is only offering credit card services at this time.

160. On November 10, 2000, Mellon Bank, N.A. became a member of the Association. On December 31, 2000, Mellon Bank Canada (#242) ceased to be a member of the Association; and therefore institution number 242 was re-assigned to Mellon Bank N.A. CIBC is the Clearing Agent for the Mellon Bank, N.A. (#242).

161. On January 10, 2001, Capital One Bank (Canada Branch) became a member. It has been assigned institution number 323 and the Clearing Agent for the Capital One Bank (Canada Branch) is the Bank of Montreal (#001).

162. Effective December 27, 2000, Rabobank Nederland became a member of the Association. Institution number 322 has been assigned to Rabobank Nederland and its Clearing Agent is the Royal Bank of Canada (#003).

163. Effective March 14, 2001, Dresdner Bank Canada (#261) went into voluntary liquidation.

164. Effective March 19, 2001 Crédit Lyonnais Canada (#267) and CCF Canada (#316) amalgamated as one bank under the name of CCF Canada. Subsequently, CCF Canada (#316) and HSBC Bank Canada (#016) amalgamated as one bank under the name HSBC Bank Canada (#016), effective April 1, 2001. Institution numbers 267 and 316 will be phased out of service.

165. Effective April 5, 2000, Habib Canadian Bank became a member of the Association. Institution number 321 has been assigned to Habib Canadian Bank (#321) and its Clearing Agent is the Bank of Montreal (#001).

166. Effective April 1, 2001, Sakura Bank (Canada) (#266) and Sumitomo Bank of Canada (#301) amalgamated under the name Sumitomo Mitsui Banking Corporation of Canada (#301). Institution number 266 will be phased out of service and the Royal Bank of Canada (#003) will be the Clearing Agent for the Sumitomo Mitsui Banking Corporation of Canada.

167. Effective January 24, 2001, Bayerische Landesbank Girozentrale became a member of the Association. Institution number 324 has been assigned to Bayerische Landesbank Girozentrale and its Clearing Agent is Toronto-Dominion Bank of Canada (#004).

168. Effective January 25, 2001, Deutsche Bank AG became a member of the Association. Deutsche Bank AG has been re-assigned institution number 265 (that of Deutsche Bank Canada) effective August 1, 2001, and Deutsche Bank Canada has been assigned the new institution number #329 effective August 1, 2001. The Royal Bank (#003) will also be the Clearing Agent for Deutsche Bank AG (#265).

169. Effective May 15, 2001 Bank One, NA became a member of the Association and has been assigned institution number 270 (formerly institution number of Bank One Canada). Its Clearing Agent will be the Royal Bank. As for Bank One Canada it has been assigned new institution number 325.

170. Effective June 4, 2001 Bank One Canada (#325) applied for Letters Patent of Dissolution; and therefore, the bank is in voluntary liquidation.

171. Effective June 1, 2001 CIBC Mortgage Corporation (#598) applied for Letters Patent of Dissolution and therefore, the Corporation is in voluntary liquidation.

172. Effective April 24, 2001 State Street has become a member of the Association and has been assigned institution number 327. However, State Street does not intend to clear any items at this time.

173. Effective July 3, 2001 Sanwa Bank Canada (#243) and Tokai Bank Canada (#300) amalgamated as one bank, under the new name UFJ Bank Canada. UFJ Bank Canada will continue to use institution number 243, and its clearing agent will be the Bank of Nova Scotia (#002). Institution number 300 will be phased out of service.

174. Effective January 1, 2001 letters patent were issued amalgamating and continuing The Canada Trust Company (#509) and TD Trust Company (#613) as one company under the name The Canada Trust Company (French name: La Société Canada Trust) #509. Institution number 613 will be phased out of service.

175. Effective July 1, 2001, pursuant to new legislation in Quebec, the following eleven Federations and the Confederation have amalgamated into one Federation, under the new name of Fédération des caisses Desjardins du Québec:

Fédération des caisses d'économie Desjardins du Québec,

Fédération des caisses populaires Desjardins de l'Abitibi,

" " " " du Bas St-Laurent,

" " " " du centre du Québec,

" " " " de l'Estrie,

" " " " de la Gaspésie et des îles de la Madelaine,

" " " " de Lanaudière,

" " " " de Montréal et de l'Ouest-du-Québec,

" " " " de Québec,

" " " " de Richelieu-Yamaska,

" " " " du Saguenay-Lac-Saint-Jean, and

La Confédération des caisses populaires et d'économie Desjardins du Québec.

La Caisse centrale Desjardins du Québec has confirmed that it is the Clearing Agent for the new Federation, and that both La Caisse centrale Desjardins du Québec and the Fédération des caisses Desjardins du Québec are using institution number 815.

176. Effective July 23, 2001, Comerica Bank became a member of the Association and has been assigned institution number 330. It's Clearing Agent is Royal Bank of Canada.

177. Effective July 30, 2001, Deutsche Bank Canada (#329) (the Schedule II bank) applied for Letters Patent of Dissolution and therefore, Deutsche Bank is in voluntary liquidation.

178. Effective August 27, 2001, the liquidation of Principal Savings and Trust Company (#565) was substantially completed. Institution number 565 was phased out of service effective August 27, 2001.

179. Effective August 30, 2001, Citibank, N.A. became a member of the Association and has been assigned institution number 328. It's Clearing Agent is Royal Bank of Canada.

180. Effective September 28, 2001, Crédit Suisse First Boston Canada (#258) applied for Letters Patent of Dissolution and therefore, Crédit Suisse First Boston Canada is in voluntary liquidation. As of December 29, 2003, Crédit Suisse was continued as a corporation, under section 187 of the Canada Business Corporations Act. It therefore ceased to be a member on that day.

181. Effective October 31, 2001, Letters Patent of Dissolution were issued to Hanvit Bank Canada (#273).Therefore, Hanvit Bank of Canada ceased to exist on that day, and institution #273 will be phased out of service.

182. Effective November 1, 2001, Amending Letters Patent changing the name of Banca Commerciale Italiana of Canada (#249) to IntesaBci Canada (the same in French) were issued.

183. Effective November 10, 2001, The Chase Manhattan Bank (#252) and Morgan Guaranty Trust Company of New York (#317) amalgamated under the new name JPMorgan Chase Bank. The new JPMorgan Chase Bank will be using institution #252, while institution #317 is phased out of service. Also, effective November 10, 2001, Amending Letters Patent changing the name of the Chase Manhattan Bank of Canada (#314) to J.P. Morgan Bank Canada were issued.

184. Effective November 8, 2001, The Canada Trust Company and Canada Trustco Mortgage Company both (#509) have changed their clearing status from a Direct Clearer to that of an Indirect Clearer.

185. Effective December 22, 2000, Amicus Bank became a member of the Association. Institution number 326 has been assigned to Amicus Bank, and it's Clearing Agent is the Canadian Imperial Bank of Commerce.

186. HSBC Bank of Canada bought Prenor Trust Company of Canada (#562) which was in liquidation. Prenor Trust Company is no longer a member of the Association.

187. Effective November 26, 2001, Rabobank Canada's (#312) application for letters patent of dissolution was approved. Rabobank Canada is now in voluntary liquidation.

188. Effective December 13, 2001, Bank of America, National Association became a member of the Association. Bank of America, National Association has been assigned Institution number 241 (formerly the institution number of Bank of America - Canada), and it's Clearing Agent is the Toronto-Dominion Bank. Effective January 1, 2002, Bank of America Canada (Schedule II bank) went in voluntary liquidation.

189. Effective December 14, 2001, Comerica Bank – Canada's (#313) application for letters patent of dissolution was approved and it is now in voluntary liquidation.

190. Effective October 22, 2001, ABN AMRO Bank N.V. (#240) became a member of the Association and was assigned institution #240 (formerly the institution number of ABN AMRO Bank Canada). ABN AMRO Bank Canada was assigned new institution number 331. The Royal Bank of Canada is ABN AMRO Bank N.V.'s Clearing Agent. Subsequently on December 31, 2001, ABN AMRO Bank Canada's (the Schedule II bank) application for letters patent of dissolution was approved and therefore it is in voluntary liquidation.

191. Effective December 21, 2001, HSBC Bank USA became a member of the Association. Institution #333 has been assigned to HSBC Bank USA. HSBC Bank USA does not intend to clear any items; however, in the event that it decides to clear items at a future date, HSBC Bank Canada (#016) has confirmed that it will be their clearing agent.

192. Effective April 2, 2002, Mizuho Bank (Canada) (#277) changed its name to Mizuho Corporate Bank (Canada).

193. Effective October 31, 2001, General Trust of Canada (#577) changed its name to National Bank Trust Inc.

194. Effective May 24, 2002, Citibank Canada (#260) changed its clearing agent from Bank of Montreal (#001) to the Royal Bank of Canada (#003).

195. Effective October 10, 2001, First Commercial Bank became a member of the Association and was assigned institution #332. Its clearing agent is Bank of Montreal (#001).

196. Effective August 1, 2002, Pacific & Western Bank of Canada became a member of the Association and was assigned institution #334. It does not intend to clear any items.

197. Effective June 27, 2002, United Overseas Bank Limited became a member of the Association and was assigned institution #335. Its clearing agent is Bank of Montreal (#001). Furthermore, effective June 27, 2002, United Overseas Bank (Canada)'s (#302) (the Schedule II bank) application for letters patent of dissolution was approved and it was in voluntary liquidation. On October 31, 2003 it was dissolved.

198. Effective February 27, 2001, Maple Bank GmbH became a member of the Association and was assigned institution #336. It does not intend to clear any items.

199. Effective November 27, 2002, Bank West became a member of the Association and was assigned institution #337. Its clearing agent is Bank of Montreal (#001).

200. Effective October 1, 2002, Polysar Lambton Credit Union Limited (#850) changed its name to Lambton Financial Credit Union Limited.

201. Effective December 30, 2002, Bayerische Landesbank Girozentale (#324) changed its name to Bayerische Landesbank.

202. Effective May 1, 2003, Sottomayor Bank Canada (#305) changed its clearing agent from Canadian Imperial Bank of Commerce (#010) to the Royal Bank of Canada (#003). Effective March 28, 2003, Sottomayor Bank Canada (#305) changed its name to BCPBank Canada.

203. Effective March 31, 2003, Desjardins Credit Union Inc. (DCU) became a CPA member. Also on March 31, 2003, DCU purchased the Province of Ontario Savings Office (POSO), and as such, Institution #239 (formerly that of POSO) was re-assigned to Desjardins Credit Union Inc. DCU's clearing agent is the Royal Bank of Canada (#003).

204. Effective May 1, 2003, IntesaBci Canada (#249) changed its name to Intesa Bank Canada.

205. Effective May 8, 2003, National Bank Trust Inc. (#577) and Natcan Trust Company (#612) ceased their membership at the Canadian Payments Association.

206. Effective May 20, 2003, Canadian Tire Bank became a member of the Association and was assigned institution #338. Its clearing agent is Royal Bank of Canada (#003).

207. Effective November 1, 2002, Montreal Trust Company of Canada (#550) and Montreal Trust Company (#544) were amalgamated as one company under the name Montreal Trust Company of Canada. The CPA has been advised that Montreal Trust Company of Canada will continue to use existing institution #550, with institution #544 being phased out of service. The Bank of Nova Scotia continues to act as the clearing agent for Montreal Trust Company of Canada.

208. Effective May 16, 2003, UBS AG Canada Branch became a member of the Association and was assigned institution #339. It does not intend to clear any items.

209. Effective May 26, 2003, All Trans Credit Union Limited (#810) changed its name to All Trans Financial Services Credit Union Limited.

210. Effective September 12, 2003, ICICI Bank Canada became a member of the Association and was assigned institution #340. It's clearing agent is Royal Bank of Canada (#003).

211. Effective September 24, 2003, Sun Life Financial Trust Inc. (#600) ceased their membership at the Canadian Payments Association.

212. Effective October 31, 2003, United Overseas Bank (Canada) (#302) ceased their membership at the Canadian Payments Association.

213. Effective December 15, 2003, Sears Canada Bank became a member of the Association and was assigned institution #341. It's clearing agent is Royal Bank of Canada (#003).

214. Effective December 31, 2003 Rabobank Canada was dissolved and ceased to exist and Institution number 312 will be phased out of service.

215. Effective May 31, 2004, B.C. Community Financial Services Corporation (#220) ceased membership in the CPA. The Credit Union Central of Canada is the Clearing Agent for B.C. Community Financial Services Corporation. Institution number 220 will be phased out of service.

216. Effective June 1, 2004, Intesa Bank Canada (#249) and HSBC Bank Canada (#016) amalgamated under HSBC Bank Canada (#016). Institution #249 will be phased out of service.

217. Effective July 31, 2004, C.B.C. (Toronto) Credit Union Limited (#848) amalgamated with Virtual One Credit Union Limited (#848) and is continuing under the name of Virtual One Credit Union Limited (#848). The Toronto-dominion Bank (#004) will continue to act as clearing agent for the newly amalgamated credit union.

218. Effective August 10, 2004, Comerica Bank-Canada (#313) was dissolved and ceased to exist. Institution number 313 will be phased out of service.

219. Effective August 13, 2004, HSBC Bank USA (#333) changed its name to HSBC Bank USA, National Association.

220. Effective October 7, 2004, Community Trust Company (formerly Community Trust company Ltd.) became a member of the CPA, and continues to use Institution number 507. The Bank of Nova Scotia will continue to act as it's clearing agent.

221. Effective October 6, 2004, the Royal Bank of Canada (#003) will be the clearing agent for State Street (#327).

222. Effective November 10, 2003, Ubiquity Bank of Canada became a member of the Association, and has been assigned Institution #342. It's Clearing Agent is Credit Union Central of Canada(#869).

223. Effective March 17, 2004, Canadian Imperial Bank of Commerce (#010) will become the new Clearing Agent for Rabobank Nederland (#322), taking over from the Royal Bank of Canada (#003).

224. Effective July 22, 2003, Airline (Malton) Credit Union Limited (#830) changed its name to Airline Financial Credit Union Limited.

225. Effective January 1, 2005, Canada Trustco Mortgage Company (#509) and The Canada Trust Company (#509) amalgamated under the name The Canada Trust Company, and continues to use Institution number 509.

226. Effective January 1, 2005, Clarica Trust Company (#551) changed it's name to Sun Life Financial Trust Inc.

227. Restated articles of incorporation were issued, under *The Credit Unions and Caisses Populaires Act*, to the Co-operative Credit Society of Manitoba Limited (#879) changing its name to Credit Union Central of Manitoba Limited, effective June 10, 2004.

228. Effective March 31, 2005, ResMor Trust Company became a member of the Association and has been assigned institution number 620. The Bank of Nova Scotia is it's Clearing Agent.

229. Effective April 1, 2005, Hepcoe Credit Union and Niagara Credit Union amalgamated under the new name Meridian Credit Union (non-member). On March 31, 2005 the CPA Board granted the request by Hepcoe to retain institution # 837 and transfer it to Meridian.

230. Effective April 1, 2005, The Civil Service Co-operative Credit Society Limited (#842) amalgamated with a non-member, Metro Credit Union, under the new name Alterna Savings & Credit Union, which joined the Credit Union Central of Ontario and therefore is not a CPA Member. However, on March 31, 2005, the CPA Board granted CS Co-op's request to retain #842 and transfer it to Alterna.

231. HSBC requested a two-year extension to the phase out period of institution #249 which was granted, and therefore institution #249 remained on the paper payment item processing tables until May 31, 2007.

232. Effective April 12, 2005, General Bank of Canada became a member of the Association. It does not require a Clearing Agent at this time, since it does not intend to clear any items, and institution #344 has been reserved for its use.

233. Effective August 2, 2005, Amicus Bank's (#326) application for Letters Patent of Dissolution was granted, and is therefore in voluntary liquidation. It's parent company and Clearing Agent, CIBC, requested a one-year extension to the phase out period of institution number 326 which has been granted, and therefore institution #326 will remain on the paper payment items processing tables until September 30, 2007.

234. Effective November 13, 2004, JPMorgan Chase Bank (#252) merged with Bank One, NA (#270) under the name JPMorgan Chase Bank, National Association. This new entity will continue to use institution #270, with #252 being phased out of service. The Royal Bank of Canada (#003) will continue to be the new entity's Clearing Agent. Subsequently, JPMorgan Chase Bank, National Association has requested three one-year extensions to the phase out period, which were granted. Institution number 252 is to remain on the paper payment processing tables until November 13, 2008.

235. Effective September 15, 2005, ASCU Community Credit Union Limited (#834) changed its name to Community First Credit Union Limited.

236. Effective October 21, 2005, Symcor Services Inc. will be the new service provider for Alberta Treasury Branches' (#219) paper payment items.

237. Effective November 17, 2004, Dundee Wealth Bank became a member of the Association. Institution number 343 has been reserved for its use, and the Royal Bank of Canada (#003) is acting as its Clearing Agent.

238. Effective October 1, 2005, The Fire Department Employees Credit Union Limited (#804) ceased to be a member, and has joined the Credit Union Central of Ontario (#828). Institution number 804 was phased out of service effective May 1, 2006.

239. Effective January 1, 2006, the Bank of Tokyo-Mitsubishi (Canada) (#245) and UFJ Bank Canada (#243) amalgamated under the new name Bank of Tokyo-Mitsubishi UFJ (Canada), and will use institution number 245. The Royal Bank of Canada (#003) will act as Clearing Agent for the Bank of Tokyo-Mitsubishi UFJ (Canada). Institution number 243 was granted a six-month extension on its phase out period to June 30, 2007. As of June 30, 2007, institution # 243 was removed from the paper payment item processing tables.

240. Effective October 5, 2005 Société Générale (Canada Branch) became a member of the Association, and CIBC (#010) will act as Clearing Agent.

241. Effective October 5, 2005 Société Générale (Canada Branch) became a member of the Association, and CIBC (#010) will act as Clearing Agent.

242. Effective August 27, 2001, J.P. Morgan Canada (#281) went into voluntary liquidation.

243. Effective March 13, 2006, Canadian Western Bank (#030) changed its Clearing Agent relationship from the Bank of Montreal (#001) to the Royal Bank of Canada (#003).

244. Effective April 3, 2006, Meridian Credit Union (#837) changed its clearing arrangements for Paper and AFT items from the Bank of Montreal (#001) to the Credit Union Central of Canada (#869). As of July 2006 all its POS transactions, except Exchange Network Transactions, are settled through the Royal Bank of Canada (#003). Exchange Network Transactions continue to be settled through La Caisse Centrale Desjardins du Québec (#815).

245. Effective January 1, 2006, Bridgewater Bank (#347) became a member of the Association, and the Royal Bank of Canada (#003) will act as its Clearing Agent.

246. Effective February 23, 2006, Concentra Financial Services Association (#853) became a member of the Association, and the Credit Union Central of Canada (#869) will act as its Clearing Agent, with the settlement account to be held at the Credit Union Central of Saskatchewan (#889). Concentra was granted an extension to September 28, 2007 to commence clearing under its own institution number. Effective September 17, 2007, it commenced clearing under its own institution # 853.

247. Effective December 19, 2005, Sears Bank Canada (#341) ceased to be a member of the Association.

248. Effective December 31, 2005, HSBC Trust Company (Canada) (#552) ceased to be a member of the Association and institution number 552 has been removed from member institution paper payment item processing tables.

249. Effective April 12, 2005, General Bank of Canada (#344) became a member of the Association. It does not intend to clear any items, and therefore, does not require a Clearing Agent at this time.

250. Effective April 19, 2005, Fifth Third Bank (#345) became a member of the Association. It does not intend to encode any items with institution number 345 at this time.

251. Effective July 4, 2006, State Bank of India (Canada) (#294) changed its Clearing Agent from the Royal Bank of Canada (#003) to the Bank of Montreal (#001).

252. Effective October 27, 2005 Dexia Crédit Local S.A. (#348) became a member of the Association. It does not intend to encode any items with institution #348 at this time.

253. Effective June 15, 2006, E*TRADE Canada Securities Corporation (#700) became a member of the Association, with the Bank of Montreal (#001) acting as its Clearing Agent.

254. Effective June 1, 2006, Timmins Regional Credit Union (a non-CPA member) amalgamated with Community First Credit Union (#834) (also a non-CPA member with a grandfathered institution number), under the name Community First Credit Union (#834). Effective November 27, 2006, Community First Credit Union changed its clearing agent from the Royal Bank of Canada (#003) to the Credit Union Central of Canada (#869).

255. Effective July 4, 2006, State Bank of India (#294) changed its Clearing Agent relationship from the Royal Bank of Canada (#003) to the Bank of Montreal (#001).

256. Effective September 18, 2006 Dundee Wealth Bank (#343) changed its name to Dundee Bank Canada.

257. Effective October 23, 2006, Alterna Savings & Credit Union (#842) changed its Clearing Agent for paper/AFT items from the Royal Bank of Canada (#003) to the Credit Union Central of Canada (#869). Institution number 842 has been permitted an extension to December 31, 2007 to finalize its clearing arrangements for POS items. As of September 7, 2007, all its POS items, except Exchange Network Transactions, are settled thru the Royal Bank of Canada (#003). Exchange Network Transactions continue to be settled thru La caisse Centrale Desjardins du Québec (#815).

258. Effective October 23, 2006, CS Alterna Bank (#608) changed its Clearing Agent from the Royal Bank of Canada (#003) to the Credit Union Central of Canada (#869) for paper/AFT items only.

259. Effective August 30, 2006, Trimark Trust (#607) went into voluntary liquidation.

260. Effective October 5, 2006, Employees of Dofasco (Hamilton) Credit Union Limited (#854) became a member of the Association, and the Bank of Montreal (#001) will act as its Clearing Agent effective November 6, 2006.

261. In October 2006, National Bank of Greece (#286) changed its Clearing Agent from the Royal Bank of Canada (#003) to the Bank of Nova Scotia (#002). The conversion of EFT items took place in two waves, effective October 13, 2006 and October 20, 2006. The conversion for National Bank of Greece's paper/AFT items took place on October 19, 2006.

262. Effective October 5, 2006, Peoples Trust Company (#621) became a member of the Association, and the Bank of Montreal (#001) will act as its Clearing Agent.

263. Effective September 16, 2006, International Commercial Bank of Cathay (Canada) (#269) changed its name to Mega International Commercial Bank (Canada).

264. Effective July 11, 2006, The Northern Trust Company, Canada Branch (#349) became a member of the Association. It does not intend to clear any items at this time, and therefore, does not require a Clearing Agent at this time.

265. Effective November 30, 2006, Effort Trust Company became a member of the Association. Effort Trust Company will continue to use its grandfathered number (#532) and Royal Bank of Canada will act as its Clearing Agent.

266. Although Amicus Bank (#326) received Letters Patent of Dissolution effective, October 31, 2006, and as a result, ceased to be a member of the Association as of that date, it has been granted a further extension to the phase out period of its institution number until September 30, 2008.

267. Effective December 31, 2006, Trimark Trust (#607) ceased to be a member of the Association. The last date for clearing AFT or paper items was March 9, 2007. #607 can be removed from the paper payment processing tables.

268. Effective February 22, 2007, Arnstein Community Credit Union Limited (#808) became a member of the Association and the Bank of Montreal (#001) will act as its Clearing Agent.

269. Effective April 1, 2007, North York Community Credit Union Limited ("NYCCU") amalgamated with PACE Savings & Credit Union Limited ("PACE") (non-CPA member). PACE is a member of CUCO and not eligible for membership. As a result, NYCCU ceased to be a member. BMO (#001), NYCCU's Clearing Agent, confirmed that institution number 812 can be removed from the paper payment item processing tables effective November 5, 2007.

270. Effective September 10, 2007, The Bank of East Asia (Canada) (#307) changed its Clearing Agent from BMO (#001) to RBC (#003).

271. Effective May 24, 2007, BCPBank Canada (#305) applied for Letters Patent of Dissolution, and therefore went into voluntary liquidation. Furthermore, on October 15, 2007, it changed its Clearing Agent from RBC (#003) to BMO (#001).

272. Effective October 15, 2007, Korea Exchange Bank of Canada (#275) changed its Clearing Agent from BMO (#001) to RBC (#003).

273. Effective November 30, 2006, the Board approved the application by GE Money Trust Company to become a CPA member, subject to receiving regulatory approval to commence business. This approval was granted August 21, 2007. RBC (#003) is the Clearing Agent for GE Money Trust.

274. Effective October 4, 2007, Mitzuho Corporate Bank, Ltd., Canada Branch became a member of the Association and was re-assigned institution number 277 (formerly the institution number of Mitzuho Corporate Bank (Canada). Mitzuho Corporate Bank (Canada) was assigned new institution number 350. The CIBC (#010) is the Clearing Agent for both banks.

275. Effective October 1, 2007, Employees of Dofasco (Hamilton) Credit Union Limited ("Dofasco") (#854) amalgamated with Stelco Finishing Works Credit Union Limited ("Stelco") (non-CPA member and formerly a member of the Credit Union Central of Ontario) and is continuing under the new name Golden Horseshoe Credit Union Limited ("Golden Horseshoe") (#854). The Bank of Montreal will continue to be the clearing agent for Golden Horseshoe (#854).

276. Effective November 29, 2007, Equitable Trust Company became a member of the Association and was assigned institution #623. The Toronto-Dominion Bank (#004) became its clearing agent, effective April 1, 2008.

277. Effective October 1, 2007, Bank West (#337) amalgamated with Ubiquity Bank of Canada (#342) as one company under the name Bank West. Bank West will continue to use existing institution number 342, with institution number 337 being phased out of service one year after the amalgamation.

278. Effective October 26, 2007, National Bank of Greece (Canada) (#286) was continued as a business under the Canadian Business Corporations Act and therefore, ceased to be a member of the Association on that date.

279. Effective August 24, 2007, Landsbanki Canada became a member of the Association and has been assigned institution #351, however it does not offer chequing services for its customers and does not intend to enter any payments items into the clearing. Rather, Landsbanki will be a non-participant member in LVTS using the Royal Bank of Canada (#003) to process its wire payments.

280. Effective October 3, 2007, DirectCash Bank became a member of the Association and has been assigned institution #352. The Bank of Montreal (#001) became its clearing agent, effective March 31, 2008.

281. Effective December 14, 2007, BCPBank Canada (#305) was issued Letters Patent of Dissolution and therefore, ceased to exist on that day. Institution #305 can be removed from the paper payment item processing tables.

282. Effective July 1, 2008 Mellon Bank, N.A. (#242) changed its name to The Bank of New York Mellon, as a result of a reorganization of its parent company.

283. Credit Union Central of New Brunswick (#849) and the Credit Union Central of Nova Scotia (#839) changed their Clearing Agent from Bank of Nova Scotia (#002) to the Credit Union Central of Canada (#869). The Bank of Nova Scotia's last processing date for paper and AFT items for both Centrals will be July 4, 2008 and CUCC will commence processing of paper and AFT items for both Centrals on July 7, 2008.

284. Effective July 22, 2008, Jameson Bank became a member of the Association and has been assigned institution #354. The Bank of Montreal (#001) became its clearing agent, effective October 13, 2008.

285. Bank West (#342) will be changing its Clearing Agent relationship from the Bank of Montreal (#001) to Credit Union Central of Canada (#869). The Bank of Montreal's last processing date for paper and AFT items will be September 12, 2008 and CUCC will commence processing of paper and AFT items on September 15, 2008.

286. Based on a further request, an extension to the phase out period of institution #326 (Amicus Bank) has been granted until December 31, 2010 (Refer to note 306 for update).

287. Effective July 1, 2008, Credit Union Central of British Columbia (CUCBC) (#809) and the Credit Union Central of Ontario (CUCO) (#828) merged under the new name Central 1 Credit Union. Central 1 has been granted the continued use of institution #'s 809 and 828 until December 31, 2010. (Refer to note 306 for update).

288. Desjardins Credit Union (#239) changed its Clearing Agent relationship from the Royal Bank of Canada (003) to Desjardins Group (#815). The Royal Bank of Canada's last processing date for paper and AFT items was May 30, 2008 and Desjardins Group commenced processing these items June 2, 2008.

289. L'Alliance des Caisses Populaires de l'Ontario (#890) and Caisse populaire de Kapuskasing Ltée (#836) changed their Clearing Agent relationship from the Royal Bank of Canada (003) to Desjardins Group (#815). The Royal Bank of Canada's last processing date for paper and AFT items was May 30, 2008 and Desjardins Group commenced processing these items June 2, 2008.

290. Effective October 9, 2008, Canadian Western Trust Company became a member of the Association and was assigned institution #624 with the Royal Bank of Canada (#003) acting as its Clearing Agent.

291. Effective November 26, 2008, the Minister of Finance approved the application by GE Money Trust Company (#622) for a certificate of continuance under section 187 of the Canadian Business Corporations Act. Therefore, GE Money Trust Company is not eligible for membership and has ceased to be a member of the Association.

292. Effective November 27, 2008, Industrial Alliance Trust Inc. became a member of the Association and was assigned institution #625 with the Royal Bank of Canada (#003) acting as its Clearing Agent.

293. Communication Technologies Credit Union Limited (#807) changed its Clearing Agent relationship from the Bank of Nova Scotia (#002) to the Bank of Montreal (#001). The Bank of Nova Scotia's last processing date was December 5, 2008 and the Bank of Montreal commenced processing December 8, 2008.

294. Effective December 15, 2008, the Toronto Dominion Bank (#004) ceased to act as Clearing Agent for Citizen's Trust Company (#554). Citizen's Trust Company is no longer clearing items under #554 and therefore, does not meet the requirements for membership in the Association and will cease to be a member effective March 16, 2009.

295. Peace Hills Trust Company (#568) changed its Clearing Agent relationship from the Bank of Nova Scotia (#002) to the Bank of Montreal (#001). The Bank of Nova Scotia's last processing date for paper and AFT items was January 16, 2009 and the Bank of Montreal commenced processing these items January 19, 2009.

296. Effective February 9, 2009, The Bank of China (#308) changed its Clearing Agent relationship from the Bank the Bank of Montreal (#001) to the Royal Bank of Canada (#003). The Bank of Montreal's last processing date for paper and AFT items was February 6, 2009.

297. A further extension to the phase out period of institution #252 (JP Morgan Chase Bank, N.A.) has been granted until May 2009. Effective May 19, 2009, institution #252 can be removed from the paper payment item processing tables.

298. Effective August 22, 2008, Shinhan Bank Canada was issued Letters Patent of Incorporation and has therefore become a member of the Association and was assigned institution #355. Although Shinhan Bank Canada received its Order to Commence and Carry on Business, effective February 5, 2009, it did not commence clearing items until March 9, 2009. The Bank of Montreal (#001) is acting as Shinhan Bank's Clearing Agent.

299. Effective February 12, 2009, Edward Jones became a member of the Association and has been assigned institution #701. The Bank of Montreal (#001) will be acting as its clearing agent, effective May 19, 2009.

300. Community Trust Company (#507) changed its Clearing Agent relationship from the Bank of Nova Scotia (#002) to the Royal Bank of Canada (#003). The Bank of Nova Scotia's last processing date for paper, AFT, and LVTS payments was April 17, 2009, and the Royal Bank of Canada commenced processing these items April 20, 2009.

301. Effective March 9, 2009, pursuant to section 17 of the Companies Act of Nova Scotia, the Registrar of Joint Stock Companies approved the change of name of E*TRADE Canada Securities Corporation (#700) to Scotia iTRADE Corp.

302. Effective April 27, 2009, Canadian Western Trust Company (#624) withdrew its membership in the CPA. Institution #624 can be removed from the paper payment item processing tables.

303. La Fédération des Caisses Populaires Acadiennes (#507) will be changing its Clearing Agent relationship from the National Bank of Canada (#006) to La Caisse Centrale Desjardins (#815). The National Bank of Canada's last processing date for paper and AFT items will be May 29, 2009, and La Caisse Centrale Desjardins will commence processing these items on June 1, 2009.

304. Effective September 21, 2009, Scotia iTRADE Corporation (#700) ceased to be a member of the Association and institution number 700 has been removed from member institution paper payment item processing tables.

305. Effective September 2, 2008, Citco Bank was issued Letters Patent of Incorporation and therefore became a member of the Association. Although Citco Bank was granted an Order to Commence and Carry on Business, effective June 10 2009, it does not intend to clear any items. Institution #356 has been reserved for Citco Bank and the Royal Bank of Canada (#003) will act as its clearing agent, should it wish to encode items with its institution number.

306. Pursuant to section 4 of this Rule, Central 1 Credit Union and CIBC have requested to have institution #'s 828 and 326 re-allocated to them, respectfully. The President has granted these requests and therefore, institution #'s 828 and 326 will continue to be used on a permanent basis.

307. Effective October 15, 2009, the Superintendent of Financial Institutions, pursuant to subsection 599(3) of the Bank Act, authorized the release of assets of Landsbanki Canada (#351). Consequently, pursuant to subsection 599(5) of the Bank Act, Landsbanki Canada's orders to establish as a branch in Canada and to commence and carry on business have deemed to be revoked. Therefore, effective October 15, 2009, Landsbanki Canada ceased to be a member of the CPA. As a result, institution number 351 can be removed from member paper payment item processing tables.

308. Pursuant to paragraph 528(1.1) of the Bank Act, the Assistant Superintendent of the Office of the Superintendent of Financial Institutions (OSFI) issued an order changing the name of ABN AMRO Bank N.V. (#240) to The Royal Bank of Scotland N.V. (Canada) Branch (#240), effective February 6, 2010. Similarly, pursuant to subsection 217(3) of the Bank Act, the Assistant Superintendent of OSFI approved the by-law of ABN AMRO Bank Canada (#331) (which is in voluntary liquidation) to change its name to The Royal Bank of Scotland (Canada) (#331), effective February 6, 2010.

309. Pacific and Western Bank of Canada (#334) has advised that it will begin entering paper payments items into the clearing. Accordingly, The Canadian Imperial Bank of Commerce (#010) became the Clearing Agent for Pacific and Western Bank of Canada, Effective March 24, 2010.

310. Effective April 5, 2010, Bridgewater Bank (#347) changed its Clearing Agent relationship for paper and AFT items from The Royal Bank of Canada (#003) to Credit Union Central of Canada (#869). The Royal Bank of Canada (#003) will continue to operate corporate Account(s) on behalf of Bridgewater Bank.

311. M&T Bank was issued an Order granting it to establish a foreign bank branch in Canada, effective October 6, 2009. Under the terms of paragraph 4(1)(b) of the CP Act, M&T has become a member of the Association. Furthermore, M&T Bank was granted an Order to Commence and Carry on Business, effective May 19, 2010. The Royal Bank of Canada (#003) is acting as its Clearing Agent.

312. Effective May 3, 2010, Industry Canada issued a Certificate of Continuance to Mizuho Corporate Bank (Canada) (#350), continuing it as a corporation under section 187 of the Canadian Business Corporations Act. Therefore, Mizuho Corporate Bank (Canada) is no longer eligible to be a member and ceased to be a member as of May 3, 2010. As a result, institution number 350 can now be removed from the member institution paper payment item processing tables.

313. Effective July 2, 2010, The Bank of East Asia (Canada) (#307) changed its name to Industrial and Commercial Bank of China (Canada) (#307).

314. Effective July 5, 2010, La Caisse Centrale Desjardins du Québec (#815) commenced acting as Clearing Agent for Canada Post money orders (both Canadian and US dollar).

315. Effective April 15, 2010, Lambton Financial Credit Union Limited (#850) joined Central 1 Credit Union and ceased to be a member of the Canadian Payments Association. Institution #850 was granted a two-year extension on its phase-out period to April 15, 2013. Further to an additional request by Central 1 Credit Union, on April 4, 2013, Institution #850 was granted a further extension on its phase-out period to July 26, 2013.

316. Effective October 18, 2010, Dundee Bank of Canada (#343) changed its clearing agent from the Royal Bank of Canada (#003) to Bank of Nova Scotia (002).

317. Effective January 1, 2004, Dresdner Bank Canada (#261) continued business (after voluntary liquidation) as a corporation under section 187 of the Canadian Business Corporations Act. As such, Dresdner Bank Canada was no longer eligible to be a member of the Association, and ceased to be a member as of January 1, 2004.

318. Effective November 29, 2010, Promutuel Capital, société de fiducie inc. (#557) ceased membership in the CPA.

319. Prince Edward Island (#813) and the Brunswick Credit Union Federation Limited (#849) combined their respective services under the new name Atlantic Central (#839). Atlantic Central will continue to use #839, while institution numbers #813 and #849 will be phased out of service one year after the combination (January 1, 2012).

320. Effective January 1, 2011, DUCA Financial Services Credit Union Ltd. (#806) merged with Virtual One Credit Union Limited (#848) under the name DUCA Financial Services Credit Union Ltd. The Bank of Montreal is the Clearing Agent for DUCA and The Toronto-Dominion Bank is Virtual One's Clearing Agent. Although the legal merger takes effect January 1st, the data systems merger will take several months. Until the data systems merger, Virtual One's clearing operations will continue as usual, with the only change being that the name associated with institution #848 will be DUCA Financial Services Credit Union Ltd. Once the data systems merge, CPA institution #848 will then be handled by the Bank of Montreal, however additional information on the date of the operational (data systems) merger will be provided in due course.

321. Effective October 13, 2009, Canadian Home Income Plan Corporation was issued Letters Patent of Continuance, continuing it as a bank under the name HomEquity Bank, and therefore became a member of the Association. Although HomEquity Bank was granted an Order to Commence and Carry on Business, effective October 13, 2009, it does not intend to clear any items. Institution #358 has been reserved for HomEquity Bank, should it wish to enter items into the clearing in the future.

322. Effective July 24, 2009, Walmart Canada Bank became a member of the Association. Although Walmart Canada Bank was granted an Order to Commence and Carry on Business, effective May 31, 2010, it does not intend to clear any items. Institution #359 has been reserved for Walmart Canada Bank, should it wish to enter items into the clearing in the future.

323. Effective November 6, 2009, Barclays Bank PLC, Canada Branch (#360) became a member of the Association. Although Barclays Bank PLC was granted an Order to Commence and Carry on Business, effective December 18, 2009, it does not intend to clear any items. Institution #360 has been reserved for its use, should it wish to enter items into the clearing in the future.

324. Effective July 6, 2011, Central 1 Credit Union became Group Clearer for the clearing group consisting of Central 1 Credit Union, Credit Union Central Alberta Limited, Credit Union Central of Saskatchewan and Credit Union Central of Manitoba Limited. Financial Institution Number 869 was re-allocated to Central 1 Credit Union. Financial Institution Numbers 809 and 828 will continue to be used by Central 1 Credit Union.

325. Further to note 320 above, the data systems between DUCA Financial Services Credit Union Ltd. (#806) and the former Virtual One Credit Union Ltd. (#848) merged in June 2011. As such, effective June 20, 2011, the clearing of institution #848 is now being handled by the Bank of Montreal (#001). The Toronto-Dominion Bank (#004) confirmed

that their last processing date for institution #848 was June 17, 2011. Institution #848 will be phased out of service one year after the legal merger.

326. Effective June 1, 2011, Meridian Credit Union Limited (#837) amalgamated with Desjardins Credit Union Inc. (#239) under the name Meridian Credit Union Ltd. Central 1 Credit Union is the Clearing Agent for Meridian and la Caisse centrale Desjardins du Québec is the Clearing Agent for Desjardins Credit Union. Although the legal amalgamation took effect June 1st, the data systems conversion will take place in the spring of 2012. Until the data systems conversion takes place, Desjardins Credit Union Inc.'s clearing operations will continue as usual. Once the data systems conversion has taken place, CPA institution #239 will then be handled by Central 1 Credit Union, however additional information on the date of the operational (data systems) conversion will be provided in due course.

327. Pacific & Western Bank of Canada (#334) changed its Clearing Agent relationship from Canadian Imperial Bank of Commerce (#010) to the Royal Bank of Canada (#003) in June 2011. Canadian Imperial Bank of Commerce's last clearing date was June 24, 2011 and the Royal Bank of Canada commenced clearing on June 27, 2011.

328. Effective June 24, 2011, American Express Travellers Cheques (#369) changed its clearing arrangement for paper items from the Bank of Montreal (#001) and Canadian Imperial Bank of Commerce (#010) to the Royal Bank of Canada (#003). The Bank of Montreal and Canadian Imperial Bank of Commerce's last clearing date was June 24, 2011 and the Royal Bank of Canada commenced clearing on June 27, 2011.

329. Effective December 1, 2011, the Superintendent of the Office of the Superintendent of Financial Institutions issued Letters Patent amending the name of MBNA Canada Bank (#311) to BofA Canada Bank.

330. Effective March 4, 2011, MonCana Bank was issued Letters Patent of Incorporation and therefore became a member of the Association. Although MonCana Bank was granted an Order to Commence and Carry on Business, effective September 22, 2011, it does not intend to clear any items. Institution #361 has been reserved for MonCana Bank, should it wish to enter items into the clearing in the future.

331. Further to note 319, Atlantic Central (#839) has been granted the indefinite use of institution #849. Institution #849 has been re-allocated to Atlantic Central. Effective January 1, 2012, institution #813 has been phased out and has been removed from the member institution paper payment item processing tables.

332. Further to note 326, Central 1 Credit Union has been granted a one-year extension to the phase out period of institution #239 (that of former Desjardins Credit Union Inc.). Therefore, institution #239 is to remain on your paper payment item processing tables until June 1, 2013. In addition, effective May 22, 2012, Central 1 Credit Union will act as the Clearing Agent for institution #239 for the one-year extension period for paper-based and AFT items only. Central 1 will receive AFT items for institution #239 at the Vancouver exchange point 86900. The Province of Ontario will continue to use institution #239 for tax based remittances.

333. Effective April 16, 2012, B2B Trust (#618) amalgamated with M.R.S. Trust Company (#619) under the name B2B Trust. B2B Trust will continue to use existing institution #618 with institution #619 being phased out of service one year after the amalgamation. Currently, the Clearing Agent for B2B Trust is Laurentian Bank of Canada (#039) and the Clearing Agent for M.R.S. Trust Company is the Royal Bank of Canada (#003). Although the legal amalgamation took effect April 16th, B2B Trust has indicated that the data systems merger will take several months. Until the data systems merger, M.R.S. Trust Company's clearing operations will continue as usual, with the only change being that the name associated with institution #619 will be B2B Trust. Once the data systems merge, CPA institution #619 will then be handled by Laurentian Bank of Canada, however additional information on the date of the operational (data systems) merger will be provided in due course.

334. Further to note 325, DUCA Financial Services Credit Union Ltd. (#806) has been granted an extension to the phase out period of institution #848 (that of former Virtual One Credit Union). Therefore, institution #848 is to remain on your paper payment item processing tables until August 31, 2012.

335. Effective May 24, 2012, The Royal Bank of Scotland (Canada) (#331) continued business as a corporation under section 187 of the Canadian Business Corporations Act. As such, The Royal Bank of Scotland (Canada) (previously in voluntary liquidation) is no longer eligible to be a member of the Association, and ceased to be a member as of May 24, 2012.

336. Further to note 333, effective July 7, 2012, the Office of the Superintendent of Financial Institutions issued Letters Patent of Continuance to B2B Trust (#618), continuing it as a Bank under the name B2B Bank. B2B Bank will continue to use existing institution number 618, with institution number 619 (formerly that of M.R.S. Trust Company) being phased out of service one year after the amalgamation. Effective March 31, 2013, #619 can be removed from the paper payment item processing tables.

337. First Nations Bank of Canada (#310) changed its Clearing Agent relationship from The Toronto-Dominion Bank (#004) to Central 1 Credit Union (#869) for paper and AFT items and to La Fédération des caisses Desjardins du Quebéc (#815) for POS items. The Toronto-Dominion Bank's last clearing date was September 7, 2012 and Central 1 Credit Union commenced clearing paper and AFT items on September 10, 2012 and La Fédération des caisses Desjardins du Quebéc commenced clearing POS items on September 7, 2012.

338. Effective February 24, 2012, St. Stanislaus-St. Casimir's Polish Parishes Credit Union Ltd. (#833) became a member of Central 1 Credit Union (#869) and therefore ceased to be a CPA member. St. Stanislaus-St. Casimir's Polish Parishes Credit Union Ltd. will have until October 1, 2013 to phase out institution #833, after which time it can be removed from the paper payment items processing tables. Effective October 1, 2012, St. Stanislaus-St. Casimir's Polish Parishes Credit Union Ltd. changed its Clearing Agent relationship for paper and AFT items, from the Royal Bank Canada (#003) to Central 1. Central 1 will commence processing of paper and AFT payment items with the first exchange on

October 1, 2012. Please note that Central 1 will exchange AFT payment items for St. Stanislaus-St. Casimir's Polish Parishes Credit Union Ltd. at the Vancouver Exchange Point.

339. Effective October 30, 2012, the Superintendent of Financial Institutions revoked Dexia Crédit Local S.A.'s (#348) orders to establish as a branch in Canada and to commence and carry on business. Therefore, effective that date, Dexia ceased to be a member of the CPA and as a result, institution #348 can be removed from the member payment item processing tables.

340. Effective September 6, 2012, DUCA Financial Services Credit Union Ltd. ("DUCA") (#806) became a member of Central 1 Credit Union (#869) and therefore ceased to be a CPA member. Effective March 4, 2013, DUCA changed its clearing agent relationship for paper and AFT items from the Bank of Montreal ("BMO") (#001) to Central 1 (#869). DUCA will continue to use #806 for a period of one year, commencing March 4, 2013, to allow for the transition of its paper and AFT payments from BMO to Central 1. Please note that Central 1 will exchange AFT payment items for DUCA at the Vancouver Exchange Point, and that the Royal Bank of Canada (#003) will continue to clear POS items on behalf of DUCA until the contract expires in 2014.

341. Effective October 21, 2011, Wells Fargo Bank, National Association, Canadian Branch ("Wells Fargo Bank") became a member of the Association. Wells Fargo Bank was granted an Order to Commence and Carry on Business, effective September 28, 2012. Institution #362 has been reserved for Wells Fargo Bank's use, and the Royal Bank of Canada has agreed to act as Wells Fargo Bank's clearing agent; however, it does not expect to begin clearing payment items for Wells Fargo Bank until July 1, 2013.

342. Effective May 21, 2013, the Royal Bank of Scotland plc, Canada Branch became a member of the Association and was re-assigned institution number 240 (formerly the institution number of the Royal Bank of Scotland N.V. (Canada) Branch). The Royal Bank of Scotland N.V. (Canada) Branch was assigned new institution number 363. The Royal Bank of Canada (#003) is the clearing agent for both foreign bank branches.

343. Effective April 27 2013, Communication Technologies Credit Union Limited ("ComTech") (#807) returned to Central 1 Credit Union and therefore ceased to be a CPA member. Effective August 30, 2013, ComTech changed its clearing agent relationship for paper and AFT items from Bank of Montreal ("BMO") (#001) to Central 1 Group Clearer (#828). ComTech will continue to use #807 for a period of one year from April 27, 2013, to allow for the transition of its paper and AFT items from BMO to Central 1. Please note that Central 1 will exchange AFT payment items for ComTech (#807) at the Vancouver Exchange Pont (86900), and the Royal Bank of Canada will continue to clear POS items on behalf of ComTech until its contract expires.

344. Effective July 1, 2013, the Superintendent of Financial Institutions issued an Order changing the name under which Mizuho Corporate Bank, Ltd., Canada Branch (#277) carries on business in Canada to Mizuho Bank, Ltd., Canada Branch (#277).

345. Effective July 1, 2013, the Office of the Superintendent of Financial Institutions issued Letters Patent of Continuance to the Equitable Trust company (#623), continuing it as a Bank under the name Equitable Bank (#623).

346. Further to note 338, effective September 18, 2013, the President and CEO granted an extension to the phase out period of institution #833 (that of former St. Stanislaus-St. Casimir's Polish Parishes Credit Union Ltd.) until September 30, 2014, at which time it can be removed from the paper payment item processes tables.

347. Effective August 29, 2013, Airline Financial Credit Union Ltd. ("Airline") (#830) returned to Central 1 Credit Union and therefore ceased to be a CPA member. Airline changed its clearing agent relationship for paper and AFT items from Bank of Montreal ("BMO") (#001) to Central 1 Group Clearer (#828) in April 2014. BMO's last processing date for paper and AFT was Friday, April 4, 2014 and Central 1 commenced clearing Airline's paper and AFT items on April 7, 2014. Airline will continue to use #830 for a period of one year from August 29, 2013, to allow for the transition of its paper and AFT items from BMO to Central 1. Please note that Central 1 will exchange AFT payment items for Airline at the Vancouver Exchange Pont (86900). Effective April 8, 2014, Airline's clearing agent for settlement of POS transactions changed from La Fédération des caisses Desjardins du Quebec (#815) to Central 1.

348. Effective September 1, 2013, B2B Bank (#618) amalgamated with AGF Trust Company (#560) under the name B2B Bank. B2B Bank will continue to use existing institution #618 with institution #560 being phased out of service one year after the amalgamation. Currently, the Clearing Agent for B2B Bank is Laurentian Bank of Canada (#039) and the Clearing Agent for AGF Trust Company is the Royal Bank of Canada (#003). Although the legal amalgamation took effect September 1st, the data systems merger will take several months. Until the data systems merger, AGF Trust Company's clearing operations will continue as usual, with the only change being that the name associated with institution #560 will be B2B Bank. Once the data systems merge, CPA institution #560 will then be handled by Laurentian Bank of Canada, however additional information on the date of the operational (data systems) merger will be provided in due course.

349. Effective September 4, 2013, ResMor Trust Company (#620) was continued as a corporation under the Canada Business Corporations Act and therefore, ceased to be a member of the Association on that date. The Bank of Nova Scotia (#002) continued to clear ResMor Trust Company's items until March 28, 2014 at which time #620 was removed from the paper payment item processes tables.

350. Effective November 1, 2013, the Office of the Superintendent of Financial Institutions issued Letters Patent to amend the incorporating instrument of Dundee Bank Canada (#343) by changing its name to Hollis Canadian Bank (#343).

351. Effective December 1, 2013, the Office of the Superintendent of Financial Institutions issued Letters Patent to amend the incorporating instrument of CTC Bank Canada (#315) by changing its name to CTBC Bank Corp. Canada (#315).

352. Effective January 13, 2014, the Office of the Superintendent of Financial Institutions issued Letters Patent to amend the incorporating instrument of MonCana Bank of Canada (#361) by changing its name to CFF Bank (#361).

353. Due to an amalgamation under Manitoba's *Credit Unions and Caisses Populaires Act*, the Fédération des caisses populaires du Manitoba Inc. (#819) changed its name to Caisse Populaire Groupe Financier Ltée.

354. Effective January 1, 2014, HSBC Trust Company (Canada) (non-CPA member, but a subsidiary of HSBC Bank Canada) amalgamated with Household Trust Company (#630) under the name HSBC Trust Company (Canada). Furthermore, OSFI approved the acquisition by HSBC Bank Canada of control, and a significant interest in all the outstanding classes of shares of HSBC Trust Company (Canada) and of Household Trust Company, effective January 1, 2014. As a result of the acquisition, HSBC Bank Canada has advised that Household Trust Company will be ceasing membership in the CPA on or before April 25, 2014; and therefore, institution #630 has been removed from member institution paper payment item processing tables as of April 25, 2014.

355. The Superintendent of the Office of the Superintendent of Financial Institutions issued Letters Patent to amend the incorporating instrument of ING Bank of Canada (#614) by changing its name to Tangerine Bank (#614), effective May 9, 2014.

356. Effective April 24, 2013, Rogers Bank was issued Letters Patent of Incorporation, and received its Order to Commence and Carry on Business effective August 23, 2013 and therefore became a member of the Association as of August 23, 2014. Although institution number 368 has been reserved for Rogers Bank's use, it does not intend to enter any payment items into the clearing in the foreseeable future.

357. Effective November 27, 2013, BNP Paribas was granted an order establishing it as a foreign bank branch in Canada; and subsequently it received its Order to Commence and Carry on Business in Canada, effective January 1, 2014 and therefore became a member of the Association, effective January 1, 2014. BNP Paribas (Canada) ("Schedule II bank") transferred its payments business to the foreign bank branch on June 9, 2014, and as such, its existing financial institution number 250 was transferred to the new foreign bank branch and the new institution number 367 was assigned to BNP Paribas (Canada). Effective June 9, 2014, the Bank of Montreal (#001) became the clearing agent for the foreign bank branch.

358. Effective February 12, 2014, PNC Bank Canada Branch was granted an order establishing it as a full service foreign bank branch in Canada and therefore became a member of the Association. The foreign bank branch commenced clearing items on April 14, 2014. Institution number 365 was assigned to PNC Bank Canada Branch for its use, and the Royal Bank of Canada (#003) confirmed that it will be the Clearing Agent for the foreign bank branch.

359. Effective June 2, 2014, Royal Bank Mortgage Corporation (#592) ceased membership in the CPA; and therefore, institution number 592 was removed from member institution paper payment item processing tables as of that date.

360. Effective June 16, 2014, Jameson Bank (#354) was continued as a corporation under the Canada Business Corporations Act and therefore, ceased to be a member of the Association on that date and therefore institution number 351 was removed from the paper payment item processes tables.

361. The Deputy Superintendent, on behalf of the Superintendent of Financial Institutions, approved the release of HSBC Bank USA, National Association's (#333) assets in Canada on July 23, 2014. Consequently, pursuant to section 599 of the Bank Act, the order of the Minister permitting the establishment of the branch and the order to commence and carry on business issued by the Superintendent were both deemed to be revoked, effective that date. Therefore, HSBC Bank USA, National Association ceased to be a member of the Association on that day.

362. CFF Bank (#361) began clearing items in October 2014. The Bank of Montreal (#001) commenced clearing paper and AFT items for CFF Bank effective October 14, 2014; and the Caisse centrale Desjardins (#815) confirmed that it would be the settlement agent on behalf of CFF Bank for its POS items, effective October 26, 2014.

363. Further to note 347, Central 1 Credit Union requested an extension to the phase out period of institution number 830. The CPA President and CEO has granted Central 1's request to extend the phase out period of institution number 830 (that of former Airline Financial Credit Union Ltd.), until March 31, 2015. Therefore, institution number 830 is to remain on your paper payment item processing tables until March 31, 2015, after which time it can be removed.

364. Effective October 1, 2014, the Superintendent of the Office of the Superintendent of Financial Institutions (OSFI) issued Letters Patent to amend the incorporating instrument of Bank West (#342) by changing its name to Zag Bank (#342). Furthermore, Bank West changed its Clearing Agent relationship for paper items from Central 1 Credit Union ("Central 1") (#869) to Royal Bank of Canada ("RBC") (#003), later in October 2014. Central 1 confirmed that its last processing date for paper items was Friday, October 17, 2014, and RBC confirmed that it would begin clearing Zag Bank's paper items on Monday, October 20, 2014. RBC also confirmed that it expects to commence clearing AFT items for Zag Bank on March 2, 2015. Bank West does not currently clear any AFT items. Bank West (Zag Bank) currently uses RBC (#003) as their POS settlement agent, and will continue to do so. Bank West (Zag Bank) currently uses Central 1 as its agent for LVTS purposes. Central 1 also confirmed that it no longer acts as Bank West's (Zag Bank's) agent for LVTS purposes, effective October 17, 2014.

365. Effective December 8, 2013, the Office of the Superintendent of Financial Institutions issued Letters Patent of Continuance to Continental Currency Exchange Corporation,

continuing it as a Bank under the name Continental Bank of Canada, and it received its Order to Commence and Carry on Business that same date; and therefore became a member of the Association on that date. Although Continental Bank of Canada received its Order to Commence and Carry on Business, it will be operating under certain restrictions pursuant to section 53 of the Bank Act; however those restrictions were removed effective December 5, 2014. Institution #364 has been reserved for Continental Bank of Canada's use, and the Bank of Montreal will be the Clearing Agent for paper and AFT items, effective January 5, 2015.

366. Effective January 31, 2014, China Construction Bank Toronto Branch (CCB) was granted an order establishing it as a foreign bank branch in Canada; and subsequently it received its Order to Commence and Carry on Business in Canada, effective October 29, 2014 and therefore became a member of the Association, effective October 29, 2014. Institution #366 has been reserved for CCB's use, and the Royal Bank of Canada is the Clearing Agent for paper and AFT items, effective December 8, 2014.

367. Further to note 363, Central 1 Credit Union requested a further extension to the phase out period of institution number 830. The CPA President and CEO has granted Central 1's request to extend the phase out period of institution number 830 (that of former Airline Financial Credit Union Ltd.), until September 30, 2015. Therefore, institution number 830 is to remain on your paper payment item processing tables until September 30, 2015, after which time it can be removed.

368. Further to note 340, DUCA Financial Services Credit Union requested a further extension to the phase out period of institution number 806. The CPA President and CEO has granted DUCA's request to extend the phase out period of institution number 806 (that of former DUCA Financial Credit Union Ltd.), until June 30, 2015. Therefore, institution number 806 is to remain on your paper payment item processing tables until June 30, 2015, after which time it can be removed.

369. Effective July 30, 2014, Ontario Civil Service Credit Union Limited ("OCS") (#846) returned to Central 1 Credit Union ("Central 1") and therefore ceased to be a CPA member. As a result of a subsequent amalgamation with Provincial Alliance Credit Union Limited, OCS changed its name to Rapport Credit Union Limited ("Rapport"), effective July 31, 2014. Rapport changed its clearing agent relationship for paper and AFT items from the Bank of Nova Scotia ("BNS") (#002) to Central 1 Group Clearer (#828) effective September 28, 2015. Please note that Central 1 will exchange AFT payment items for Airline at the Vancouver Exchange Pont (86900). Effective September 28, 2015, Rapport's clearing agent for settlement of POS transactions changed from La Fédération des caisses Desjardins du Quebec (#815) to Central 1. The CPA President and CEO has granted Central 1's request to extend the phase out period of institution number 846 to September 28, 2016. Therefore, institution number 846 is to remain on your paper payment item processing tables until September 28, 2016, after which time it can be removed.

370. The CPA was informed that Deutsche Bank Canada (#329) (schedule II bank) should be removed from CPA membership. When Deutsche Bank AG (schedule III bank) was established in January 25, 2001, Deutsche Bank Canada transferred its then institution number 265 to Deutsche Bank AG, and Deutsche Bank Canada was assigned new institution number 329. Subsequently, Deutsche Bank Canada (#329) went into voluntary liquidation on July 30, 2001, and was later continued as a corporation under section 187 of the Canadian Business Corporations Act, effective March 26, 2003. As such, Deutsche Bank Canada (329) is no longer eligible for membership in the CPA. Institution number 329 has been removed from member institution paper payment item processing tables.

371. Effective November 1, 2015, Korea Exchange Bank of Canada (#275) changed its name to KEB Hana Bank Canada (#275).

372. Effective December 2015, BNP Paribas, Canada Branch (#250) changing its Clearing Agent relationship for paper and AFT items, from Bank of Montreal ("BMO") (#001) to Royal Bank of Canada ("RBC") (#003). BMO confirmed its last processing date for paper and AFT items was Friday, December 4, 2015, and RBC confirmed it commenced clearing on behalf of BNP Paribas, Canada on Monday, December 7, 2015.

373. The CPA Board of Directors approved the application by Home Trust Company (#627) to become a CPA member on February 18, 2016. As a result, Home Trust Company became a member of the CPA effective February 18, 2016. Home Trust Company does not intend to enter any payment items into the clearing at this time.

374. Effective March 1, 2016, State Bank of India (Canada) (#294) changed its name to SBI Canada Bank (#294).

375. Effective April 11, 2016, Thomas Cook C$ Travellers Cheques (#375) will no longer be eligible for clearing and will no longer be cleared through the National Bank of Canada (#006). In addition, National Bank of Canada will no longer clear Thomas Cook MasterCard travellers cheques bearing code 10002 effective April 11, 2016.

376. Effective July 1, 2015, Mainstreet Credit Union Ltd. (member of Central 1) has merged with Goderich Credit Union (#844) under the name Mainstreet Credit Union Ltd. As such, Goderich Credit Union is no longer a member of the CPA. The clearing arrangements for paper and AFT items of the former Goderich Credit Union will be transitioning from the Bank of Montreal (#001) to Central 1 Credit Union (#869) effective May 2, 2016. AFT payment items will be exchanged at the Vancouver exchange point (86900). The clearing arrangements for POS items will transition from the Royal Bank of Canada (#003) to Central 1 Credit Union (#869) effective May 2, 2016.

377. Effective March 18, 2015, the Bank of Tokyo-Mitsubishi, UFJ, Ltd., has been granted an order permitting it to establish a branch in Canada under the name The Bank of Tokyo-Mitsubishi UFJ, Ltd., Canada Branch; and subsequently it received an Order to Commence and Carry on Business in Canada, effective April 8, 2016. Pursuant to subsection 4(3)(a) of

the Canadian Payments Act, The Bank of Tokyo-Mitsubishi UFJ, Ltd., Canada Branch has therefore become a member of the Association, effective April 8, 2016. Effective May 2, 2016, Bank of Tokyo-Mitsubishi UFJ (Canada) ("Schedule II bank") transferred its payments business to the foreign bank branch and as such, its existing financial institution number 245 has been transferred to the new foreign bank branch and that new institution number 371 be assigned to Bank of Tokyo-Mitsubishi UFJ (Canada). The Royal Bank of Canada (#003) confirmed that it will be the clearing agent for the foreign bank branch for paper and AFT items. In addition, it will act as agent for LVTS purposes for the foreign bank branch.

378. The Minister of Finance approved the continuance of the Credit Union Central of Canada under the Canada Business Corporations Act. The new organization, the Canadian Credit Union Association (CCUA), remains a national trade association for the Canadian credit union system. With this change, the Credit Union Central of Canada (now CCUA) is no longer eligible for membership in the CPA effective December 30, 2015.

379. Effective May 9, 2016, Rabobank Nederland (#322) changed its name to Rabobank Canada (#322).

380. Further to note 376, the President and CEO granted an extension to the phase out period of institution #844 (that of former Goderich Credit Union) until July 4, 2017, at which time it can be removed from the paper payment item processes tables.

381. Effective May 13, 2016, Pacific & Western Bank of Canada (#334) changed its name to VersaBank (#334).

382. The CPA received confirmation that the release of assets of the Royal Bank of Scotland N.V., (Canada) Branch (#363) was authorized on June 23, 2016. Consequently, the orders permitting the establishment of the branch and to commence and carry on business were both revoked, effective that date. Therefore, effective June 23, 2016, Royal Bank of Scotland N.V., (Canada) Branch ceased to be a member of the Association.

383. Fédération des Caisses Populaires Acadiennes Limitée (#865) amalgamated with 15 caisses populaires members of the Fédération and the Office de stabilisation de la Fédération to form Caisse populaire acadienne ltée. The new entity became a federal credit union effective July 1, 2016 pursuant to an order issued by the Office of the Superintendent of Financial Institutions (OSFI). Caisse populaire acadienne ltée will continue to use FIN 865 and the clearing arrangements will remain the same.

384. Royal Bank of Scotland plc, Canada Branch (#240) is winding down its operations and no longer offering payment items to clients. The Royal Bank of Canada (#003) is the ACSS clearing agent for Royal Bank of Scotland plc, Canada Branch and also acts as agent for LVTS purposes. The last date for the Royal Bank of Canada to provide those services was July 3, 2016. Royal Bank of Scotland plc, Canada Branch remains a member of the CPA.

385. Wealth One Bank of Canada received its Order to Commence and Carry on Business effective July 7, 2016. Pursuant to subsection 4(3)(a) of the Canadian Payments Act, Wealth One Bank of Canada has therefore become a member of the Association, effective October 3, 2016. Institution #370 has been reserved for Wealth One Bank of Canada's use, and Royal Bank of Canada (#003) is the Clearing Agent for AFT items, effective August 12, 2016.

386. Effective August 22, 2016, CFF Bank (#361) changed its name to Home Bank (#361).

387. Further to note 369, the President and CEO granted a request for an additional extension to the phase out period of financial institution number 846 to September 28, 2017. Accordingly, institution number 846 is to remain on your paper payment item processing tables until September 28, 2017.

388. Sumitomo Mitsui Banking Corporation, Canada Branch, received an Order to Commence and Carry on Business in Canada, effective October 3, 2016. Pursuant to subsection 4(3)(a) of the Canadian Payments Act, Sumitomo Mitsui Banking Corporation, Canada Branch has therefore become a member of the Association, effective October 3, 2016. Effective November 1, 2016, Sumitomo Mitsui Banking Corporation of Canada ("Schedule II bank") will transfer its payments business to the foreign bank branch and as such, its existing financial institution number 301 will be transferred to the new foreign bank branch and that new institution number 373 be assigned to Sumitomo Mitsui Banking Corporation, Canada Branch. The Royal Bank of Canada (#003) will be the clearing agent for the foreign bank branch for paper and AFT items. In addition, it will act as agent for LVTS purposes for the foreign bank branch.

389. Bank of China, Toronto Branch, received an Order to Commence and Carry on Business in Canada, effective October 1, 2016. Pursuant to subsection 4(3)(a) of the Canadian Payments Act, Bank of China, Toronto Branch has therefore become a member of the Association, effective October 1, 2016. Institution #372 has been reserved for Bank of China, Toronto Branch's use, and Royal Bank of Canada (#003) is the Clearing Agent for paper and AFT items, effective November 14, 2016. In addition, it will act as agent for LVTS purposes for the foreign bank branch.

390. Effective November 7, 2016, Wells Fargo Bank, National Association, Canadian Branch (#362) will commence clearing items AFT items. The Royal Bank of Canada (#003) will be the clearing agent for the foreign branch.

391. Effective January 1, 2017, Fédération des caisses Desjardins du Québec (#815) and Caisse centrale Desjardins du Québec (#815) amalgamaed and now operates as Fédération des caisses Desjardins du Québec (FCDQ) (#815). FCDQ will continue to be an ACSS group clearer and an LVTS participant and any any clearing agent responsibilities will not be impacted by the amalgamation.

392. Exchange Bank of Canada received its Order to Commence and Carry on Business effective September 19, 2016. Pursuant to subsection 4(3)(a) of the Canadian Payments Act, Exchange Bank of Canada has therefore become a member of the Association, effective September 19, 2016. Although institution number 376 has been reserved for Exchange Bank of Canada's use, it does not intend to enter any payment items into the clearing at this time.

393. Effective January 3, 2017, Central 1 no longer accepts paper-based or AFT items for FIN 239 at the Vancouver exchange point 86900. FIN 239 has been removed from members' paper payment item processing tables as of that date. Transits with FIN 239 have been removed from the Financial Institution File effective January 3, 2017. The Province of Ontario is no longer using FIN 239 for tax based remittances.

394. Effective January 16, 2017, Central 1 no longer accepts payment items for Financial Institution Numbers (FINs) 844 and 850. Central 1 was granted an extension, on behalf of Mainstreet Credit Union, to continue to use FIN 844 until July 2017; however, the extension period is no longer required. FINs 844 and 850 have been removed from members' paper payment item processing tables as of January 16, 2017. Transits with FINs 844 and 850 have been removed from the Financial Institution File effective that date.

395. Effective January 1, 2017, the Office of the Superintendent of Financial Institutions issued Letters Patent of Continuance to Concentra Financial Services Association (#853), continuing it as a Bank under the name Concentra Bank. Concentra Bank will continue to use existing institution number 853 and the clearing arrangements will remain the same.

396. Effective January 1, 2017, BNP Paribas (Canada) (#367) received a certificate continuing it as a corporation under section 187 of the Canadian Business Corporations Act. As such, BNP Paribas (Canada) is no longer a member of Payments Canada, effective January 1, 2017.

397. Effective November 1, 2016, Pace Savings Credit Union Limited (member of Central 1) merged with All Trans Financial Services Credit Union Limited (#810) (All Trans) under the name Pace Savings and Credit Union Limited. As such, All Trans Financial Services Credit Union Limited is no longer a member of Payments Canada. Effective April 3, 2017, the former All Trans transferred its clearing arrangements for paper and AFT items from the Toronto-Dominion Bank (#004) to Central 1 Credit Union (#869) and its POS items from the Royal Bank of Canada (RBC) (#003) and Fédération des caisses Desjardins du Québec (Desjardins) (#815) to Central 1 Credit Union. AFT payment items will be exchanged at the Vancouver exchange point (86900). The President and CEO has granted a request for an extension to the phase out period of financial institution number 810 to November 30, 2018. Accordingly, institution number 810 is to remain on your paper payment item processing tables until November 30, 2018.

398. Street Capital Bank of Canada received its Order to Commence and Carry on Business effective February 1, 2017. Pursuant to subsection 4(3)(a) of the Canadian Payments Act,

Street Capital Bank of Canada therefore became a member of the Association, effective February 1, 2017. Although institution number 377 has been reserved for Street Capital Bank of Canada's use, it does not intend to enter any payment items into the clearing at this time.

399. Cidel Bank Canada, received an Order to Commence and Carry on Business, effective March 13, 2017. Pursuant to subsection 4(3)(a) of the Canadian Payments Act, Cidel Bank Canada therefore became a member of the Association, effective March 13, 2017. Institution #378 has been assigned to Cidel Bank Canada, and Royal Bank of Canada (#003) is the Clearing Agent for AFT items, effective May 29, 2017. In addition, it will act as agent for LVTS purposes for Cidel Bank Canada.

400. Effective April 18, 2017, Citizens Bank of Canada (#309) changed its name to Vancity Community Investment Bank (#309).

401. The CPA received confirmation that the release of assets of the Royal Bank of Scotland plc, Canada Branch (#240) was authorized on May 16, 2017. Consequently, the orders permitting the establishment of the branch and to commence and carry on business were both revoked, effective that date. Therefore, effective May 16, 2017, Royal Bank of Scotland plc, Canada Branch ceased to be a member of the Association.

402. Effective June 27, 2017, Alterna Savings & Credit Union (non-member) (#842) and CS Alterna Bank (#608) changed their Clearing Agent relationship for POS items, from Royal Bank of Canada ("RBC") (#003) to Central 1 Credit Union (Central 1) (#869). The last day of settlement for POS items through RBC was June 27, 2017, and Central 1 commenced clearing POS items on behalf of Alterna Savings & Credit Union (non-member) (#842) and CS Alterna Bank (#608) on June 27, 2017.

403. Effective July 6, 2017, Bank of Tokyo-Mitsubishi UFJ (Canada) (#371) received a certificate continuing it as a corporation under section 187 of the Canadian Business Corporations Act. As such, Bank of Tokyo-Mitsubishi UFJ (Canada) (#371) is no longer a member of Payments Canada, effective July 6, 2017.

404. Effective July 31, 2017, Wealth One Bank of Canada (#370) commenced clearing paper items. As such, Central 1 Credit Union (#869) commenced clearing paper items on behalf of Wealth One Bank of Canada, effective July 31, 2017.

405. Effective May 25, 2017, Dundalk District Credit Union ("Dundalk") (#840) became a member of Central 1 Credit Union ("Central 1") and therefore ceased to be a member of the Association. Dundalk changed its clearing agent relationship for paper and AFT items from Canadian Imperial Bank of Commerce ("CIBC") (#010) to Central 1 (#869) effective October 2, 2017. Please note that Central 1 will exchange AFT payment items for Dundalk at the Vancouver Exchange Pont (86900), and the Royal Bank of Canada (#003) continues to clear POS items on behalf of Dundalk. The President and CEO has granted Central 1's request to extend the phase out period of institution number 840 to May 1, 2019. Therefore, institution

number 840 is to remain on your paper payment item processing tables until May 1, 2019, after which time it can be removed.

406. Effective September 12, 2017, Hollis Canadian Bank (#343) has changed its name to ADS Canadian Bank (#343).

407. Effective October 2, 2017, Sumitomo Mitsui Banking Corporation of Canada (#373) received a certificate continuing it as a corporation under section 187 of the Canadian Business Corporations Act. As such, Sumitomo Mitsui Banking Corporation of Canada (#373) is no longer a member of Payments Canada, effective October 2, 2017.

408. Effective November 6, 2017, financial institution number (FIN) 837 currently used by Meridian Credit Union was reallocated to Central 1. The President and CEO has granted the request by Central 1 for Meridian Credit Union to continue to use FIN 837. While Meridian will continue to use FIN 837, Central 1 will be responsible and liable for all payment items cleared and settled under that FIN.

409. Effective December 1, 2017, Industrielle Alliance, Fiducie inc. (#625) ceased to be a member of the Association. Although the Royal Bank of Canada (#003) was the Clearing Agent for IA, IA did not clear any payment items.

410. Effective December 15, 2017, Alberta Treasury Branches (#219) has changed its name to ATB Financial (#219), in accordance with Bill 34 that came into effect on that date.

411. Effective April 1, 2018, The Bank of Tokyo-Mitsubishi UFJ, Ltd., Canada Branch (#245) changed its name to MUFG Bank, Ltd., Canada Branch (#245).

412. Mega International Commercial Bank Co., Ltd. received an Order to Commence and Carry on Business in Canada, effective April 1, 2018. Pursuant to subsection 4(3)(a) of the Canadian Payments Act, Mega International Commercial Bank Co., Ltd. became a member of the Association, effective April 1, 2018. Effective April 16, 2018, Mega International Commercial Bank (Canada) ("Schedule II bank") transferred its payments business to the foreign bank branch and as such, its existing financial institution number 269 was transferred to the new foreign bank branch and new institution number 380 was assigned to Mega International Commercial Bank (Canada). The Royal Bank of Canada (#003) is the clearing agent for the foreign bank branch for paper and AFT items. In addition, it will act as agent for LVTS purposes for the foreign bank branch.

413. Institution number 806 was phased out of service effective July 5, 2018.

414. Further to note 387, the President and CEO has granted a request for an additional extension to the phase out period of financial institution number 846 to March 29, 2019. Accordingly, institution number 846 is to remain on your paper payment item processing tables until March 29, 2019.

415. Institution number 848 was phased out of service effective December 25, 2014.

416. Institution number 833 was phased out of service effective January 4, 2018.

417. Haventree Bank, received an Order to Commence and Carry on Business, effective June 11, 2018. Pursuant to subsection 4(3)(a) of the Canadian Payments Act, Haventree Bank therefore became a member of the Association, effective June 11, 2018. Although institution number 381 has been reserved for Haventree Bank's use, it does not intend to enter any payment items into the clearing at this time.

418. Coast Capital Savings Federal Credit Union ("CCS") commenced business as a federal credit union effective November 1, 2018 pursuant to an order issued by the Office of the Superintendent of Financial Institutions (OSFI). Accordingly, CCS became a member of Payments Canada, effective November 1, 2018. Although financial institution number (FIN) 382 has been reserved for use by CCS, it will continue to use FIN 809 on its payment items. Central 1 Credit Union has confirmed that it will act as Group Clearer for AFT, EDI, paper, and POS payment items on behalf of CCS.

419. Effective November 8, 2018, HomEquity Bank (FIN 358) changed its name to HomeEquity Bank (FIN 358).

420. Institution number 810 was phased out of service effective December 27, 2018.

421. Due to an amalgamation under the Credit Unions and Caisses Populaires Act, the 12 caisses populaires that formed L'Alliance des caisses populaires de l'Ontario, Ltée (#890) became one entity under the name Caisse populaire Alliance Limitée.

422. Motus Bank, received an Order to Commence and Carry on Business, effective January 10, 2019. Pursuant to subsection 4(3)(a) of the Canadian Payments Act, Motus Bank therefore became a member of the Association, effective January 10, 2019. Institution #374 has been assigned to Motus Bank. Central 1 Credit Union is the Clearing Agent for paper and AFT items, effective January 21, 2019, Royal Bank of Canada is the Clearing Agent for the Interac Network (Shared Cash Dispensing & Point of Service), effective February 6, 2019, Fédération des caisses Desjardins du Québec is the Clearing Agent for the Exchange Network (Shared Cash Dispensing), effective February 6, 2019, and The Bank of Montreal is the Clearing Agent for EDI items, effective February 11, 2019.

423. Effective November 22, 2018, Golden Horseshoe Credit Union ("GHCU") (#854) became a member of Central 1 Credit Union ("Central 1") and therefore ceased to be a member of the Association. GHCU changed its clearing agent relationship for paper and AFT items from Bank of Montreal ("BMO") (#001) to Central 1 (#869) effective April 1, 2019. Please note that Central 1 will exchange AFT payment items for GHCU at the Vancouver Exchange Pont (0869), and GHCU continues to use Royal Bank of Canada (#003) for POS (Interac) clearing and Fédération des caisses Desjardins du Québec (#815) for POS (Exchange) clearing. GHCU will continue to use #854 for a period of one year, commencing November 22, 2018, to allow for the transition of its paper and AFT payments from BMO to Central 1.

424. The President and CEO granted the requests for extension to the phase out period of financial institution numbers ("FIN") Rapport Credit Union Limited (#846) and Dundalk District Credit Union (#840) respectively. An extension for FIN 846 has been granted until September 30, 2019 and an extension for FIN 840 has been granted until December 31, 2019. Accordingly, these FINs are to remain on your paper payment item processing tables until those dates.

425. Effective April 10, 2019, Walmart Canada Bank (#359) changed its name to Duo Bank of Canada (#359).

426. Institution number 830 was phased out of service effective July 20, 2017.

427. Pursuant to sections 298 and 299 of the *Credit Unions and Caisses Populaires Act, 1994*, Arnstein Community Credit Union (#808) dissolved, effective August 15, 2018, and therefore, ceased to exist on that day. Institution #808 can be removed from the paper payment item processing tables.

428. Effective April 29, 2019, Mega International Commercial Bank (Canada) (#380) was issued Letters Patent of Dissolution and therefore, ceased to exist on that day. Institution #380 can be removed from the paper payment item processing tables.

429. The President and CEO granted a request for an extension to the phase out period of financial institution number Rapport Credit Union Limited (#846) to November 29, 2019. Accordingly, institution number 846 is to remain on your paper payment item processing tables until November 29, 2019.

430. Effective September 10, 2019, Dundalk District Credit Union (#840) changed its clearing agent for POS items from Royal Bank of Canada (#003) to Central 1 Credit Union (#869).

431. Effective September 11, 2019, BofA Canada Bank (#311) received a certificate continuing it as a corporation under section 187 of the *Canadian Business Corporations Act*. As such, BofA Canada Bank is no longer a member of Payments Canada, effective September 11, 2019.

432. Effective end of cycle September 27, 2019, Manulife Bank of Canada (#540) withdrew from the LVTS. The Royal Bank of Canada (#003) will act as agent for LVTS purposes.

433. President's Choice Bank (#320) changed its Clearing Agent relationship for AFT items, from Canadian Imperial Bank of Commerce ("CIBC") (#010) to the Bank of Montreal ("BMO") (#001). CIBC's last processing date for AFT items was Friday, November 1, 2019, and BMO commenced clearing on behalf of President's Choice Bank on Monday, November 4, 2019.

434. Peoples Bank of Canada received its Order to Commence and Carry on Business effective October 16, 2019. Pursuant to subsection 4(3)(a) of the *Canadian Payments Act*, Peoples Bank of Canada therefore became a member of Payments Canada, effective October 16, 2019. Institution number 383 has been assigned to Peoples Bank of Canada. The Bank of

Montreal will be the clearing agent for the new bank for AFT items, effective November 4, 2019.

435. The President and CEO granted a request for an extension to the phase out period of financial institution number 846 until March 31, 2020. Accordingly, institution number 846 is to remain on your paper payment item processing tables until March 31, 2020.

436. Effective November 20, 2019, Fifth Third Bank (#345) changed its name to Fifth Third Bank, National Association.

437. Effective December 16, 2019, Continental Bank of Canada (#364) received a certificate continuing it as a corporation under section 187 of the *Canadian Business Corporations Act*. As such, Continental Bank of Canada is no longer a member of Payments Canada, effective December 16, 2019.

438. Effective January 1, 2020, Street Capital Bank of Canada (#377) changed its name to RFA Bank of Canada.

439. DirectCash Bank (#352) changed its Clearing Agent relationship for AFT and Paper items from the Bank of Montreal ("BMO") (#001) to the Royal Bank of Canada ("RBC") (#003). BMO's last processing date for AFT and Paper items was Friday, February 7, 2020, and RBC commenced clearing on behalf of DirectCash Bank on Monday, February 10, 2020. In addition, DirectCash changed its LVTS arrangements from BMO to RBC effective February 10, 2020.

440. Institution number 840 was phased out of service effective January 16, 2020.

441. Effective March 20, 2020, financial institution number (FIN) 842 currently used by Alterna Savings and Credit Union ("Alterna") was reallocated to Central 1. The President and CEO has granted the request by Central 1 for Alterna to continue to use FIN 842. While Alterna will continue to use FIN 842, Central 1 will be responsible and liable for all payment items cleared and settled under that FIN.

442. Effective March 27, 2020 institution number 854 (Golden Horseshoe Credit Union Limited) was phased out of service. As such, financial institution number 854 can be removed from member cheque processing tables. Additionally, given that Thomas Cook C$ Travellers Cheques bearing financial institution number 375 are no longer eligible for clearing, financial institution number 375 can be removed from member cheque processing tables.

443. The President and CEO granted a request for an extension to the phase out period of financial institution number 846 until August 31, 2020. Accordingly, institution number 846 is to remain on your paper payment item processing tables until August 31, 2020.

444. Effective January 1, 2020, Estonian Credit Union Limited (member of Central 1) merged with Latvian Credit Union Limited (#803), under the name Northern Birch Credit Union. As such, Latvian Credit Union Limited is no longer a member of Payments Canada. Effective July 20, 2020, the former Latvian Credit Union Limited transferred its clearing arrangements for paper and AFT items from the Toronto-Dominion Bank (#004) to Central

1 Credit Union (#869). AFT payment items will be exchanged at the Vancouver exchange point (86900) and Northern Birch Credit Union continues to use Fédération des caisses Desjardins du Québec (#815) for POS clearing. Northern Birch Credit Union will continue to use #803 for a period of one year commencing January 1, 2020. Accordingly, institution number 803 is to remain on your paper payment item processing tables until January 1, 2021.

445. The CPA Board of Directors approved the application by Manufacturers Life Insurance Company (#702) to become a CPA member on May 6, 2020. As a result, Manufacturers Life Insurance Company became a member of the CPA effective May 6, 2020. Manufacturers Life Insurance Company does not intend to enter any payment items into the clearing at this time.

446. Due to an amalgamation under the *Credit Unions and Caisses Populaires Act*, the 11 caisses populaires that formed La Fédération des caisses populaires de l'Ontario Inc. (#829) became one entity under the name Caisse Desjardins Ontario Credit Union Inc., effective January 1, 2020.

447. Institution number 846 (Rapport Credit Union Limited) was phased out of service effective September 11, 2020.

448. The President and CEO has granted a request for an extension to the phase out period of financial institution number 807 until December 31, 2020. Accordingly, institution number 807 is to remain on your paper payment item processing tables until December 31, 2020. Furthermore, Communication Technologies Credit Union Limited (non-member) (#807) transitioned its arrangements for clearing of POS items from the Royal Bank of Canada (#003) to Central 1 Credit Union (#869) effective November 12, 2019.

449. Effective November 2, 2020, DirectCash Bank (FIN 352) changed its name to Digital Commerce Bank.

450. The President and CEO granted a request for an extension to the phase out period of financial institution number 803 until June 30, 2021. Accordingly, institution number 803 is to remain on your paper payment item processing tables until June 30, 2021.

451. Institution number 807 was phased out of service effective January 8, 2021.

452. Effective December 22, 2020, Zag Bank (#342) received a certificate continuing it as a corporation under section 187 of the Canadian Business Corporations Act. As such, Zag Bank is no longer a member of Payments Canada, effective December 22, 2020.

453. Payments Canada received confirmation that the release of assets of UBS AG Canada Branch (FIN 339) was authorized on January 29, 2021. Consequently, the orders permitting the establishment of the branch and to commence and carry on business were

both revoked, effective that date. Therefore, effective January 29, 2021, UBS AG Canada Branch ceased to be a member of Payments Canada.

454. The CPA Board of Directors approved the application by Natcan Trust Company (#612) to become a CPA member on February 25, 2021. As a result, Natcan Trust Company became a member of the CPA effective February 25, 2021. The National Bank of Canada (#006) confirmed that it will be the clearing agent for Natcan Trust Company for AFT and POS (Interac Network) payment items, effective April 1, 2021. Natcan Trust Company was a former member of Payments Canada, but ceased membership on May 8, 2003 (see note 205).

455. Institution number 834 was phased out of service effective March 12, 2021.

456. Effective June 3, 2021, the Royal Bank of Canada (#003) commenced clearing AFT, paper and EDI items on behalf of PNC Bank Canada Branch (#365). AFT payment items will be exchanged at the Toronto exchange point (00320). Furthermore, RBC will act as agent for PNC Bank Canada Branch for LVTS purposes, effective June 3, 2021.

457. Institution number 803 was phased out of service effective July 2, 2021.

458. The CPA Board of Directors approved the application by Canadian Shareowner Investments Inc ("ShareOwner") (#703) to become a CPA member on December 2, 2021. As a result, ShareOwner became a member of the CPA effective December 2, 2021. ShareOwner does not intend to enter any payment items into the clearing at this time.

459. The CPA Board of Directors provided conditional approval of Peoples Trust Company's (#621) application to become a Direct Clearer on June 23, 2021. As a result, upon completion of the conditions, effective June 13, 2022, Peoples Trust Company began acting as an ACSS Direct Clearer. Peoples Trust Company's AFT payment items will be exchanged at the Toronto exchange point (062120). Furthermore, Royal Bank of Canada (#003) will act as Peoples Trust Company's representative for POS payment items, while Bank of Montreal (#001) will act as its representative for EDI and Paper payment items. Bank of Montreal will be acting as Peoples Trust Company's ACSS Settlement Agent.

460. Effective January 25, 2022, Société Générale (Canada) (#292) received a certificate continuing it as a corporation under section 187 of the Canadian Business Corporations Act. As such, Société Générale (Canada) is no longer a member of Payments Canada, effective January 25, 2022.

461. Effective April 8. 2022, the Royal Bank of Canada (#003) commenced clearing AFT items on behalf of Canadian Shareowner Investments Inc. (#703). AFT payment items will be exchanged at the Toronto exchange point (00320).

462. Effective May 2, 2022, Canadian Shareowner Investments Inc. (#703) changed its name to Wealthsimple Investments Inc. (#703).

463. Effective June 8, 2022, Duo Bank of Canada (#359) changed its name to Fairstone Bank of Canada (#359).

464. Effective February 24, 2023 institution number 0836 was removed from the Financial Institution File including the associated branch number 0836-00002. As such, financial institution number 0836 can be removed from member cheque processing tables.

465. Effective May 5, 2023 UBS Bank (Canada) (#290) discontinued clearing paper items. Royal Bank of Canada (#003) will continue to clear AFT items on behalf of UBS Bank (Canada).

466. Pursuant to 234(1) of the *Trust and Loan Companies Act*, ADS Canadian Bank (#343) and The Bank of Nova Scotia Trust Company (non-member) amalgamated and continued as one company under the name The Bank of Nova Scotia Trust Company, effective November 1, 2022. Subsequently, the Office of the Superintendent of Financial Institutions approved the commencement and carrying on of business by The Bank of Nova Scotia Trust Company, effective November 1, 2022. ADS Canadian Bank therefore ceased to be a member of Payments Canada effective November 1, 2022. As a result, institution number 343 can be removed from member institution paper payment item processing tables.

467. Caisse populaire acadienne ltée (“UNI”) (#865) changed its Clearing Agent relationship for paper, AFT, POS, and EDI items, from Fédération des caisses Desjardins du Québec ("FCDQ") (#815) to Central 1 Credit Union ("Central1") (#869). FCDQ’s last processing date was Friday, July 7, 2023, and Central1 commenced clearing on behalf of UNI on Monday, July 10, 2023. The applicable AFT Exchange point is 0869 (Vancouver).

468. Caisse populaire acadienne ltée (“UNI”) (#865) changed its agent for Lynx purposes from Fédération des caisses Desjardins du Québec ("FCDQ") (#815) to Central 1 Credit Union ("Central1") (#869). FCDQ’s last processing date for Lynx payments was Friday, July 28, 2023, and Central1 commenced processing on behalf of UNI on Monday, July 31, 2023.

469. Effective August 21, 2023, the Royal Bank of Canada (#003) commenced clearing paper items on behalf of Wealthsimple Investment Inc. (#703).

470. The Payments Canada Board of Directors approved the application by Questrade, Inc. (“Questrade”) (#704) to become a Payments Canada member on September 14, 2023. As a result, Questrade became a member of Payments Canada effective that date. Questrade does not intend to enter any payment items into the clearing at this time.

471. Caisse populaire Alliance Limitée (#890) changed its Clearing Agent relationship for paper, AFT, POS, and EDI items, from Fédération des caisses Desjardins du Québec ("FCDQ") (#815) to Central 1 Credit Union ("Central1") (#869). FCDQ’s last processing date was Friday, October 20, 2023, and Central1 commenced clearing on behalf of Caisse populaire Alliance Limitée on Monday, October 23, 2023. The applicable AFT Exchange point is 86900 (Vancouver). Caisse populaire Alliance Limitée also changed its agent for Lynx purposes from FCDQ to Central1 effective Monday, October 23, 2023.

472. Effective October 27, 2023, The Royal Bank of Canada (“RBC”) (#003) commenced acting as agent for Wealthsimple Investments Inc. (“Wealthsimple”) (#703) for Lynx purposes.

473. Digital Commerce Bank (“DC Bank”) (#352) will be changing its clearing agent relationship from the Royal Bank of Canada ("RBC") (#003) to Central 1 Credit Union ("Central1") (#869), in December. RBC has confirmed that its last processing date for paper, AFT, and POS items as well as the processing of Lynx payments will be Friday, December 1, 2023, and Central1 has confirmed that it will commence clearing AFT items on behalf of DC Bank on Monday, December 4, 2023. DC Bank will no longer exchange paper and POS items or provide wire services. Central1 will receive AFT items on behalf of DC Bank (#352) at the Vancouver exchange point 86900.

474. Innovation Federal Credit Union (“Innovation”) commenced business as a federal credit union effective June 23, 2023 pursuant to an order issued by the Office of the Superintendent of Financial Institutions (OSFI). Accordingly, Innovation became a member of Payments Canada, effective on that date. Although institution number 384 has been reserved for Innovation’s use, it does not intend to exchange payment items using that institution number at this time. It will continue to use FIN 889 on its payment items. Central 1 Credit Union (“Central 1”) has confirmed that it will act as Group Clearer for paper, AFT, and EDI payment items on behalf of Innovation. Central 1 will also act as agent for Lynx purposes.

475. The Royal Bank of Canada (#003) (“RBC”), HSBC Bank Canada (#016) (“HSBC”), and HSBC Mortgage Corporation (#604) amalgamated effective March 29, 2024 (“Effective Date”). RBC is the continuing Member and HSBC and HSBC Mortgage Corporation ceased to be Members of Payments Canada on the Effective Date. Institution Number (“FIN”) 003 has been designated by RBC, as the continuing Member, as the sole FIN to be used following the Effective Date for the purpose of effecting settlement and entries into the ACSS. RBC will continue to use FIN 016, solely for the purpose of exchange, for a period of one-year from the Effective Date (subject to any further extensions granted by the President). Following the Effective Date, no Items may be exchanged using FIN 604. USBE settlement for Items exchanged using FIN #016 will be done as part of the RBC arrangements already in place with Chase Manhattan Bank N.A., NY effective April 2, 2024, including items exchanged on April 1, 2024. The last day for Citibank N.A., NY to act as USBE Settlement Agent on behalf of HSBC FIN #016 will be April 1, 2024 (for items exchanged on March 28, 2024). Furthermore, HSBC changed its representative arrangement for paper items from the Bank of Montreal (“BMO”) (#001) to the RBC and RBC commenced acting as a representative for the exchange of paper items on behalf of HSBC, effective Monday, March 11, 2024. Accordingly, the termination date of the representative arrangement between HSBC and BMO was Friday, March 8, 2024.

476. Effective October 1, 2024 the Bank of Canada (#177) no longer accepts ACSS cheque claims for items drawn #177. As such, institution number 177 can be removed from member cheque processing tables. The process for claiming Bank of Canada cheques has moved to a tailored online submission portal that can be easily accessed by the public.

477. Further to note 475, RBC provided notice of a change to the Amalgamation Transition Period (i.e. the period following an amalgamation during which an Amalgamated Member may continue to participate in Lynx as both a "Withdrawing Participant" and the "Continuing Participant" as contemplated in section 21 of Lynx Rule 3). The Amalgamation Transition Period for Lynx ended February 21, 2025 (initially approved for March 28, 2025). As a result, HSBC as the Withdrawing Participant has ceased its participation in Lynx, and RBC as the Continuing Participant will be the sole Participant in Lynx acting on behalf of the Amalgamated Member, RBC, effective February 24, 2025.

478. Pursuant to subsection 229(1) of the *Bank Act*, the Minister of Finance and Intergovernmental Affairs issued letters patent amalgamating and continuing the National Bank of Canada (#006) and Canadian Western Bank (#030) as one bank under the name, National Bank of Canada, and in French, Banque Nationale du Canada, effective March 1, 2025. Subsequently, the Office of the Superintendent of Financial Institutions approved the commencement and carrying on of business by the National Bank of Canada, effective March 1, 2025. Following the amalgamation, Canadian Western Bank ceased to be a Member of Payments Canada. As a result of the amalgamation, pursuant to subsection 4(a) of this Rule, National Bank of Canada will continue to use FIN 030 for a period of one year from the effective date (subject to any further extensions granted by the President).

479. Further to note 475, the Royal Bank of Canada (#003) requested an extension to the phase out period of institution number 016 (that of former HSBC). The transition period to phase out institution number 016 was originally scheduled to end on March 28, 2025. Payments Canada's President and CEO granted RBC's request for an extension and therefore institution number 016 will continue to be used for the purpose of exchange until March 31, 2028. Institution number 016 is to remain on your paper payment item processing tables until that time.

480. The Board of Directors approved Shakepay Inc.'s membership application at its meeting on February 27, 2025. As a result, Shakepay Inc. became a member of Payments Canada effective that date. Although institution number 721 has been reserved for Shakepay Inc.'s use, it does not intend to exchange payment items using that institution number at this time.

481. Santander Consumer Bank (in French, Banque Santander Consumer) received its Order to Commence and Carry on Business effective March 5, 2025. Pursuant to subsection 4(3)(a) of the *Canadian Payments Act*, Santander Consumer Bank therefore became a member of Payments Canada, effective March 5, 2025. Although institution number 379 has been reserved for Santander Consumer Bank's use, it does not intend to exchange payment items using that institution number at this time.

482. Effective January 1, 2025, Caisse Populaire Groupe Financier Ltée (FIN 819) amalgamated with two non-Member entities, Assiniboine Credit Union Limited and Westoba Credit Union Limited, under the name Assiniboine Credit Union Limited ("Assiniboine") (or Caisse Populaire Assiniboine Limitée in French). The amalgamated entity, Assiniboine, is a

member of the Credit Union Central of Manitoba ("CUCM"). Under the *Canadian Payments Act*, a local that is a member of a central is not eligible to be a member of Payments Canada. As such, Assiniboine ceased to be a member of Payments Canada, effective January 1, 2025. As a result, CUCM requested that FIN 819 be reallocated to CUCM pursuant to section 5 of Rule D4. Accordingly, FIN 819 was reallocated to CUCM effective January 1, 2025. While Assiniboine will continue to use FIN 819, CUCM will be responsible and liable for all payment items cleared and settled under that FIN.

483. Effective July 25, 2025, the Bank of Montreal (#001) commenced clearing AFT items on behalf of Haventree Bank (#381).

484. The Board of Directors approved CI Investment Services Inc.'s membership application at its meeting on September 18, 2025. As a result, CI Investment Services Inc. became a member of Payments Canada effective that date. Although institution number 777 has been reserved for CI Investment Services Inc.'s use, it does not intend to exchange payment items using that institution number at this time.

485. Questbank (same in French) received its Order to Commence and Carry on Business effective November 1, 2025. Pursuant to subsection 4(3)(a) of the *Canadian Payments Act*, Questbank therefore became a member of Payments Canada, effective November 1, 2025. Although institution number 385 has been reserved for Questbank's use, it does not intend to exchange payment items using that institution number at this time.

486. The Board of Directors approved the following payment service provider membership applications at its meeting on January 22, 2026 and as a result, became members of Payments Canada effective that date: 1) Wise Payments Canada Inc. (institution number 705); 2) KOHO Financial Inc. (institution number 706); 3) Element Financial Technology Inc., d.b.a. Paramount Commerce (institution number 707); 4) Float Financial Solutions Inc. (institution number 708); and Brim Financial Inc. (institution number 709). Although an institution number has been reserved for each of these new members, as listed above, they do not intend to use it for exchanging payment items at this time. Further notice will be sent if they commence exchanging payment items using their institution number.

487. The Board of Directors approved Meridian Credit Union Limited's ("Meridian") membership application as a local cooperative credit society ("local") at its meeting on March 5, 2026. As a result, Meridian became a member of Payments Canada effective that date. Financial institution number 837, previously reallocated to Central 1, has been reassigned to Meridian. The clearing arrangements for Meridian remain the same.

488. The Board of Directors approved uSecure Escrow Solutions Inc.'s (d.b.a. DoBusiness.com) ("DoBusiness.com") membership application as a payment service provider effective March 30, 2026. As a result, DoBusiness.com became a member of Payments Canada effective that date. Although institution number 710 has been reserved for DoBusiness.com's use, it does not intend to use it for exchanging payment items at this time.

489. Tru Cooperative Bank (in French, Banque Coopérative Tru) commenced business as a federal credit union effective April 1, 2026 pursuant to an order issued by the Office of the Superintendent of Financial Institutions (OSFI). Accordingly, Tru Cooperative Bank became a member of Payments Canada, effective on that date. Although institution number 386 has been reserved for Tru Cooperative Bank's use, it does not intend to exchange payment items using that institution number at this time. It will continue to use FIN 809 on its payment items. Central 1 Credit Union ("Central 1") has confirmed that it will act as Group Clearer for paper, AFT, POS, and EDI payment items on behalf of Tru Cooperative Bank. Central 1 will also act as agent for Lynx purposes.

490. Effective May 1, 2026, the Bank of Montreal ("BMO") (#001) commenced clearing AFT items on behalf of Wise Payments Canada Inc. (#705). The applicable AFT Exchange point is 00120 (Toronto).

491. The Board of Directors approved Neo Financial Technologies Inc.'s ("Neo") membership application as a payment service provider effective April 22, 2026. As a result, Neo became a member of Payments Canada effective that date. Although institution number 711 has been reserved for Neo's use, it does not intend to use it for exchanging payment items at this time.

492. The Board of Directors approved the following membership applications at its meeting on May 28, 2026 and as a result, became members of Payments Canada effective that date:

### Payment service providers

1) The Currency Cloud Limited (institution number 712)
2) Ebury Partners Canada Limited (institution number 713)
3) Shaype Canada Financial Limited (institution number 714)

### Credit unions

1) Beem Credit Union (institution number 814) - Central 1 Credit Union has confirmed it will continue to act as the Group Clearer for Beem and Beem will continue to use FIN 809 for its payment items.
2) Libro Credit Union Limited (institution number 816) - Central 1 Credit Union has confirmed it will continue to act as the Group Clearer for Libro and Libro will continue to use FIN 828 for its payment items.

### Securities dealer

1) Newton Crypto Ltd. (institution number 715)

Although an institution number has been reserved for each of these new members, as listed above, they do not intend to use those institution numbers for exchanging payment items at this time.

493. The Board of Directors approved Adyen Canada Ltd.'s ("Adyen") membership application as a payment service provider at its meeting on June 16, 2026. As a result, Adyen became a member of Payments Canada effective that date. Although institution number 716 has been reserved for Adyen's use, it does not intend to use it for exchanging payment items at this time.

494. Comerica Bank (#330) ceased to exist as an independent entity on February 2, 2026, following its merger with Fifth Third Bank, National Association (#345). Therefore, effective February 2, 2026, Comerica Bank ceased to be a member of Payments Canada. As a result, institution number 330 can be removed from member institution paper payment item processing tables.

495. Exchange Bank of Canada (#376) was granted a certificate continuing it as a corporation under section 187 of the *Canadian Business Corporations Act* on April 28, 2026. Subsequently, on April 29, 2026, the corporation was granted a Certificate of Dissolution pursuant to section 210(3) of the *Canada Business Corporations Act*. As such, Exchange Bank of Canada is no longer a member of Payments Canada, effective April 28, 2026. As a result, institution number 376 can be removed from member institution paper payment item processing tables.

496. Effective September 4, 2026, Central 1 Credit Union ("Central 1") (#869) commenced clearing AFT items on behalf of Questbank (#385). The applicable AFT Exchange point is 0869 (Vancouver).

497. Effective October 2, 2026, the Bank of Montreal ("BMO") (#001) will commence clearing AFT items on behalf of Float Financial Solutions Inc. (#708). The applicable AFT Exchange point is 00120 (Toronto).

498. Effective October 9, 2026, Scotiabank (#002) will commence acting as Clearing Agent for POS (Interac) items on behalf of Tangerine Bank

499. Coast Capital Savings Federal Credit Union ("Coast Capital") acquired Motus Bank (#374) in September 2025. Subsequently on April 7, 2026, Motus Bank was granted a certificate continuing it as a corporation under section 187 of the *Canadian Business Corporations Act*. As such, Motus Bank is no longer a member of Payments Canada, effective April 7, 2026. As a result of the acquisition, pursuant to Rule D4, subsection 4(a) Coast Capital Federal Credit Union has continued to use institution number 374 for a period of one year that was scheduled to end on September 26, 2026; however, Coast Capital requested an extension to the phase out period of institution number 374. Payments Canada's President and CEO has granted Coast Capital's request for an extension and therefore institution number 374 will continue to be used for the purpose of exchange until December 31, 2027.