



# Dawson Co-operative Union

110 – 10200 – 8<sup>th</sup> Street  
Dawson Creek, BC V1G 3P8

Phone (250) 782-4858  
Fax (250) 782-6017



## Credit Application Instructions Consumer

### Step 1: Complete consumer credit application

- Complete this form if you are an individual making purchases for personal use and reside in the trading area of the Dawson Co-operative Union
- If you already have a member number with the Dawson Co-operative Union, enter it in the box marked member number. If you do not have a member number, please complete the membership application and a member number will be assigned to you upon approval.
- Complete Section 1 with your personal information including social insurance number as this is required by the government for patronage.
- Please include your email to receive pdf copies of the account statement as paper copies will not be mailed
- Complete source of income information and banking information
- Complete required credit limit
- If you are a farmer (non-corporate), please complete the section on farm information
- **Sign and date the application**

### Step 2: **Read and sign** Consumer/Non-Corporate Credit Agreement and Statement of Disclosure.

### Step 3: Supporting documents required

- Proof of income (provide at least one of the following)
  - Last two paystubs from employer
  - If you receive pension income – include your most recent notice of assessment
  - If you are operating as a sole proprietor doing business as – provide copy of your personal tax return form T2125, T2042 or T1163 **AND** a copy of your most recent notice of assessment

### Step 4: If you would like to sign up for a pre-authorized form of payment, either through automatic withdrawal from your bank or charged on your credit card, please complete the applicable form and sign the attached Pre-Authorized Debit Agreement

### Step 5: Send completed forms and required supporting documents to the administration office by way of three options:

1. Mail to: Dawson Co-operative Union, 110-10200 8<sup>th</sup> Street, Dawson Creek, BC V1G 3P8
2. In person at the Administration Office in the Co-op Mall. Hours of operation are Mon-Fri 8:00AM-5:00PM
3. Email to: [ar@dawsonco-op.com](mailto:ar@dawsonco-op.com)

### Step 6: Approval of Credit.

- The Administration office will email you a letter regarding the status of your approval.
- Upon approval, the letter will include instructions on how to get your cardlock cards (if applicable).



# Dawson Co-operative Union

110 – 10200 – 8<sup>th</sup> Street  
Dawson Creek, BC V1G 3P8

Phone (250) 782-4858  
Fax (250) 782-6017



Member number: \_\_\_\_\_

Applicant's Name _____		Home Phone No. (____) _____	
Social Insurance Number _____		Birthdate (MM/DD/YY) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other _____	
Address (if P.O. Box Street Address as well) _____			
City/Town _____		Province _____ Postal Code _____ How Long? _____ Years	
Former Address (if less than one year) _____			
Email address: _____			
Co-applicant's Name	Birthdate (MM/DD/YY)	Social Insurance No.(optional)	Relationship
_____	_____	_____	<input type="checkbox"/> Spouse <input type="checkbox"/> Other
Applicant's Employer or Source of Income _____		Address _____	
Occupation _____		Annual Income _____ Business Phone No.(____) _____ How long _____ Yrs.	
Previous Employer (If less than two years with current employer) _____			
Address _____		Business Phone No.(____) _____ How Long _____ Yrs.	
Co-Applicant's Employer or Source of Income _____		Address _____	
Occupation _____		Annual Income _____ Business Phone No.(____) _____ How long _____ Yrs.	
Name of Bank, Credit Union, or Finance Co. _____		Address _____	
Telephone No. (____) _____		Type of Account: <input type="checkbox"/> Chequing <input type="checkbox"/> Savings <input type="checkbox"/> Other _____	
If Joint Account- Names on Account _____			
Other Loan or Finance Co. Reference _____		Address _____ Telephone No. (____) _____	
Credit/Charge Cards? (Banks, Department Stores, Oil Co., Etc.) <input type="checkbox"/> NO <input type="checkbox"/> YES (If yes then list below):			
Name _____		Address _____	
_____		_____	
_____		_____	
Previous Co-op Account? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, when _____ Member No. _____			
Have you been discharged from bankruptcy in the last 6 years? <input type="checkbox"/> YES <input type="checkbox"/> NO			
<b>Credit Limit Requested \$</b> _____			
Complete this Portion for Non-Corporate Farm Use			
Legal Description of Land _____ Section(s) _____ Township _____ Range _____ West of _____ Meridian _____			
How long have you farmed? _____ Acres Farmed _____ Is Livestock financed through a 3rd party? <input type="checkbox"/> YES <input type="checkbox"/> NO			
If YES, who? _____ Number of Livestock _____ Processor _____			
Hatchery _____ Quota _____ Check One <input type="checkbox"/> Owner <input type="checkbox"/> Tenant			
Name of Mortgage Co. or Landlord _____			
Name of Insurance Company and Agent _____			



# Dawson Co-operative Union

110 – 10200 – 8<sup>th</sup> Street  
Dawson Creek, BC V1G 3P8

Phone (250) 782-4858  
Fax (250) 782-6017



### PLEASE READ, DATE, and SIGN

I/We certify that the above information is true. **I/We certify that I am/we are entering into this credit agreement primarily for personal, family, household or non-corporate farming purposes.** I am /We are at least the minimum adult age. I/We understand the Co-op may accept or reject this application. If this credit application is accepted, I am/we are bound by the Co-op's Consumer/Non-Corporate Farm Credit Agreement and Statement of Disclosure and any amendments or replacements which the Co-op sends me. I/We have retained a copy of the Consumer/Non-Corporate Farm Credit Agreement and Statement of Disclosure. If the Co-op has service cards, I request a Co-op service card to be issued to me and to my co-applicant set out below. Where co-applicant signs this application with me, we acknowledge that the terms of this application and all consents given in it bind both of us. We agree to be jointly and individually liable, which means we are liable both individually and together for all amounts charged to the account.

**I/We consent to the exchange of account and credit information and personal information from time to time by the Co-op and the financial references provided and to the exchange of credit information with any credit grantor, credit bureau, credit reporting agency, or my/our employer(s).**

Date: \_\_\_\_\_

Signing by Individual Applicant(s)

X \_\_\_\_\_

Applicant's Signature

X \_\_\_\_\_

Co-Applicant's Signature

Office use only

Credit application approved? YES / NO

Credit limit approved: \_\_\_\_\_

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

### Please review the checklist prior to submitting to the office

- Credit Limit Entered
- Completed Membership (if not an existing member)

### Have you attached one of the following as proof of income?

- Previous 2 paystubs
- CRA Notice of Assessment (pension)
- Copy of form T2125, T2042 or T1163 and CRA Notice of Assessment



# Dawson Co-operative Union

110 – 10200 – 8<sup>th</sup> Street  
Dawson Creek, BC V1G 3P8

Phone (250) 782-4858  
Fax (250) 782-6017



## Consumer/Non-Corporate Credit Agreement and Statement of Disclosure

In consideration of the Co-op accepting your credit application, which forms part of this agreement, and opening an account in your name and, when applicable, issuing a service (the “card”) to you and to the co-applicants, if requested, you agree to the credit terms set out below.

1. Types of Credit Accounts/Use of the Card
  - i. Under a charge account, credit is extended for new purchases (i.e. a purchase not shown on a previous statement) to the Due Date shown on the statement. No interest is charged on new purchases when the Co-op receives payment in full by the Due Date. Under a dating account, credit is extended for new purchases beyond 30 days to the Due Date shown on the statement. No interest is charged on the purchases recorded in a dating account. When due, the purchases in the dating account are transferred to the charge account and interest is charged at the interest rate on the charge account if the amount transferred is not paid on or before the Due Date.
  - ii. The Card may be used to buy goods and services available on credit on these accounts from the Co-op.
  - iii. The Card is the property of the Co-op. It is not transferable. You will immediately return all Cards if requested.
  - iv. Upon cancellation or expiry, you will pay your accounts in full despite the cancellation or expiry of any rights and privileges under this agreement.
  - v. The Co-op has the right to cancel your credit accounts and the Card at any time, including, without limitation, upon your death or if you become bankrupt or insolvent.
  - vi. You may make enquiries about your accounts during the co-op's ordinary business hours by a local or collect call to the telephone number set out above.
2. Credit Limit
  - i. The Co-op will advise you of your credit limit (the “Limit”) by letter or in your first statement after acceptance of your credit application. The Limit may increase or decrease at any time by the Co-op. The change will be disclosed in the next statement following the change. You hereby request any increase to the Limit at any time for which you may qualify.
  - ii. You agree not to make purchases on your accounts where the amount of the purchase plus any balance then outstanding would in total exceed the Limit unless the Coop, in its sole discretion, permits you to exceed the Limit, in which case the terms set out in this agreement apply to those amounts in excess of the Limit.
3. Billing
  - i. The Co-op will send you a statement every month for purchases that have been made under your account during the previous month and for any previous unpaid balance. Co-applicants and co-applicant cardholders will not receive statements.
- ii. Where anyone authorized by you signs a receipt bearing an imprint of your Card, or you or anyone authorized by you gives your account number to make a purchase without presenting the Card, you will be liable to pay as if the sales receipt was signed by you.
- iii. If you do not notify the Co-op in writing of an error or omission in your statement of account within 30 days of the statement date, you agree that the statement is considered conclusively to be correct.
- iv. Any adjustment made by means of a credit voucher will be credited to you, but until the time the credit voucher is granted and recorded, you are responsible to pay the amount to which it relates to the Co-op in accordance with this agreement.
4. Interest and Payment
  - i. You agree to perform promptly all your obligations under this agreement.
  - ii. You agree to pay the amount due in full on or before the due date appearing on each statement sent by the Co-op to you.
  - iii. You have the right to prepay the entire balance in full or in part without charge.
  - iv. You agree to pay interest to the Co-op on all past due amounts at the annual rate of 24 % both before and after demand, default and judgment. This interest is added to the charge account and forms part of the amount due. This interest will bear interest on your next monthly statement (monthly compounding) if the amount due on the statement is not paid in full on or before the due date.
  - v. Payments will be applied by the Co-op in the following order: previously billed interest and purchases, interest and purchases shown on current statement, interest and purchases to be billed.
  - vi. You agree you are liable for the entire outstanding balance of your accounts despite any variation of interest terms by the Co-op.
  - vii. In addition to the amounts otherwise payable under this agreement, you agree to pay the Co-op its charge for each cheque received by the Co-op from you that is subsequently dishonoured.
  - viii. Payments must be made only by cash, cheque, debit card, credit card or money order, or by other arrangement authorized by the Co-op.
5. Default
  - i. You will be in default if any of the following occurs:
    - a. You do not make a payment when due;
    - b. A bankruptcy proceeding is filed by or against you or you are the subject of receivership or insolvency proceedings or any of your assets are seized;



# Dawson Co-operative Union

110 – 10200 – 8<sup>th</sup> Street  
Dawson Creek, BC V1G 3P8

Phone (250) 782-4858  
Fax (250) 782-6017



- c. You have made a false or misleading representation on your credit application;
  - d. You have deceased;
  - e. You breach any of your other agreements in this agreement;
  - f. If the Co-op has reasonable cause to believe your ability to perform your obligations under this agreement, including making timely payments, is impaired.
- ii. Upon your default, the Co-op has the remedies in this agreement and at law. The Co-op may immediately suspend or cancel your privilege to obtain credit. The outstanding balance in your accounts will become due and payable ten days from the date the Co-op's written notice of the default or other event is sent to you
  - iii. You agree to pay all reasonable expenses, costs and disbursements, including fees as between a solicitor and his or her own client, which may be incurred by the Co-op in the enforcement of its rights under this agreement.
  - iv. You agree that taking of a judgement against you will not operate as a merger of your promise to pay, or affect the right of the Co-op to collect interest at the rates notified to you from time to time on any amounts owing to the Co-op under this agreement or on the judgment.
6. Cancellation
- i. You may cancel this agreement at any time by written notice.
  - ii. The Co-op reserves the right to cancel your credit account at anytime without notice.
  - iii. If the credit account is inactive for more than 24 months, the Co-op may close the credit account without any notice.
  - iv. If the Co-op closes your credit account due to inactivity, you must submit a credit application to reopen the credit account.
7. Amendments
- i. The Co-op may amend the provisions of this agreement including the interest rate by giving written notice to you of the change. The Co-op will notify you in writing of the amendment, which may be by notice on your statement. The amendment will be effective 30 days, or such greater time period as may be required by the applicable laws, after the date notice is given. Unless you cancel your credit accounts within the notice period, the amendment(s) will be binding on you.
8. Notices
- i. Any notice required or permitted to be given to you under the terms of this agreement is sufficiently given if shown on your statement or if sent by prepaid first class mail to the latest address contained in the Co-op's files. Unless otherwise provided in this agreement or by law, any notice so given will be considered to have been received by you on the 7<sup>th</sup> day after the date on which it was mailed. You agree to notify the Co-op promptly of any change of address. Notice to you or to a co-applicant cardholder is considered notice to all.

- 9. Lost or Stolen Card(s)
  - i. Where the Card(s) used in connection with your account is (are) lost or stolen, you agree to notify the Co-op promptly, in writing.
  - ii. You are responsible to pay for all product and services charged to your account until you have notified the Co-op as required
- 10. Co-applicants
  - i. Where a co-applicant signed the credit application with you, the terms of this agreement bind each of you and apply with whatever changes of grammar are necessary.
  - ii. Where there are co-applicants, you agree that your liability for all amounts payable under the terms of this agreement is joint and individual, which means you are liable both individually and together for all amounts charged to the accounts.
  - iii. Where you have designated co-applicant cardholder(s), you are responsible to the Co-op for all transactions made by co-applicant cardholder(s) with their Card(s).
- 11. Miscellaneous
  - i. If any part of this agreement is contrary to law or found inoperative by any court, that part is ineffective without invalidating the other parts of this agreement.
  - ii. This agreement will be governed by the laws of the Province in which the Co-op is situated.
  - iii. You acknowledge receipt of a copy of this agreement at the time of signing the Consumer/Non-Corporate Farm Credit Application and before the extension of any credit or the use of the accounts.

<p>I have read the above Credit Agreement and Statement of Disclosure</p> <p>X _____</p> <p>Applicant's Signature</p>
---



# Pre-Authorized Debit Agreement

1. In this Authorization "I", "we", "my", "our", "me", and "us" refers to the Customer(s) indicated on the "Account Pre-Authorized Payment" Form attached hereof. The Dawson Co-operative Union will be referred to as the Dawson Co-op going forward.
2. I/we authorize the Dawson Co-op, and the financial institution designated (or any other financial institution I/we may authorize at any time) to begin deductions as per my/our instructions for monthly regular recurring payments and/or one-time payments from time to time, for payment of all charges under my/our Dawson Co-op account(s). Regular monthly payments for the full amount of purchases / services rendered will be debited to my/our specific account on the last day of each month following the purchase date. The Dawson Co-op will provide ten (10) days written notice of the amount of each regular debit by way of my/our monthly statement. The Dawson Co-op will obtain my/our authorization for any other one-time or sporadic debits.
3. It is my/our responsibility to ensure that sufficient funds are available in the Deposit Account for any payment. The Dawson Co-op will reverse the payment to my/our Member Account if it is returned or dishonoured for any reason. I/We agree that the Dawson Co-op may debit the Deposit Account on the payment due date as set out in and described in my/our monthly statement. Dishonoured payments will be resubmitted five (5) business days following the first attempt. Failure to pay the account balance in full by the original due date will result in interest being charged as per the Credit Agreement.
4. This authority is to remain in effect until the Dawson Co-op has received written notification from me/us of its change or termination. This notification must be received at least ten (10) business days before the next debit is scheduled via postal mail, eMail, or facsimile. I/We may obtain a cancellation form, or more information on my/our right to cancel a PAD agreement at my/our financial institution or by visiting [www.payments.ca](http://www.payments.ca).
5. The Dawson Co-op may not assign this authorization, whether directly or indirectly, by operation of law, change of control or otherwise, without providing at least ten (10) days prior written notice to me/us.
6. I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD Agreement. To obtain a form for a Reimbursement Claim, or for more information on my/our recourse rights, I/we may contact my/our financial institution or visit [www.payments.ca](http://www.payments.ca).
7. I/We consent to the collection of any personal information that may be contained on the Form and in the records held by the Dawson Co-op and to the disclosure of such personal information to the Deposit Institution and the financial institution at which the Dawson Co-op maintains the account to be credited in order to process payments and as necessary for the proper application of the Rules. The Dawson Co-op may provide me/us with communications about the services by eMail, or other electronic method. For example, the Dawson Co-op may send confirmation of enrolment, cancellation, suspension or changes to the services by eMail.
8. To the extent permitted by applicable law, the Dawson Co-op shall not be liable to me/us, or any third party of any incidental, indirect, consequential, special, punitive or exemplary damages of any kind whatsoever arising from or in connection with this Agreement including without limitation a pre-authorized payment or a debit from a Deposit Account (whether in contract, tort, strict liability, products liability, or otherwise), including without limitation, lost revenues, loss of profits or loss or interruption of business. This provision shall survive termination of this Agreement. I/we agree not to use these services for any illegal or abusive purpose or in any way which damages, interferes with or disrupts these services or any property of ours or a third party. I/we agree to immediately notify the Dawson Co-op of any use of these services that is illegal, unauthorized, fraudulent or prohibited by this Agreement. The Dawson Co-op has made no warranty of merchantability, fitness for a particular purpose or non-infringement regarding these services and the Dawson Co-op makes no warranty that these services will meet my/our requirements, be uninterrupted, timely or error free. Any use of these services is done at my/our own risk and I/we are solely responsible for any damages in the event that I/we are unable to make a payment, a payment is late, or the Dawson Co-op does not receive my/our payment.

My/Our signature(s) below verifies that I/we have read and agree to the Terms as set out in the Agreement above.

\_\_\_\_\_  
Signature of account holder

\_\_\_\_\_  
Signature of joint account holder

\_\_\_\_\_  
Name (Please print)

\_\_\_\_\_  
Name (Please print)

\_\_\_\_\_  
Date (Month/Day/Year)

\_\_\_\_\_  
Date (Month/Day/Year)



# Account Pre-Authorized Payment

New enrollment     Change in authorization     Cancellation of authorization as of \_\_\_\_\_  
Month / Day / Year

## 1. Cardholder Information (Please print clearly)

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ Province / State: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

## 2. Purchases Category (Check one)

Personal Purchases     Business Purchases

## 3. Pre-Authorized Credit (PAC) Account Information

Co-op Member Number:  -

*Located on your monthly billing statement to the right of "0646 0"  
Note: Do not include any zeros preceding your account number  
Example: 0646 0 009999 7    Member number = 9999-7*

Credit Card Number:

Expiry Date:  /     CVV / CSC:   
MM / YY

Credit Card Type:     Visa     Mastercard     American Express

**In this authorization, "you" and "your" refer to each holder of the PAC account who signs this Form. Other terms have the meanings set out in the Pre-Authorized Credit Agreement. You authorize us to charge the PAC account for all amounts owed to us on the last day of the month (purchases made in one calendar month are payable in full by the last day of the following month). You have read, understand and agree to the the terms of the Pre-Authorized Credit Agreement which forms part of this Form.**

\_\_\_\_\_  
Signature of card holder

\_\_\_\_\_  
Date (Month / Day / Year)

\_\_\_\_\_  
Name (Please print)

When this form is complete, mail, email, or fax to:

**Dawson Co-operative Union  
Attention: Accounts Receivable  
110-10200 8th Street  
Dawson Creek, BC V1G 3P8  
Fax: 250-782-6017  
Email: ar@dawsonco-op.com**

If you have any questions or need assistance completing this form, please call us at (250) 782-4858

# Pre-Authorized Debit Agreement

1. In this Authorization "I", "we", "my", "our", "me", and "us" refers to the Customer(s) indicated on the "Account Pre-Authorized Payment" Form attached hereof. The Dawson Co-operative Union will be referred to as the Dawson Co-op going forward.
2. I/we authorize the Dawson Co-op to begin deductions as per my/our instructions for monthly regular recurring payments and/or one-time payments from time to time, for payment of all charges under my/our Dawson Co-op account(s). Regular monthly payments for the full amount of purchases / services rendered will be charged to my/our specific account on the last day of each month following the purchase date. The Dawson Co-op will provide ten (10) days written notice of the amount of each regular charge by way of my/our monthly statement. The Dawson Co-op will obtain my/our authorization for one-time or sporadic charges.
3. It is my/our responsibility to ensure that sufficient credit is available on the credit card for any payment. The Dawson Co-op will reverse the payment to my/our Member Account if it is declined or dishonoured for any reason. I/We agree that the Dawson Co-op may charge the credit card on the payment due date as set out in and described in my/our monthly statement. Dishonoured payments will be resubmitted five (5) business days following the first attempt. Failure to pay the account balance in full by the original due date will result in interest being charged as per the Credit Agreement.
4. This authority is to remain in effect until the Dawson Co-op has received written notification from me/us of its change or termination. This notification must be received at least ten (10) business days before the next debit is scheduled via postal mail, email, or facsimile. I/We may obtain a cancellation form from the Dawson Co-op administration department or by visiting [www.payments.ca](http://www.payments.ca).
5. The Dawson Co-op may not assign this authorization, whether directly or indirectly, by operation of law, change of control or otherwise, without providing at least ten (10) days prior written notice to me/us.
6. I/We have certain recourse rights if any charge does not comply with this agreement. For example, I/we have the right to receive reimbursement for any PAC that is not authorized or is not consistent with this PAC Agreement. To obtain a form for a Reimbursement Claim, or for more information on my/our recourse rights, I/we may contact my/our credit card provider or visit [www.payments.ca](http://www.payments.ca).
7. I/We consent to the collection of any personal information that may be contained on the Form and in the records held by the Dawson Co-op and to the disclosure of such personal information to Moneris and the financial institution at which the Dawson Co-op maintains the account to be credited in order to process payments and as necessary for the proper application of the Rules. The Dawson Co-op may provide me/us with communications about the services by email, or other electronic method. For example, the Dawson Co-op may send confirmation of enrolment, cancellation, suspension or changes to the services by email.
8. To the extent permitted by applicable law, the Dawson Co-op shall not be liable to me/us or any third party of any incidental, indirect, consequential, special, punitive or exemplary damages of any kind whatsoever arising from or in connection with this Agreement including without limitation a pre-authorized payment or a debit from credit card account (whether in contract, tort, strict liability, products liability, or otherwise), including without limitation, lost revenues, loss of profits or loss or interruption of business. This provision shall survive termination of this Agreement. I/We agree not to use these services for any illegal or abusive purpose or in any way which damages, interferes with or disrupts these services or any property of ours or a third party. I/We agree to immediately notify the Dawson Co-op of any use of these services that is illegal, unauthorized, fraudulent or prohibited by this Agreement. The Dawson Co-op has made no warranty that these services will meet my/our requirements, be uninterrupted, timely or error free. Any use of these services is done at my/our own risk and I/we are solely responsible for any damages in the event that I/we are unable to make a payment, a payment is late, or the Dawson Co-op does not receive my/our payment.

My signature below verifies that I/we have read and agree to the Terms as set out in the Agreement above.

---

Signature of card holder

---

Date (Month / Day / Year)

---

Name (Please print)

# Payment Options

## Pre-Authorized Debit

The Co-op offers Pre-Authorized Debit as one of the various options for paying your Co-op statement. If you would like the convenience of having your Co-op statement paid on-time every month without having to worry about making a payment, this is a great option for you. The pre-authorized debit withdrawals are set up to occur on the last day of the month following the current statement. If you would like to set up your membership account for this, please contact the administration office to get a copy of the pre-authorized debit application by phone or email.

## Pre-Authorized Credit

The Co-op offers the option to have your credit card charged on a recurring basis to pay your Co-op statement each month. Like the option for pre-authorized debit, the charges will be set up to occur on the last day of the month following the current statement. Please contact our administration office for details on how to sign up.

Email: [ar@dawsonco-op.com](mailto:ar@dawsonco-op.com) Phone: 250.782.4858

## Payment via EFT

If you pay your bills through online banking, the Dawson Co-operative Union is listed as a bill payee on many of the major banking institutions and on the local credit union, Lake View Credit Union. Please note that payments may take a day or two to show up on your account.

## Chetwynd and Tumbler Ridge Lake View Credit Union

Members located in Chetwynd and Tumbler Ridge are able to make payments using a debit or credit card for their Co-op statement at their local Lake View Credit Union. Please refer to the applicable LVCU location for hours of operation.

## In-Person Payments

Payments can be made in-person at our following locations:

- Administration Office
  - Monday – Friday, 9am – 5pm
  - 110-10200 8<sup>th</sup> Street, Dawson Creek
- Food Store
  - Monday – Friday, 8am – 8pm
  - Saturday – Sunday, 9am – 6pm
  - 10200 8<sup>th</sup> Street, Dawson Creek
- Gas Bar
  - Monday – Saturday, 6am – 9pm
  - Sunday, 8am – 8pm
  - 10200 8<sup>th</sup> Street, Dawson Creek
- Cardlock – Dawson Creek
  - Monday – Friday, 7am – 5pm
  - 801 Adams Road, Dawson Creek
- Home & Agro Centre
  - Monday – Friday, 7am – 6pm
  - Saturday, 8am – 5pm
  - Sunday, 9am – 4pm
  - 10020 Parkhill Drive, Dawson Creek

## Mailed Cheques

Cheques can be mailed to our administration office here:

Dawson Co-operative Union  
110-10200 8<sup>th</sup> Street  
Dawson Creek, BC V1G 3P8