

GET READY FOR YOUR

Loan and line of credit meeting

Your lending meeting is a great opportunity to ask us questions and explore your loan and line of credit options. During this meeting, we'll work together to explore your borrowing options and find the solution that best supports your goals.

Here is what you'll need to bring to your meeting

2 VALID PIECES OF LEGAL, GOVERNMENT-ISSUED ID (must choose 1 ID from List A)

LIST A (Primary ID sources)	LIST B (Secondary ID sources)
<div><input type="checkbox"/> Canadian or foreign passport <i>(preferred, as we require your full legal name)</i></div>	<div><input type="checkbox"/> Birth certificate <i>(preferred)</i></div> <div><input type="checkbox"/> Nexus/FAST global entry card</div>
<div><input type="checkbox"/> Driver's license <i>(Canadian or foreign)</i></div>	<div><input type="checkbox"/> Citizenship card <i>(issued prior to 2012)</i></div> <div><input type="checkbox"/> Metis/treaty card</div>
<div><input type="checkbox"/> Permanent resident card</div>	<div><input type="checkbox"/> Record of Landing or visitor record</div> <div><input type="checkbox"/> Fire arms license</div>
<div><input type="checkbox"/> Secure Certificate of Indian Status</div>	<div><input type="checkbox"/> Work or study permit</div> <div><input type="checkbox"/> Major Canadian credit card <i>(we do not accept credit cards from 'virtual banks' or store credit cards)</i></div>
<div><input type="checkbox"/> Citizenship card <i>(issued prior to 2012)</i></div>	<div><input type="checkbox"/> Temporary Resident Permit or Confirmation of Permanent Residence</div>
<div><input type="checkbox"/> Enhanced ID</div>	

PROOF OF INCOME

PRIMARY SOURCE <small>(one of the following)</small>	SECONDARY SOURCE
<div><input type="checkbox"/> Letter of employment*</div>	<div><input type="checkbox"/> Most recent t4</div>
<div><input type="checkbox"/> Direct deposit</div>	<div><input type="checkbox"/> Most recent notice of assessment (NOA)</div>
<div><input type="checkbox"/> Direct deposit at another FI</div>	<div><input type="checkbox"/> T1 general annual income tax return</div>
<div><input type="checkbox"/> Paystub</div>	

If you are self-employed, you'll need to bring 2 years of Personal Income Tax Returns and Financial Statements.

LIST OF LIABILITIES

☐ Existing mortgages

☐ Balance of mortgage and monthly payment

☐ Rental Agreement

☐ Property Tax Statement

☐ Credit card balances

☐ Car loans

☐ Lines of credit

☐ Cosigned or guaranteed loans

☐ Student loans

☐ Child support payments

☐ Spousal support payments

LIST OF ASSETS

☐ Vehicles *(year, make, model)*

☐ Recreational vehicles

☐ Investments

☐ RRSP/TFSA

☐ Owned property

☐ Other real estate holdings

*If a letter of employment and another document from a primary method is obtained, verification using a secondary method is not required.

