

MEMORANDUM

Canadian Co-operative Credit Society Limited, with head office at Toronto, in the province of Ontario.

First National Credit Union Limited, with head office at Toronto, in the province of Ontario.

H. C. Credit Union Limited, with head office at Toronto, in the province of Ontario.

Ontario Co-operative Credit Society Limited, with head office at Toronto, in the province of Ontario.

First National Credit Union Limited, with head office at Toronto, in the province of Ontario.

Ontario Co-operative Credit Society Limited, with head office at Toronto, in the province of Ontario.

Canadian Co-operative Credit Society Limited, with head office at Toronto, in the province of Ontario.