



“Agrifinance and AgriCard are products of Bank West and are required by law to identify and verify all credit applications sent to us prior to the advancement of any funds.”







Western Financial Group Inc. and its subsidiary, Bank West, have completed their acquisition of AgriFinancial Canada Corp. Western Financial Group is a federally regulated financial institution and is a leader in providing insurance, financial services and banking services in over 90 communities, to more than 450,000 individuals and businesses in Western Canada through its WFG Agency Network locations and its affiliated insurance brokers, Western Life Assurance Company and Bank West. Bank West is a federally regulated financial institution. With this recent purchase, Agrifinance and AgriCard are products of Bank West and are required by law to identify and verify credit applicants sent to us directly by your business prior to the advancement of any funds. Legislation makes this a requirement for all federally regulated financial institutions within Canada.

As part of this process, we would like continue our relationship with you by obtaining updated information on your dealership. Effective October 1, 2009 our office will be sending out packages informing you of this change and the required documents we will need to obtain from your business.

The changes in requirements for all new applicants will come into effect on December 1, 2009. It is important that we receive these signed documents from you well before that date so that we have time to provide you with the appropriate forms and training.

On behalf of Bank West AgriCard and Agrifinance, we thank you in advance for your continued business. Should you encounter any difficulties completing your package, please do not hesitate to contact Sherri Murray in our Winnipeg office at 1-800-320-1909.

TABLE OF CONTENTS	
	AMLTF Q & A: What this means to your business
	Feature Dealer: Foster's Agri-World & Seed & Feed
	Frequently Asked Merchant Questions
	Upcoming Events





Q&A



Anti-Money Laundering & Terrorist Financing Compliance

Federal legislation requires - Agrifinance/AgriCard to identify and verify credit applicants submitted through our registered Agrifinance dealers and AgriCard merchants. As a result the Agrifinance/AgriCard applications have been revised. A package containing new procedures and applications will be mailed out to you once you have completed and returned the required documentation to our office.

The questions and answers below outline some of your potential areas of concern. If you have any additional questions please contact Sherri Murray in our Winnipeg office at 1-800-320-1909.

Q: What is Anti-Money Laundering & Terrorist Financing?

A: Federal legislation has been created under the *Proceeds of Crime Money Laundering Terrorist Financing Act (PCMLTFA)*. The PCMLTFA was established to deter, detect, investigate and prosecute money laundering and terrorist financing activities.

Q: Why does the PCMLTFA affect my business?

A: The PCMLTFA requires the bank to know its customer. Due to the financial transactions that are processed through your location there is a potential for Money Laundering and Terrorist Financing to occur. The PCMLTFA ensures that the customer is identified and that suspicious transactions are recognized and reported.

Q: When do I have to complete the PCMLTFA training?

A: The PCMLTFA training presentation is available on the Agrifinance/AgriCard private dealer site. Once the training is complete, please sign the Letter of Attestation and return it to our Winnipeg office. It is important for you to know that effective December 1, 2009, we will be enforcing the new requirements. As a result, until we have received the signed Letter of Attestation, we will be unable to accept new Agrifinance applications or AgriCard "Quick App" applications directly from your business.

Q: What if I do not complete the required PCMLTFA training or sign the Attestation?

A: Your business is acting as the introducer for Agrifinance applicants and AgriCard "Quick App" applicants. Agrifinance will not be able to process customer applications through your business until the compliance requirements are met. Your business will still be able to operate with AgriCard on daily purchase transactions; however we will be unable to approve any "Quick App" applications.

Apply Now

A Cut Above

11.9%* – Prime Credit

Agrifinance® leads the field as the choice provider of agricultural credit. Our card is designed to meet your unique cash flow requirements.

We trim the fat on fees and serve top grade options like one fixed rate, GST and invoice tracking, AgriPoints®, and our Zero Interest, Zero Payments program. So send those other cards out to pasture and get the right tool for you!

Simple to Use

Easy to Get

www.agricard.com / 1-800-784-2504

*On Approved Credit

FEATURE DEALER

Agrifinance/AgriCard would like to recognize Foster's Agri-World and Foster's Seed & Feed as this fall's Feature Dealer. Located in Beaverlodge, AB, Agri-World carries a variety of agricultural lines including Lexion combines, Bourgault tillage equipment, McCormick tractors, MacDon and Honey Bee headers as well as short line equipment. Since opening its doors in the fall of 2008, Agri-World has continued to flourish and is on pace to become Alberta's first million dollar dealer.

Also located in Beaverlodge, Foster's Seed & Feed specializes in fescue and other grass seed as well as animal feed, livestock products, vet and fencing supplies, stock and utility trailers and much more.

In business since 1952, Seed & Feed is the largest privately owned buyer and processor of Creeping Red Fescue in Western Canada and has been exporting worldwide.

Agrifinance/AgriCard would like to thank Foster's Agri-World and Foster's Seed & Feed and their staff for their continued business. All the best in the upcoming season!



FREQUENTLY ASKED MERCHANT QUESTIONS

Q. How long does it take to set up a customer with an AgriCard account?

A. Setting up a customer with an AgriCard account can be completed in as little as 20 minutes. Customers should receive their card within one week. Account holders can designate co-applicants who may also have charging privileges on the account.

Q. What can customers purchase with their AgriCard account?

A. Any product or service available at a registered AgriCard merchant is eligible, as long as the customer has enough available credit on their account. Customers can request increases to their credit limit by calling AgriCard at 1-800-784-2504.

Q. What are AgriPoints and how are they redeemed?

A. AgriPoints are earned based on the AgriCard account purchases on the day of the statement runs. They are earned at a rate of one point for every four dollars of new purchases, net credits. The AgriCard account holder can redeem their AgriPoints by contacting AgriCard at 1-800-784-2504.



Apply Now

A Cut Above 11.9%* – Prime Credit

AgriCard® leads the field as the choice provider of agricultural credit. Our card is designed to meet your unique cash flow requirements. We trim the fat on fees and serve top grade options like one fixed rate, GST and invoice tracking, AgriPoints®, and our No Interest, No Payments program. So send those other cards out to pasture and get the right tool for you!




www.agricard.com / 1-800-784-2504

*The Annual Credit

UPCOMING EVENTS

Visit our website for more information on events.

October

Federated Co-operatives Limited
Seed Launch Saskatoon, SK
October 7-8, 2009

Federated Co-operatives Limited
Seed Launch Brandon, MB
September 30 – October 1, 2009

Federated Co-operatives Limited
Fall Buymart Saskatoon, SK
October 18-19, 2009

Bring your completed AMLTF compliance package to the AgriCard booth and be entered to win exciting prizes.

November

Agri-Trade Red Deer, AB
November 11-14, 2009

AgriCard is very pleased to once again be the official Credit Card sponsor of the 26th annual Agri-Trade show. Come visit our booth in the Stockmens Pavilion and discuss how AgriCard can work for you.

Canadian Western Agribition (CWA) Regina, SK
November 24-29, 2009

Canadian Western Agribition is Canada's Premier International Agricultural Show featuring over 4,000 head of livestock and over 450 commercial trade show exhibits.



Congratulations to Jim Rogers of North Battleford, Saskatchewan. Jim was the lucky winner of a signed George Reed jersey from our "Show us your AgriCard and Win" contest at the Farm Progress Show. Jim has been a loyal AgriCard customer since 1999 and looks forward to showing off his new jersey when the Roughriders bring home the Grey Cup this year!

Bank West
Agrifinance/AgriCard
1822 Portage Avenue
Winnipeg, MB R3J 0G5
Phone: 204-837-3892
Toll Free: 1-800-665-0357
Fax: 204-837-3630
Website: www.agrifinance.ca
or www.agricard.ca

A promotional graphic for AgriCard. It features the text 'Lower rate' in blue and '11.9%' in large yellow font. To the right is an image of an AgriCard credit card with the AgriCard logo and 'AgriPoints' branding. At the bottom, it says '1-800-784-2504 • www.agricard.ca'.