

| <b>Bank Programs for Seniors</b>                      |                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              |                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Program Name</b>                                   | <b>Community</b>                                                            | <b>Program Detail</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Email</b> | <b>Phone Number</b>                                                                                                                                                                                                                                                                             |
| <b>CIBC Smart Account and CIBC Smart Plus Account</b> | -<br>Yellowknife<br>-Inuvik<br>-Norman Wells<br>-Fort Simpson<br>-Hay River | <p><b>CIBC Smart Account:</b></p> <p>Their Special offer for seniors is to get \$450 cash after opening a CIBC Smart Account and completing the qualifying actions. This includes free Interact e-Transfer transactions, one free non-CIBC ATM withdrawal in Canada for every month, and option for unlimited transactions. The transactions include up to 12: \$0, 13 to 20: an additional \$1.25 each, and unlimited: \$10.00. The monthly fee for this is \$0 to \$10.00 which includes the \$6.95 monthly fee discount.</p> <p>Seniors can apply online, go to their local CIBC or give them a call.</p> |              | <p>Yellowknife<br/>Number: 867-873-4452<br/>Norman Wells<br/>Number: 867-587-2131<br/>Fort Simpson<br/>Number: 867-695-2284<br/>Hay River: 867-874-6746<br/>Corporate Office<br/>Number in<br/>Canada: 1-800-465-2422<br/>Corporate Office<br/>Number Outside<br/>of Canada: 1-902-420-2422</p> |

| Bank Programs for Seniors                |                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                        |                                                                                                                                                                                                                                 |
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| Program Name                             | Community                      | Program Detail                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Email                                                                                                                                  | Phone Number                                                                                                                                                                                                                    |
| <b>RBC Bank Retiree Benefits Program</b> | -<br>Yellowknife<br>-Hay River | <p>RBC provides seniors' rebates on most accounts. The savings start and \$4.00 a month and can climb to \$11.95 per month depending on the products you have. Contact your branch or RBC for information about how to take advantage of these savings.</p> <p>There is the <b>RBC Retiree Benefit Program</b> which involves Canadian employees that work for the Royal Bank of Canada, Royal Trust, RBC Insurance and RBC Services who have retired.</p> <p>To look for information and resources on this program seniors can go to <a href="http://www.rbc.com/pensioners">www.rbc.com/pensioners</a>. Seniors can also go to</p> | <a href="mailto:HRAdviceCanada@rbc.com">HRAdviceCanada@rbc.com</a><br><a href="mailto:info@rbcroyalbank.com">info@rbcroyalbank.com</a> | <p>Yellowknife<br/>Number: 867-873-5961</p> <p>Hay River<br/>Number: 867-874-6547</p> <p>Corporate<br/>Number: 1-800-769-2511</p> <p>Sun Life<br/>Number: 1-800-305-5905</p> <p>HR Advice Canada<br/>Number: 1-800-545-2555</p> |

| Bank Programs for Seniors               |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                |
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| Program Name                            | Community     | Program Detail                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Email                                                                                                                                                                                | Phone Number                                                                                                                                                                                                                                                                                                   |
|                                         |               | <a href="http://www.mysunlife.ca">www.mysunlife.ca</a> . Seniors can also call or email them.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                |
| <b>TD Bank Minimum Chequing Account</b> | - Yellowknife | <p>There is <b>the TD Minimum Chequing Account for seniors</b> which is designed for those with minimal banking needs. Seniors 60 years or older who are in the process of collecting the Guaranteed Income Supplement get a discount of \$3.95 on the monthly fee. This account offers a \$0 monthly account fee, 12 free transactions (including up to 2 teller-assisted transactions) and \$1.25 for each after, and it does not need a minimum balance.</p> <p>This account does not include free Interact e-Transfer. He/she pays \$0.50 each for e-Transfers under \$100 and \$1.00 each for e-Transfers over \$100. Regular transaction fees</p> | <a href="mailto:shareholderequiries@tmx.com">shareholderequiries@tmx.com</a><br><a href="mailto:tdshinfo@td.com">tdshinfo@td.com</a><br><a href="mailto:tdir@td.com">tdir@td.com</a> | <p>Yellowknife Number: 867-873-5891</p> <p><b>Corporate Numbers:</b><br/>           TSX Trust Company: 1-800-387-0825 or 416-682-3860 or 1-888-249-6186</p> <p><b>Co-Transfer Agent and Register:</b><br/>           Computershare: 1-866-233-4836<br/>           TDD for hearing impaired: 1-800-231-5469</p> |

| Bank Programs for Seniors      |               |                                                                                    |                                                                    |                                                                                                                                                                                                                                                                  |
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| Program Name                   | Community     | Program Detail                                                                     | Email                                                              | Phone Number                                                                                                                                                                                                                                                     |
|                                |               | might also apply. Seniors will have to apply online. They can also call and email. |                                                                    | <p>Shareholders outside of U.S.: 201-680-6578<br/>TDD</p> <p>Shareholders outside of U.S.: 201-680-6610<br/>TD Shareholder relations: 416-944-6367 or toll-free number 866-756-8936<br/>TD Investor Relations: 416-308-9030 or toll-free number 866-486-4826</p> |
| <b>Bank of Montreal waived</b> | - Yellowknife | The Banks of Montreal has a waived fee for one account for seniors aged            | <a href="mailto:onlineservices@bmo.com">onlineservices@bmo.com</a> | Yellowknife Number: 867-873-2766                                                                                                                                                                                                                                 |

| Bank Programs for Seniors                            |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                          |                                                                                                                                                   |
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| Program Name                                         | Community     | Program Detail                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Email                                                                                    | Phone Number                                                                                                                                      |
| <b>fee and Seniors Plan of the Defence Community</b> | -Fort Smith   | <p>60 and over. Contact your branch to take advantage of this benefit.</p> <p>The Bank of Montreal has the <b>Seniors of the Defence Community</b>. If a senior is 55 or older he/she will get:</p> <ul style="list-style-type: none"> <li>-Free banking</li> <li>-Unlimited transactions</li> <li>-1 bonus non-BMO ATM transaction</li> </ul> <p>Seniors can apply on <a href="https://www.bmo.com/home/promo/bmo/offers/WPC218?rg=3630051">https://www.bmo.com/home/promo/bmo/offers/WPC218?rg=3630051</a> or call or email them</p> |                                                                                          | <p>Fort Smith Number: 867-872-2001</p> <p>Customer Care Team Number: 1-877-225-5266</p> <p>Corporate Office Headquarters Number: 416-867-6785</p> |
| <b>Scotia Bank Total Access Senior</b>               | - Yellowknife | <p>At Scotia Bank <b>seniors at the age of 60 or older will get an automatic monthly fee discount of \$4.00</b>. This program comes with unlimited self-service banking. There is even a chequing account for seniors called</p>                                                                                                                                                                                                                                                                                                       | <a href="mailto:Investor.relations@scotiabank.com">Investor.relations@scotiabank.com</a> | <p>Yellowknife Number: 867-669-6000</p> <p><b>Customer Service</b></p>                                                                            |

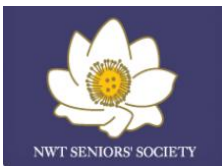
| Bank Programs for Seniors |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |       |                                                                                                                                                                                                                                                                                                                                                                     |
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| Program Name              | Community | Program Detail                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Email | Phone Number                                                                                                                                                                                                                                                                                                                                                        |
|                           |           | <p>Total Access Senior and it is available for them if they:</p> <ul style="list-style-type: none"> <li>-Are over 55 years old.</li> <li>-Want to pay no monthly account fee.</li> <li>-Can benefit from 12 free/cheque transactions.</li> <li>-Can benefit from 50% off safety deposit box fees, free standing orders and bank drafts.</li> <li>-Can benefit from cheque writing privileges.</li> <li>-Enjoy self-service banking.</li> <li>-Use for everyday banking like purchases, ATM transactions and transfers.</li> <li>-Want to pay no fees when you use Scotia ATMs, shop with their ScotiaCard and make transfers to other Scotia accounts.</li> </ul> |       | <p><b>Contact Number:</b></p> <ul style="list-style-type: none"> <li>-Contact Number of customer services: 1-800-472-6842</li> <li>-General Inquiries Contact Number: 1-800-416-866-6161</li> </ul> <p><b>Corporate Numbers:</b></p> <ul style="list-style-type: none"> <li>-1-800-472-6842</li> <li>-1-800-645-0288 (services for the hearing impaired)</li> </ul> |

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| Program Name              | Community | Program Detail                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Email | Phone Number                                                                                                                                                                                                                                                                                         |
|                           |           | <p>-Want to make third party transfers by using the Scotia Caribbean APP and Scotia OnLine Banking.<br/>Are interested in Overdraft Protection.</p> <p>If seniors want to apply for such an account or any other chequing accounts designed for seniors they can go to their local Scotia Bank or apply online but before they do they can learn how to apply at <a href="https://tc.scotiabank.com/personal/day-to-day-banking/total-access-account/how-to-apply.html">https://tc.scotiabank.com/personal/day-to-day-banking/total-access-account/how-to-apply.html</a> or call or email them.</p> |       | <p>-416-701-7200<br/>(Greater Toronto Area/outside of the United States and Canada)<br/>Mobile Banking Support:<br/>-1-877-908-8866<br/>For Tele Scotia Telephone Banking:<br/>-Cantonese: 1-800-830-8800<br/>-English: 1-800-267-1234<br/>-Mandarin: 1-800-830-8080<br/>-French: 1-800-575-1212</p> |

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| Program Name              | Community | Program Detail | Email | Phone Number                                                                                                                                                                                                                                                                                                                                                                          |
|                           |           |                |       | <p>Scotia Credit Card Centre:<br/>           -Canada/USA:<br/>           1-800-387-6466<br/>           -Greater Toronto Area: 416-288-1440<br/>           Seniors can also contact them at the toll-free numbers:<br/>           -If a senior is in the continental U.S. (excluding Alaska) he/she can call 1-800-4SCOTIA<br/>           -If a senior is anywhere else around the</p> |

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| Program Name                                       | Community     | Program Detail                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Email                                                          | Phone Number                                                                      |
|                                                    |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                | world, he/she can call 416-701-7200                                               |
| <b>First Nations Bank of Canada Elders Account</b> | - Yellowknife | <p>They have the <b>Elders Account</b> which comes with free services and discounts for those over the age of 60. These include:</p> <p><b>Monthly Fees:</b></p> <ul style="list-style-type: none"> <li>-Free</li> </ul> <p><b>Transactions Included:</b></p> <ul style="list-style-type: none"> <li>-5 free interact e-Transfers every month</li> </ul> <p><b>Additional Fees:</b></p> <ul style="list-style-type: none"> <li>-Interact ATM withdrawal: \$2 each</li> <li>-Cirrus ATM (U.S. and Mexico): \$3 each</li> <li>-Interact e-Transfers sent: \$1.50 each</li> <li>-Interact e-Transfers sent money request: \$1.50</li> </ul> | <a href="mailto:FNBC.Service@fnbc.ca">FNBC.Service@fnbc.ca</a> | <p>Yellowknife Number: 1-855-444-3994</p> <p>Corporate Number: 1-888-454-3622</p> |

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| Program Name              | Community | Program Detail                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Email | Phone Number |
|                           |           | <p>-Interact e-Transfers fulfill request for money: Free</p> <p><b>Recordkeeping Options:</b></p> <p>-Paperless: Free</p> <p>-Online Statements: Free</p> <p>-Monthly Statements: Free</p> <p>Cheque Image Return: Free</p> <p><b>Additional Features:</b></p> <p>-Free personalized basic cheques</p> <p>-No fee draft, CDN and USD</p> <p>-\$5.00 discount on small safety deposit box</p> <p>These services and discounts:</p> <p>-Apply if Interact e-Transfer money request is fulfilled.</p> <p>-Cheque Image Return only available with statement recordkeeping option (not paperless). Items can be viewed free of charge on online banking.</p> |       |              |



October 1, 2025

| Bank Programs for Seniors |           |                           |       |              |
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| Program Name              | Community | Program Detail            | Email | Phone Number |
|                           |           | -Subject to availability. |       |              |