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e e ilit

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 i e l e t e n e t i n t i n t i n n i l n  
 t e n i t i n i l e l n t i n n l e





- (b) become subject to proceedings for the dissolution, liquidation or winding up of its affairs;
- (c) give notice of your intention to cease to carry on business;
- (d) conduct, or participate in, a fraudulent, inappropriate or suspicious transaction on your account;
- (e) fail to make any payment when due or under this Agreement;
- (f) have, in ATB Financial's sole opinion, a material adverse change in your financial condition; or
- (g) are otherwise in default of any of the provisions of this Agreement or any other agreement with us.

Upon termination of this Agreement:

- (a) all Debt (whether posted to the Account, or posted in the future, including without limitation, all Debt not yet incurred or that has not been processed, accrued service charges, Legal Costs and interest accrued) must be immediately paid to ATB Financial;
- (b) ATB Financial may withdraw from any Accounts you hold with us, including any joint accounts, the amount necessary to pay the Debt;
- (c) all Cheques and all Client Cards must be returned to ATB Financial;
- (d) your benefits and services will automatically end; and
- (e) you must notify any party who has authorization to charge transactions to the Account of the account closure. Although an Account may be closed, you continue to be liable for any pre-authorized payment arrangement(s) which may still be charged to the Account.

This agreement is the Account Agreement between the Account Holder(s) and ATB Financial.

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