

ADDENDUM TO DEALER AGREEMENT

TO: RBC Dominion Securities Inc.
BMO Nesbitt Burns Inc.
TD Securities Inc.
Scotia Capital Inc.
CIBC World Markets Inc.
MUFG Securities (Canada), Ltd.
(collectively, the "**Dealers**")

AND TO: CU Inc. (the "**Company**")

Reference is made to the Dealer Agreement dated September 16, 2020 between the Company and the Dealers (the "**Dealer Agreement**"). Capitalized terms used but not otherwise defined herein have the meanings given to them in the Dealer Agreement.

Pursuant to the Dealer Agreement, the Company is not permitted to appoint any other agent or agents to solicit offers to purchase the Debentures. Notwithstanding the foregoing, the Company desires to appoint ATB Capital Markets Inc. ("**ATB**") as an additional dealer under the Dealer Agreement, and the Dealers agree to waive the foregoing restriction in the Dealer Agreement in order to permit the Company to make such appointment.

Pursuant to the foregoing waiver provided by the Dealers, the Company hereby appoints ATB as an additional dealer under the Dealer Agreement. ATB hereby accepts such appointment and covenants and agrees to become a party to and be bound by the terms and conditions of the Dealer Agreement as if it were an original signatory thereto. The term "Dealer" in the Agreement shall be deemed to include ATB.

Any notice or other communication to be given under the Dealer Agreement to ATB shall be given in accordance with Section 14 of the Dealer Agreement and addressed as follows:

ATB Capital Markets Inc.
66 Wellington Street West, Suite 3530
Toronto, Ontario M5K 1A1

Attention: Gregory Greer, Managing Director, Head of Debt Capital Markets
Email: ggreer@atb.com

[Signature pages follow]

DATED September 7, 2022.

RBC DOMINION SECURITIES INC.

By: (signed) "Rob Brown"
Name: Rob Brown
Title: Managing Director

BMO NESBITT BURNS INC.

By: (signed) "Katryne Mann"
Name: Katryne Mann
Title: Managing Director

TD SECURITIES INC.

By: (signed) "Mark Laing"
Name: Mark Laing
Title: Director

SCOTIA CAPITAL INC.

By: (signed) "Patrick Breithaupt"
Name: Patrick Breithaupt
Title: Managing Director

CIBC WORLD MARKETS INC.

By: (signed) "Jordan Frishling"
Name: Jordan Frishling
Title: Managing Director

MUFG SECURITIES (CANADA), LTD.

By: (signed) "Jason Stanger"
Name: Jason Stanger
Title: Director

ATB CAPITAL MARKETS INC.

By: (signed) "Greg Greer"
Name: Greg Greer
Title: Managing Director

The Company hereby confirms that it has appointed ATB as a Dealer under the Dealer Agreement and that ATB is a party to the Dealer Agreement effective as of September 7, 2022.

CU INC.

By: (signed) "Brian Shkrobot"
Name: Brian Shkrobot
Title: Executive Vice President and Chief
Financial Officer

By: (signed) "Colin Jackson"
Name: Colin Jackson
Title: Senior Vice President
Finance, Treasury, Risk &
Sustainability