

Our Commitment to Privacy

A tradition of respect for rights

Credit Unions in Canada have a long history of respecting the rights of their Owners. As co-operative financial institutions, Credit Unions are committed to implementing policies and procedures that maintain these rights.

Your Credit Union Board of Directors has adopted the Credit Union Code for the Protection of Personal Information, established Policies and Procedures, and appointed a Privacy Officer. You are entitled to review the Code, access your personal information, or contact the Privacy Officer at any time. Through these actions, what has been our accepted practice becomes our documented commitment to you, the Owner.

Your Personal Information

We hold personal information about Owners to help us meet and maintain the highest standards of financial service. This information can include your name, address, Social Insurance Number, age, use of accounts and credit history, employment records, personal references, as well as the relationship of others linked to you in account services. We obtain this information from you directly, and from the product and service arrangements you have made with or through us. Information is also obtained with your permission from credit bureaus, other financial institutions and from the personal references you provide us.

Co-operative Financial Services Partners

Your Credit Union also provides services in conjunction with financial services partners that include the Co-operative Financial Services Group™ of companies. These companies include: Co-operators Insurance, Co-operative Trust Company of Canada, Credit Union Electronic Transaction Services (CUETS), Credit Union Members Insurance Society (CUMIS), Credential Asset Management, Ethical Funds Inc., League Data, League Savings & Mortgage, MemberCare Financial Services, or other similar organizations that support Credit Union goals and values and provide useful and valuable products and services to our Owners.

In accordance with regulatory requirements, your Credit Union may be required to collect, use or disclose information with other Co-operative Financial Services Partners in providing a service.

Your personal information may also be shared with these partners so that they may promote their services to you.

We only collect what we absolutely need

Because of the importance placed on Owner confidentiality, the Credit Union will only collect, use or disclose information that we absolutely need. The Credit Union will ask for information for the following purposes:

- To understand your financial servicing needs;
- To determine the suitability and eligibility for products and services;
- To evaluate your credit standing and to share or exchange reports and information with credit reporting agencies;
- To detect and prevent fraud, and to help safeguard the financial interests of the Credit Union and its Owners;
- To meet legal and regulatory requirements;
- For the promotion of products and services by your Credit Union and/or partner companies.

We ask you for your SIN to comply with tax reporting requirements. For example, when you open a deposit account, we ask for your SIN as any interest earned must be reported. There are other purposes for which we may ask you for your SIN. For example, if you are applying for a loan or overdraft protection, we may ask for your SIN to ensure an accurate match between your personal information and your credit bureau report.

Personal Information Consent

We need your consent.

Here's how you can provide it

You can provide us with your express consent in a variety of ways (depending upon the sensitivity of the information) – in writing, electronically, or verbally in some instances. For current Owners, implied consent will apply, where we can reasonably conclude that you have given consent by deciding not to withdraw your consent. Preferably, we will obtain your express consent in writing when you become a Credit Union Owner or when you apply for a new Credit Union service offering.

The attached form provides you with an opportunity to restrict the uses and disclosures of your personal information should you choose to do so. You can mail, fax or personally return the attached form to the Credit Union.

If, for whatever reason, you do not provide us with your written consent, or do not withdraw your consent, we will assume that we have your implied consent for the continuing use of your personal information for purposes described within this brochure, including disclosure to the Co-operative Financial Group of Companies.

You can withdraw your consent at any time, subject to legal or contractual obligations.

For example, your Credit Union is required by law to provide a record of your interest earning information to the Canada Customs and Revenue Agency, therefore this information could not be limited. However, you must understand that if you choose to withdraw your consent, we may not be able to provide you with the product or service that you desire.

Credit Union Code for the Protection of Personal Information

Here is a summary of the 10 Principles. If you would like additional information, please contact us.

1. Accountability

We have designated a Privacy Officer who is accountable for our compliance with the principles of the Code.

2. Identifying Purposes

Before or at the time we ask you for personal information, we will identify the purposes for which it will be used or disclosed.

3. Consent

We require your knowledge and consent for the collection, use, or disclosure of personal information.

4. Limiting Collection

The collection of personal information shall be limited to that which is necessary for the purpose identified by the Credit Union.

5. Limiting Use, Disclosure, and Retention

If you have provided explicit limited consent, your personal information shall not be used or disclosed for purposes other than those for which it was collected or as required by law. We will retain your information only as long as necessary to fulfill identified purposes.

6. Accuracy

We will keep your information accurate, complete, and up-to-date.

7. Safeguards

We will protect your personal information with appropriate security safeguards.

8. Openness

We will make specific, understandable information readily available to you about our personal information policies and practices.

9. Individual Access

When you request it, we will give you access to the existence, use, and disclosure of your information. You are entitled to question its accuracy and completeness, and its uses.

10. Challenging Compliance

You are entitled to question the Privacy Officer about our compliance with any of these principles.

For information, questions or concerns on Credit Union privacy issues, contact:

Have a question? Ask our Privacy Officer

The Credit Union Privacy Officer is your point of contact if you wish to raise any matters regarding the use of your personal information. The Privacy Officer is responsible for monitoring information collection and data security, and ensures that other Credit Union staff receive appropriate training on privacy issues and their responsibilities under the Code. The Privacy Officer also handles all privacy inquiries and personal information access requests under the Code. Access may be restricted, for example, where it contains proprietary information or contains personal information on other Owners. If a request must be restricted, the Credit Union Privacy Officer will provide you with the reasons for this, as well as any cost that may be involved in the collection of this information.

Owner - Privacy Our Commitment to Protecting Your Personal Information



- No, I do not give consent for the Credit Union to promote their services to me
- No, I do not give consent for my information to be shared with partner companies so they may promote their services to me

If you wish to withdraw your consent to the collection, use or disclosure of your personal information in other ways, please contact the Credit Union Privacy Officer.

Name

Signature

Date

You may return the above withdrawal of consent form at any time. In the event you do not withdraw your consent, we reserve the right to imply your consent for the purposes specified within this accompanying brochure, until such time as you either provide further written consent, or withdraw your consent.



How we guard your privacy
with the Credit Union Code for the
Protection of Personal Information.