

You trust us to protect you—and we won't let you down.

Protecting Your Privacy

The Credit Union is committed to protecting your privacy by keeping your personal information accurate, confidential, and secure during collection, use, and disclosure.

Privacy legislation sets the rules for how we can collect, use, and disclose your personal information.

Personal information means information about an identifiable individual. This can include information such as your name, home address, telephone number, birth date, email address, and social insurance number. It can also include financial information such as your bank account number, credit rating, or income. Personal information can be collected in several ways, including through our forms, documents that you provide, or our online banking system. We keep all the personal information that we collect securely protected in physical and electronic files.

The 10 Privacy Principles

- Accountability
- Identifying Purposes
- Consent
- Limiting Collection
- Limiting Use, Disclosure, and Retention
- Accuracy
- Safeguards
- Openness
- Individual Access
- Challenging Compliance

We have comprehensive privacy policies and processes based on these principles that govern how and why we collect, use, and disclose your personal information. Our Privacy Officer can give you more information about our policies and processes (see the contact details at the end of this brochure).

Why We Collect Your Personal Information

At the time that we collect your personal information, we will tell you why we are collecting it and how it will be used and disclosed. This information will be included in the form we use to request and record your consent. We will only collect as much personal information as we need to meet the stated purposes, and we will only use and disclose your personal information for the same purposes. If we wish to use and/or disclose your personal information for a purpose that is not required for a product or service you request, such as marketing, we will ask for your express consent* before proceeding to use your information in this way.

***Express consent** is when you clearly accept the terms of a consent request.

Using Your Social Insurance Number (SIN)

We are required by law to obtain your SIN to report interest on your deposits, dividends on your shares, and other investment income to the Canada Revenue Agency. Use of your SIN for any other purpose is optional, and you have the right to refuse your consent. However, allowing us to use your SIN for administrative purposes can help us keep your records separate from other individuals with the same name. And if you apply for credit products or credit-related services, allowing us to use your SIN to verify your identity will ensure that we obtain your full personal credit report and not one belonging to someone else.

How We Use Your Personal Information

We need to be able to use and disclose your personal information to be able to provide you with the products and services you request and to run the Credit Union effectively.

We use your personal information to

- verify your identity and ensure your records are kept separate from those belonging to other people;
 - process your application for an account, and to provide and administer your accounts and related products and services;
- allow us to assess and manage risk from the products and services you request;
- obtain a full credit report on you, where appropriate and with your express consent;
- protect you and us from fraud and error, including identity theft;
- collect debts you owe to us;
- provide you with access to online banking and to administer and manage your access rights;
- market to you, but only with your express consent.

We may send you communications by commercial electronic message where you have provided your express consent to this. These are messages sent by electronic means, including email, voice, sound, text, or image, and must meet certain legal requirements. Detailed information about how we use your personal information will be provided at the time that we ask for your consent to such uses.

How We Disclose Your Personal Information

We will disclose your personal information to various parties, such as participants in the payment and clearing systems, and third-party product and service providers.

Third-party product and service providers can include the following:

- data service providers (e.g., banking system providers)
- cheque printers
- card manufacturers
- provincial or national central credit unions and trade associations
- credit reporting and fraud checking agencies
- marketing partners
- individuals and agencies involved in debt collection
- participants in the payment and clearing systems

Except as permitted or required by law, we will only disclose your personal information to be able to provide you with the products and services you request and to allow us to effectively run the Credit Union.

We are responsible for all personal information we collect from you, even if it is disclosed to another party. We will ensure that any other parties that hold your personal information have safeguards in place to protect your personal information. In addition, we will only deal with reputable organizations. If you have accounts that are joint with other persons, any or all of your personal information may be disclosed to all joint account holders.

