

## YOUR PRIVACY IS OUR PRIORITY

Credit unions have a history of respecting the privacy of our members. Your Board of Directors has adopted the Credit Union Code for the Protection of Personal Information ("Privacy Code"). We have policies and procedures in place to protect your privacy and your right to control the collection, use, and disclosure of your personal information.

## WHY DO WE COLLECT YOUR PERSONAL INFORMATION?

We use your personal information to help us provide the highest standards of financial service.

We collect this information from you directly, with your consent, and according to the terms of the product and service arrangements you have made with or through us or your ongoing relationship with us. Personal information is also obtained with your consent from credit bureaus, other financial institutions, and from the references you provide to us.

Your personal information is collected for one or more of the following purposes:

- to verify your identity;
- to understand your needs and eligibility for products and services;
- to open, maintain and administer your accounts and provide financial services that meet your needs;
- to obtain credit reports, evaluate your credit rating and credit worthiness, and check references;
- to administer and manage security and risk in relation to your accounts and the financial services provided to you;
- to comply with legal and regulatory requirements; and
- to offer and provide you with other products and services of the credit union and of our affiliates and service suppliers.

## WHAT PERSONAL INFORMATION DO WE COLLECT?

The information we collect may include, but is not limited to your name, address, telephone number, email address, date of birth, gender, income, marital status, employment history, financial records, Social Insurance Number (SIN) or other government issued identification numbers, credit history, and personal information from public sources.

The law requires us to ask for your SIN when you open an interest bearing account or when you obtain products or services that require reporting to certain government agencies. We also may use it to identify you with credit bureaus and other financial institutions for credit matching purposes and other purposes related to your ongoing relationship with us. However, providing your SIN is not a condition of service.

## WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION?

We only share your personal information with your consent or where we are required or permitted to do so by law. We never sell, rent, or lease personal information to third parties.

We do not keep a record when personal information is disclosed through routine reporting to government agencies (for example, a T5 Statement of Investment Income and other reports to Canada Revenue Agency (CRA)) as required by legislation or regulation.

We use trusted, reputable suppliers to provide services such as, but not limited to the following; cheque and statement printing, data processing, member research and surveys, and payment clearing services. We provide suppliers with only the information necessary to perform the required services. To ensure confidentiality, personal information is removed from market research and survey reports provided to the credit union.

We ensure our suppliers implement security standards for information handling that are equal to our own, and we require them to protect your information in a manner that is consistent with our Privacy Code. In the event our suppliers are located outside of Canada, they are subject to the laws of the foreign jurisdiction and may be required to disclose personal information in accordance with those laws.

Your information is sometimes shared with our partner organizations that include co-operative companies and/ or other similar organizations to ensure we offer you a full range of financial products and services. Our partner organizations are also required to protect your information in a manner that is consistent with our Privacy Code.

## YOUR RIGHT TO ACCESS AND VERIFY PERSONAL INFORMATION

You have the right to access, verify and update your personal information at any time. For more information, contact your credit union.

Here is a summary of the 10 Principles of the Credit Union Privacy Code.

1. **Accountability**  
We have designated a Privacy Officer who is accountable for our compliance with the principles of the Privacy 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 endeavour to 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.

## YOUR CONSENT

We collect, use and disclose your information only with your consent, unless we are obliged to disclose your personal information by law.

In most cases we will obtain your express consent in writing. However, on occasion, your consent may be implied. For example, we may possess and use personal information that we collected from you prior to implementing our Privacy Code and for which we do not have your express written consent. However, because the information was obtained in relation to products or services that you requested, or in relation to your ongoing relationship with the credit union, your consent to our use of such information is considered implied. In all cases, your personal information may be used for the purposes described in this brochure, including disclosure to partner organizations unless you specifically ask us in writing to stop.

You can refuse to consent to our further collection, use or disclosure of your personal information at any time in the future by giving the credit union written notice. However, withdrawal of your consent may limit the credit unions' ability to provide products or services to you. As a result, in order to use certain products and services of the credit union or maintain an ongoing relationship with us you cannot refuse our collection, use and disclosure of personal information required by the credit union and partner organizations that provide essential services to the credit union.

You may withdraw your consent at any time by completing the Withdrawal of Consent form on this brochure and returning it to your credit union.

## QUESTIONS? ASK OUR PRIVACY OFFICER

The Privacy Officer is responsible for monitoring information collection and data security, and ensures credit union employees receive appropriate training on privacy issues and their responsibilities under the Privacy Code. The Privacy Officer also handles all privacy inquiries and personal information access requests under the Privacy Code.

Ultimate responsibility for our compliance with the Privacy Code rests with the credit union Board of Directors.

For further information, questions or concerns about privacy, you may contact your credit union or our Privacy Officer at:

Privacy Officer Name  
YOUR Credit Union  
123 Main St  
Anytown, N.S. B0B 0B0  
e-mail: jdoe@yourtown.creditu.net  
Phone: 000- 000-0000

## WITHDRAWAL OF CONSENT

I wish to withdraw consent to use my personal information for the following purposes\*. Please check all that apply.

Please do not:

- mail, email or telephone me about credit union products and services that the credit union believes may be of interest and value to me.
- mail, email or telephone me about the products and services of affiliates and service providers that the credit union believes may be of interest to me.

\*I understand that if I withdraw my consent for any of the purposes noted above, the services provided to me by my credit union will not be affected.

I understand I can change my mind regarding these choices at any time.

Name: (please print) \_\_\_\_\_

Signature: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

Telephone Number: ( \_\_\_\_\_ ) \_\_\_\_\_

Credit Union: \_\_\_\_\_

For further information on your withdrawal of consent options, please contact your credit union.

Please return this form to your nearest credit union branch or mail to the address listed below.

# Member - Privacy

## *Our Commitment to Protecting Your Personal Information*



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

