

# Privacy Statement

## *Your Privacy is our Priority*

Credit unions have a history of respecting the privacy of our members and customers. Your Board of Directors has adopted the Credit Union Code for the Protection of Personal Information. 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.

## *What is personal information?*

Personal information is information about an identifiable individual. This includes, for example, an individual's race, ethnic origin, color, age, marital status, religion, education, medical information, criminal record, employment history, financial records, address, telephone number, e-mail address, Social Insurance Number, fingerprints, blood type, and tissue or biological sample.

## *Why do we collect your personal information?*

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

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

- 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;
- To assist in dispute resolution;
- To offer and provide you with other products and services of the credit union of our affiliates and service suppliers.
- The law required us to ask for your SIN when you open an interest bearing account. We also may use it to identify you with credit bureaus and other financial institutions for credit matching purposes. 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.

When you become a member or open an account with us, you agree to the terms of our Financial Services Agreement and an account agreement. Both require your consent to allow us to share information with our suppliers and affiliates.

We use trusted, reputable suppliers to provide cheque and statement printing, data processing, member and customer 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 affiliates to ensure we offer you a full range of financial products and services. Our affiliates are also required to protect your information in a manner that is consistent with our Privacy Code.

To see a list of our affiliates visit the Partners section of [www.saskcu.com](http://www.saskcu.com) or ask your credit union.

### *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.

### *The 10 Principles of the Credit Union Code for the Protection of Personal Information*

- 1. Accountability:** We have designated a Privacy Officer who is accountable for our compliance with the principles of the Code.
- 2. Identifying Purposes:** When 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 express or implied consent for the collection, use or disclosure of personal information, except in specific circumstances as described in the Code.
- 4. Limiting Collection:** The collection of personal information is limited to the purposes we have identified for you.
- 5. Limiting Use, Disclosure, and Retention:** We will use or disclose your personal information only with your express or implied consent, or as required by law. We will retain your information for only as long as is necessary to fulfill identified purposes.
- 6. Accuracy:** We will keep your information accurate, complete and up-to-date as is necessary for the purposes for which it is to be used.
- 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:** Upon request, we will give you access to your personal information, and information regarding how it is used or disclosed. You are entitled to question its accuracy, its completeness, and how it is used.
- 10. Challenging Compliance:** You are entitled to question the Privacy Officer about our compliance with any of these principles.

### *The Privacy Officer*

The 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 employees receive appropriate training of privacy issues and their responsibilities under the Code. The Privacy Officer also handles all privacy inquiries and personal information access requests under the Code.

### *Your Consent*

We collect, use and disclose your information only with your consent, unless we are obliged to do so by contractual requirements, by law, or in order to provide our financial services to you.

Depending upon the sensitivity of the information, you can provide us with your consent in writing, electronically or verbally.

When you become a member or customer, or when you apply for a new product or service, we will obtain your consent in writing.

We may possess personal information that we collected prior to implementing our Privacy Code and for which we do not have your express consent to use. We will continue to use that information unless you ask us to stop. This is considered implied consent.

We obtain or use your information only with your consent. We do not sell it to third parties or use it in any way we have not told you about. We obtain your consent before we:

- Obtain credit report or check references.
- Contact you about other products or services of the credit union by direct mail, email or telephone.
- Share your information with our affiliates so that we can offer their products and services to you.
- Disclose your information to third parties unless we are obliged to do so by law or it is required for us to provide our financial services to you.

Withdrawal of your consent to use your personal information is 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 Revenue Agency. Further, if you have been granted a credit product, your credit union is required to collect and exchange your personal information on an ongoing basis with credit bureaus, credit insurers, and other lenders.

To withdraw your consent, print and fill out the attached form and send it in to the Turtleford Credit Union, Attention: Privacy Officer, PO Box 370, Turtleford, SK S0M 2Y0

### *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.
- use my social insurance number, for credit matching purposes.

\*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: \_\_\_\_\_

### *Website Privacy Policy*

On our website, we collect only personal information that is required to improve the services we offer, to improve our site content and, with your permission, to contact you with information about our services. We will not share any personal information obtained on this web site with any other organization without your express knowledge and consent.

You can visit all public areas of our site without providing any personal information. Our site collects only non-personal information based on a visitor's Internet Protocol (IP) address (this is not personally identifiable). Information collected includes the date and time of visit, the type of Internet browser used to access the site, the referring address (the link a visitor uses to access the site). This data is used to create statistics on site usage and improve online services.

If you send us an e-mail, any information provided by you will be used only for the purposes of responding to your inquiry or acting on your request. We will not use your name or e-mail address for any other purposes without additional consent.

### *Links to other websites*

Our web site contained links to other web sites that are part of, affiliated with, or have a business relationship with Turtleford Credit Union. When you leave our site to visit one of these other sites, the only information transferred to the new site is the fact that you came from the Turtleford Credit Union web site (the referring address). Transmission of this referring address allows other sites to monitor their own web traffic, but does not disclose any personal information about you.

### *Challenging Compliance*

If you have any concerns about how your personal information is handled or distributed, please contact us. Our Privacy Officer will be pleased to discuss your concerns with you.

If, for any reason, you feel your concerns were not appropriately addressed, you may take the matter to the Office of the Privacy Commissioner in Ottawa.