

New Community Credit Union Privacy Code

Our philosophy on privacy

Credit unions in Canada have a long history of respecting the privacy of their customers. As a co-operative financial institution, we are committed to developing policies, procedures and service offerings that address privacy concerns.

We continue to protect your privacy and your right to control the collection, use and disclosure of your personal information. We have procedures in place that guide our employees and directors in maintaining confidentiality. What has been our ongoing business practice has become our documented commitment to you.

Your credit union Board of Directors has adopted the Credit Union Code for the Protection of Personal Information, established related Policies and Procedures and appointed a Privacy Officer. Our employees understand the importance of the policies and procedures and follow them carefully.

To find out more, read our Privacy Code, or contact our Privacy Officer.

What is personal information?

Personal information is information about an identifiable individual. This includes, for example, an individual's race, ethnic origin, colour, 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 it?

We hold personal information about members to help us meet and maintain the highest standards of financial service. This information can include your name, address, age, income, use of accounts and credit history.

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 references you provide us.

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

- 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 and evaluate your credit rating and credit worthiness;
- 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 and of its affiliates and service suppliers.

The law requires us to ask for your Social Insurance Number (SIN) when you open an interest bearing account. We also ask for your SIN to identify you with credit bureaus and other financial institutions for credit matching purposes. Using the SIN is the best way to ensure the credit information actually refers to you. Giving us your SIN is not a condition on service.

Who do we share your personal information with?

We use trusted and reputable suppliers to provide cheque and statement printing, data processing, research and payment clearing services. We provide them with only that information which is necessary to perform the required services. They are not allowed to use this information for any other purpose than what we contract them for. Our suppliers and their employees are required to protect your information in a manner that is consistent with our Privacy Code.

Your information is sometimes shared within the Co-operative Financial Services Group™ of companies so we can offer you a full range of financial products and services. These affiliates include: Credit Union Members Insurance Society (CUMIS), Credential Group, Co-operative Trust Company of Canada, The Co-operators Insurance, Credit Union Payment Services (CUPS), CUETS and Celero Solutions. Any product or service offering that is derived from this sharing of information comes directly from us and not from our affiliates.

Come into the Credit Union to see a complete list of our service suppliers.

How can you access and verify your personal information?

You have the right to review your personal information held by New Community Credit Union and to verify its accuracy. To gain access to this information, contact us at 653-1300 and we will give you further instructions. You can expect that it will take a reasonable amount of time for us to gather the information. You may be charged a fee to cover the expense of providing you with the information.

Should you discover upon review of your personal information that changes are required, please inform us.

The 10 Principles

The following is a summary of 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.
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** When you request it, we will give you access to your personal information, how we use it and who we disclose it to. You are entitled to question its accuracy, its completeness and its uses.
10. **Challenging Compliance** You are entitled to question the Privacy Officer about our compliance with any of these principles.

Privacy Code

Confidentiality

At New Community Credit Union, our goal is to serve members as efficiently and conveniently as possible. In order to provide you with this high level of service and extensive range of products, it may be necessary for us to obtain certain personal information in addition to your name and address. Please be assured that New Community Credit Union is dedicated to protecting your privacy and the security of any information you provide.

We do not disclose, sell or lend any information about you to any other source for any reason with the exception of that required by law or third party related agencies requiring information for the purposes of such things as cheque printing, data processing, credit collection, credit bureaus, card production, etc. If you have any concerns with respect to how your information will be used, please do not hesitate to contact us.

Privacy Statement

New Community Credit Union is committed to protecting the personal information of credit union members, employees and other individuals. In order to protect all personal information collected, used or disclosed by New Community Credit Union, we have adopted the Credit Union Code for the Protection of Personal Information.

On our web site, we only collect personal information 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.

Information we collect on our site

You can visit all public areas of our site without providing any personal information about yourself. Our web 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.

New Community Credit Union's internal web site is solely for the use of authorized members of Boards, Committees, Management and Staff of the Credit Union. Access requires a special "User Name" and "Password". Personal information that is collected on this internal web site is used solely for security and site management purposes and to facilitate business functions of New Community Credit Union.

Links to other web sites

Our web site contains links to other web sites that are part of, affiliated with, or have a business relationship with New Community 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 New Community 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.

How do I contact New Community Credit Union with questions or concerns?

We welcome any questions or concerns about our Internet Privacy Statement, or the practices of this site. Please contact us by e-mail or in writing at the following address:

Terri Diener
New Community Credit Union
321-20th Street West
Saskatoon, SK S7M 0X1
Phone: 1-306-653-1300
Fax: 1-306-653-4711
E-mail: terri.diener@newcommunitycu.sk.ca

Notice:

New Community Credit Union reserves the right to amend its Internet Privacy Statement and its Privacy Code at any time with or without notice. Please check this page periodically for changes.

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 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.

Your consent

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

We will obtain your consent in writing when you become a credit union member or when you apply for a new credit union service offering.

We may possess personal information about you that we collected prior to implementation of our Privacy Code, for which we do not have your express consent to use. We will continue to use that information for the purposes listed in this brochure, unless you ask us to stop using that information. 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 reports 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 Consent

The following withdrawal of consent form provides you with an opportunity to limit the uses and disclosures of your personal information should you choose to do so. You may limit or 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.

To withdraw your consent, print and fill out the attached form and send it in to the New Community Credit Union's Privacy Officer:

Terri Diener
New Community Credit Union
321-20th Street West
Saskatoon, SK S7M 0X1
Phone: 1-306-653-1300
Fax: 1-306-653-4711
E-mail: terri.diener@newcommunitycu.sk.ca

Restriction of consent

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

- To provide me with information, by direct mail, telephone or other means, on credit union products and services that you believe may be of interest to me. I understand you may not be able to provide some benefits, services or information which may be of value to me, but that you may continue to provide me with information on products and services with my account statements and in your newsletters.
- To provide me with information on the products and services of your affiliates and service suppliers that you believe may be of interest to me. I understand I may not receive information on the products or services of your affiliates or service suppliers which may be of value to me.
- To use my Social Insurance Number for credit matching purposes. This will not affect the provision of any credit union services to me.

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

Signature: _____

Name (please print): _____

Address: _____

Telephone Number: _____

Account Number(s): _____

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 contains links to other web sites that are part of, affiliated with, or have a business relationship with New Community 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 New Community 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 then take the matter to the Office of the Privacy Commissioner in Ottawa.