

Privacy Statement

Our Philosophy on Privacy

Credit unions in Canada, including Churchbridge Credit Union have a long history of respecting the privacy of our members. As a co-operative financial institution, we are committed to developing policies, procedures and services 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.

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.

Your Personal Information

What is Personal Information?

Personal information is information about an identifiable individual. This includes information in any form, such as:

- ❖ Age, name, ID numbers, income, ethnic origin, or blood type
- ❖ Opinions, evaluations, comments, social status or disciplinary actions; and
- ❖ Employee files, credit records, loan records, medical records, existence of a dispute between a consumer and a merchant, intentions (for example, to acquire goods or services, or change jobs)

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 with.

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

Who do We Share Your Personal Information with?

We use trusted, 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 Service 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)
- ❖ Central 1
- ❖ Aviso Wealth
- ❖ EQ Bank
- ❖ Prairie Payment Joint Venture (PPJV)
- ❖ Canadian Credit Union Association (CCUA)
- ❖ The Co-operators Group Limited
- ❖ Credit Union Central of Canada (CUCC)

Any product or service offer that is derived from this sharing of information comes directly from us and not from our affiliates.

How can you access and verify your personal information?

You have the right to review your personal information held by the Churchbridge Credit Union and to verify its accuracy. To gain access to this information, contact us at any Churchbridge Credit Union branch. You can expect that it will take 30 days for us to gather the information. You will be charged a minimal 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 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 purpose we have identified for you.

5. Limiting Use, Disclosure, and Retention

Personal information will not be used or disclosed for purposes other than that for which it was collected, except with the consent of the Member or as required by law. Personal information will be retained only as long as necessary for the fulfillment of those 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 procedures.

9. Individual Access

When you request, we will give you access to your personal information, and information regarding how it is used and 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

Link to our Privacy Policy – [Policy/2000 Corporate Conduct/Appendix C – Privacy 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 collect prior to the 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 (Link the Protecting your Privacy brochure here), 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 your consent 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, you credit union is required by law to provide a record of your interest earnings information to the Canada Revenue Agency.

To withdraw your consent, print and fill out the attached form (add a link to our privacy brochure) and return or send it to the Churchbridge Credit Union's Privacy Officer at:

Churchbridge Credit Union
Privacy Officer
PO Box 260
Churchbridge, SK S0A 0M0
privacy@churchbridgecu.ca