



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.

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.

Your Personal Information

What Is Personal Information?

Personal information is information about an identifiable individual. This includes, for example, a criminal record, employment history, financial records, address, telephone number, e-mail address, social insurance number, fingerprints, etc.

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 of 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, Concentra Financial, 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.

For a complete list of our service suppliers, please ask at our main branch.

How can you access and verify your personal information?

You have the right to review your personal information held by Kerrobert Credit Union Limited and to verify its accuracy. To gain access to this information, contact us at 306-834-2611. You can expect that it will take 3-5 days for us to gather the information. You may 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

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 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

Please read the Privacy Code document for more information on the Code for the Protection of Personal Information.

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, 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, 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 Privacy Withdrawal of Consent form and return or send to the Kerrobert Credit Union's Privacy Officer at:

Privacy Officer
Kerrobert Credit Union Limited
PO Box 140 Kerrobert SK S0L 1R0
info@kerrobert.cu.sk.ca

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 website 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 Kerrobert 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 Kerrobert Credit Union web site: www.kerrobertcreditunion.ca 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.