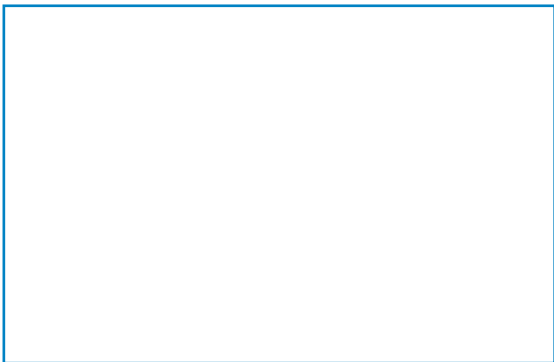


Back Cover

FIND OUT MORE...

For more information, contact our Privacy Officer or visit our website.



Form No. 2011 (11/03)

Front Cover



PROTECTING YOUR PRIVACY



PRIVACY TRUST DIGNITY RESPECT SERVICE

Credit Union members have trusted the Credit Union with their personal and financial information. The Credit Union has a long history of providing good service to its members, treating all members with respect and dignity, and protecting their privacy. If we provide you with products and services, we will do all we can to protect your information.

THE CREDIT UNION COMMITMENT TO ITS MEMBERS

The Credit Union will:

- protect the confidentiality of your personal information
- keep you informed about our privacy policies and practices
- let you see your personal information.

The Credit Union will not collect, use, or disclose your information without your consent, unless required or authorized by law.

THE CREDIT UNION'S PRIVACY POLICIES

The Credit Union has Privacy Policies that explain more fully how and why the Credit Union collects, uses, and discloses your personal information. This information is available to you. Please contact the Credit Union's Privacy Officer.



THE CREDIT UNION'S STATEMENT OF PURPOSE

The Credit Union collects, uses, and discloses your personal information for the following purposes:

- to provide and administer your accounts and loans and other financial products and services that you request, including:
 - giving you account statements so you can verify your balances, transactions, and other information;
 - providing regular updates to credit reporting agencies; and
 - providing information to third party suppliers of products and services, such as cheque printers, card manufacturers, and data service providers
- to protect you or the Credit Union or other persons from fraud and error, such as identity theft; to identify you and make sure your records are kept separate from others; to verify information collected from you with the credit reporting agencies and others; and to verify information provided by third parties
- to collect debts owed to the Credit Union; to enforce an agreement between you and the Credit Union; to insure or otherwise protect security held by the Credit Union; and to realize on security held by the Credit Union
- to comply with the law and regulatory requirements, including sending you information about member general meetings and elections of directors, collecting and disclosing information in accordance with criminal and money laundering laws and regulations, and providing you with cost of credit disclosure statements
- to manage or transfer assets or liabilities of the Credit Union, such as in the case of acquisitions and mergers, loan syndications, loans securitizations, and sales of mortgages
- to understand your needs and to determine the suitability of products and services for you; to determine your eligibility for other products and services
- to provide you with information about Credit Union products and services and special promotions; to enable Credit Union affiliates and other carefully selected organizations to send you information about products and services; to analyze your information for marketing purposes, including developing and enhancing products and services for our members, ensuring a high standard of service, and conducting surveys

- to send you financial information, the Credit Union newsletter, and information about Credit Union activities and events.

The Credit Union may disclose your information:

- to suppliers of products and services to you or the Credit Union, including data service providers, cheque printers, card manufacturers, affiliates of the Credit Union, provincial or national central credit unions, and trade associations in connection with providing and administering your accounts and loans and other financial products and services you request
- to participants in the payment and clearing systems in connection with providing you with products and services and to other financial institutions that you request pay cheques drawn on the Credit Union
- to credit reporting agencies and to other financial institutions to update your credit information and maintain the integrity of the credit reporting system
- to lawyers, notaries public, appraisers, accountants, and other professionals and consultants in connection with processing and administering products and services provided to you
- to market research firms for purposes of analysis and conducting surveys
- to our affiliates and other carefully selected organizations for the purpose of enabling them to give you information about products and services that may be of interest to you
- to bailiffs, collection agencies, lawyers, and others when collecting a debt owed to the Credit Union, enforcing an agreement between you and the Credit Union, insuring or otherwise protecting the Credit Union's interest in security held by the Credit Union, or realizing on security held by the Credit Union
- to other organizations in connection with a merger or a sale of some or all of the Credit Union's assets
- as required or authorized by law.

If you have a joint account with the Credit Union, your personal information, including information in connection with products and services provided to you individually under the same number as the joint account, may be disclosed to all joint tenants of the joint account.



FREQUENTLY ASKED QUESTIONS

HOW DOES THE CREDIT UNION COLLECT INFORMATION ABOUT ME?

The Credit Union collects personal information from you directly when you open an account and/or apply for additional products or services. Some personal information we collect is required by law to ascertain your identity. With your consent, the Credit Union also collects information from credit reporting agencies, references provided by you, your employer, and others, when you apply for credit and other products and services.

Your consent can be expressed or implied.

DO I HAVE TO PROVIDE MY SOCIAL INSURANCE NUMBER (SIN) OR BUSINESS NUMBER (BN)?

The Credit Union is required by law to obtain your SIN or BN from you to report interest on your deposits and dividends on your shares and other investment income to Canada Customs and Revenue Agency.

Also, when the Credit Union deals with the credit bureau, using your SIN or BN is the best way to make sure the credit information is about you, not someone else with a similar name. However, use of your SIN or BN for this purpose is voluntary. You will not be denied credit or other services solely because you choose not to authorize us to use your SIN or BN for this purpose.

CAN I DECLINE TO HAVE MY PERSONAL INFORMATION COLLECTED, USED, OR DISCLOSED FOR CERTAIN PURPOSES?

Yes, you can decline to have your personal information collected, used, or disclosed for certain purposes. For example, you can opt out of the use of your personal information for marketing purposes, such as:

- receiving information from the Credit Union about products and services or special promotions
- sharing your information with organizations for the purpose of providing you with information about products and services.

To choose these options, please contact us and ask for an opt-out request form.

You can also decline to have your personal information collected, used, or disclosed for other purposes. This may mean that the Credit Union will not be able to provide you with products and services.

WHAT WILL HAPPEN IF I OPT OUT OF MARKETING PURPOSES?

If you opt out of receiving marketing information from the Credit Union, you may no longer receive information about new products or special promotions, financial information, member newsletters, or Credit Union activities and events. The Credit Union will continue to send you account statements, including statement inserts, and information required by law such as notices of membership meetings.

Your request to opt out of receiving marketing information will not affect your eligibility for any products and services.

HOW DOES THE CREDIT UNION PROTECT MY PERSONAL INFORMATION?

The Credit Union's staff are required to treat all personal and financial information confidentially. The Credit Union has many policies, practices, and physical and electronic systems in place to safeguard personal information under the Credit Union's control, and to prevent unauthorized access, collection, use, disclosure, copying, modification, or disposal of your personal information.

WHAT CAN I DO TO PROTECT MY PERSONAL INFORMATION?

If you use the Credit Union's online banking, automated telephone banking, or telephone call services, or you have a Member Card® (debit card), you must select personal security codes and numbers (e.g. PAC, PIN). It is your personal responsibility to protect this information from misuse. You should safeguard your account and credit card statements, blank cheques, and your personal codes and numbers at all times. You should not send confidential information to your Credit Union or anyone else by using Internet email that is not encrypted.

You should review your account statements carefully and let us know immediately if your address changes or you find any errors in your information.

CAN I VIEW AND VERIFY MY PERSONAL INFORMATION?

The Credit Union has always provided members and account holders with copies of account statements, cheques, transaction slips, or other documents upon request, if we still have them. The Credit Union may charge a fee for providing copies of documents.

For more extensive information, you can complete an access to information request. You will be provided with an estimate of the fee for obtaining the information. For information and assistance, please contact the Credit Union's Privacy Officer. We'll respond within 30 days or, if we need an extension of time, we'll notify you of the new deadline and the reason for the extension.

If you ask, we will assist you to contact other organizations to whom we have disclosed your information.

CAN I VIEW AND VERIFY MY PERSONAL INFORMATION?

(CONT'D)

By law, the Credit Union must not provide or may withhold some types of information. For example, the Credit Union will not provide information that reveals the identity of another individual or that individual's personal information without that individual's consent, information that cannot be disclosed for legal or security reasons, or information that is confidential commercial information.

If there are any errors in your information, we will correct the information wherever possible.

If you wish to verify your credit history, please contact the credit bureau directly. We will help you to contact the credit bureau.

HOW LONG DOES THE CREDIT UNION KEEP MY INFORMATION?

The Credit Union keeps your personal information as long as it is needed to provide you with products and services you have applied for and to meet legal and business requirements, after which the information is destroyed or erased, or we remove your name from the information.

The Credit Union may use personal information collected in the past when you apply for new products and services, in which case, the Credit Union confirms or updates your information, and for marketing purposes, such as sending you information about products and services that may be of interest to you, unless you have opted out of receiving marketing information.

ANY QUESTIONS?

If you have any questions or concerns, please contact the Credit Union's Privacy Officer.

Our Privacy Officer will answer your questions about privacy and provide you, if you ask, with information about the Credit Union's policies and practices and how we respond to complaints. The Privacy Officer can also help you complete an access to information request, help you access or correct your personal information, and try to resolve any concerns or complaints about privacy to the satisfaction of you and the Credit Union.