

## Personal Information Limiting Consent Form

## We need your consent. Here's how you can provide it

## \*The Credit Union...

**member** | **privacy**

**Our Commitment  
to protecting  
your  
personal information.**



How we guard your privacy  
with the Credit Union Code for the  
Protection of Personal Information.

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### **Mandatory Credit Union Imprint**

\_\_\_\_\_  
Credit Union Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, Province, Postal Code

\_\_\_\_\_  
Phone numbers – Tel/Fax

\_\_\_\_\_  
email

### **For information, questions or concerns on credit union privacy issues, write to:**

\_\_\_\_\_  
Name or Title of Privacy Officer

\_\_\_\_\_  
Privacy Officer

\_\_\_\_\_  
Credit Union Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, Province, Postal Code



You can provide us with your consent in a variety of ways (depending upon the sensitivity of the information) – in writing, electronically, or verbally in some instances. Preferably, 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.

Your credit union also provides services in conjunction with financial services partners within the *Co-operative Financial Services Group* companies. These companies include: Credit Union Members Insurance Society (CUMIS), Credential Group, Co-operative Trust Company of Canada, The Co-operators Insurance, Ethical Funds Inc., CU Electronic Transaction Services, or other similar organizations that espouse credit union goals and values and provide useful and valuable member services.

The attached consent forms provide you with an opportunity to affirm your consent in writing or to limit the uses and disclosures of your personal information should you choose to do so. You can mail, fax or personally return the attached form.

If, for whatever reason, you do not provide us with your written consent or limit or withdraw your consent, we will assume that we have your implied consent for the continuing use of your personal information for purposes described within this brochure, including disclosure to the Co-operative Financial Group Companies.

You can 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.

### **Please complete Name, Signature and Date Section on the other side of this form.**

No, I do not give unreserved consent to the use of my personal information for the purposes listed on this accompanying brochure, specifically the listed purpose(s): \_\_\_\_\_

*The Credit Union will contact those members that wish to withdraw consent to explain the implications of this decision. I do not give consent to the disclosure of my personal information for marketing purposes to the following Co-operative Financial Services Group companies or other similar organizations (check all that apply):*

- Credit Union Members Insurance Society (CUMIS)
- Credential Group
- Co-operative Trust Company of Canada
- The Co-operators Insurance
- Ethical Funds Inc.
- CU Electronic Transaction Services
- Other \_\_\_\_\_

**You may return the above Limiting of Consent form at any time. In the event you do not limit or withdraw your consent, we reserve the right to imply your consent for the purposes specified within this accompanying brochure, until such time as you either provide further written consent (see other side for Consent Form) or limit or withdraw your consent.**

## Our Commitment to Privacy

### A tradition of respect for rights

Credit unions in Canada have a long history of respecting the rights of their member/owners. As co-operative financial institutions, credit unions are committed to the development of policies, procedures and service offerings that maintain these rights.

While this means the extension of more efficient and flexible members services, we are doing even more to protect your privacy and your right to control the collection, use and disclosure of your personal information.

Your credit union Board of Directors has adopted the Credit Union Code for the Protection of Personal Information, related Policies and Procedures, and appointed a Privacy Officer. You are entitled to review the Code at any time, access your personal information, or contact the Privacy Officer about a privacy issue or concern. Through these actions, what has been our accepted practice becomes our documented commitment to you, the member.

### Your Personal Information

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, as well as the relationship of others linked to you in account services.

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.

## How our Privacy Code protects your Personal Information

### We only collect what we absolutely need

With your consent, we only collect personal information from you for the following purposes:

- To understand your needs and to develop, offer and manage products and services that meet those needs;
- To determine the suitability and your eligibility for member products and services;
- To evaluate your credit standing and to share or exchange reports and information with credit reporting agencies;
- To detect and prevent fraud, and to help safeguard the financial interests of the credit union and its members;
- To meet legal and regulatory requirements.

### Got a question? Ask our Privacy Officer

The credit union 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 staff 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.

Ultimate responsibility for our compliance with the Code, rests, however, with the credit union Board of Directors.

Here is a summary of the 10 Principles of the *Credit Union Code for the Protection of Personal Information*. If you would like to receive a complete copy of the Code, please contact us.

- 1. Accountability** *We have designated a Privacy Officer who is accountable for our compliance with the principles of the Code.*
- 2. Identifying Purposes** *Before or at the time 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 consent for the collection, use, or disclosure of personal information.*
- 4. Limiting Collection** *The collection of personal information is limited to only the purposes we've identified to you.*
- 5. Limiting Use, Disclosure, and Retention** *We will only use or disclose your personal information with your consent (or as required by law). And we will only retain your information as long as necessary to fulfill identified purposes.*
- 6. Accuracy** *We will keep your information accurate, complete, and up-to-date.*
- 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 the existence, use, and disclosure of your information. You are entitled to question its accuracy and completeness, and its uses.*
- 10. Challenging Compliance** *You are entitled to question the Privacy Officer about our compliance with any of these principles.*

## Personal Information Consent Form

I hereby authorize the Credit Union\* and its affiliates to collect, use or disclose my personal information for the purposes that have been specified as part of this Agreement. I acknowledge that these purposes have been identified to me and that they include the purposes listed on this accompanying brochure as well as disclosure to the Co-operative Financial Services Group companies or other similar organizations for marketing purposes.

Name (please print)

Address

Account Number

Telephone Number

E-Mail Address

Signature

Date

Preferred method of contact:

Telephone

Direct mail

E-mail

It is our preference to obtain your written consent to use information for the purposes described above. However, in the event we do not obtain your consent in writing, we reserve the right to imply your consent for the specified purposes, until such time as you either provide further written consent, or limit or withdraw your consent (see the other side for Limiting of Consent Form).