

## **Privacy Statement and Policy**

### **A TRADITION OF RESPECT FOR MEMBER PRIVACY**

#### **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.

Bruno Savings and Credit Union's 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, contact our Privacy Officer.

Name:	Jeff Mark
Address	Box 158 Bruno, Sask SOK OSO
Phone Number	1-306-369-2901

#### **Your personal information**

##### **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.

### **How can you access and verify your personal information?**

You have the right to review your personal information held by Bruno Savings and Credit Union and to verify its accuracy. To gain access to this information, contact us at (306) 369-2901.

### **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.

## **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.

Our Privacy Officer can be contacted at (306) 369-2901.

## **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, 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.

The 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 receive a form, please contact us at (306) 369-2901.

## **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.

### **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 Bruno Savings and 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 Bruno Savings and Credit Union web site.

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.

Our privacy officer can be reached at (306) 369-2901.

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.

## **Email Security Clause**

General email is not secure since it passes through many points on its route from you to us. If you are using general email to communicate with us, we strongly recommend that you do not include personal financial information (such as account numbers) within the email as we cannot guarantee its confidentiality on route to us.

When you email us your comments, questions or instructions, you provide us your email address and we use it to correspond with you. We then store your email and our replies to you so that we can refer to them in the future. By sending us information or material, you grant to us an unconditional, irrevocable license to use those materials or information and you acknowledge that we may use any ideas, concepts or techniques that you send to us for any purpose, without compensation.

We will not provide your email addresses to any third party without your consent. We may use your email address to send you information about financial products and services that we think may be of interest to you. If you do not want us to contact you with product information by email, you may tell us so at any time and we will discontinue the practice.

If you have asked us to provide you with information on a regular basis, or if we email you information about our products or services, you may ask us to remove you from the list at any time. We intend to include instructions to unsubscribe from the list in every mailing, and on the site when you originally subscribed to the list.

## **Statement on Use of Cookies**

We use a key web technology called cookies. A cookie is a small information token that sits on your computer. As you use the site, cookies are passed back and forth between the server and your browser. While cookies can be used for a variety of reasons, we only use cookies where they are of benefit to our account holders.

Specifically, we use two kinds of cookies – session cookies and persistent cookies. A session cookie exists only for the length of your browsing session and is deleted when you close your browser. A persistent cookie is a cookie that stays on your computer after you close your browser. A persistent cookie may or may not expire on a given date.

We use a session cookie to maintain the integrity of your Internet session. With each page that you visit, the cookie is passed back and forth between our server and your browser. We use the cookie to distinguish your session from the many others that may be happening at the same time. Our session cookies never store any personal information, such as your name, date of birth, or financial information such as your accounts and balances.

Most recent browser versions allow the user to set some level of control over which cookies are accepted and how your browser uses them. Many browsers will allow you to accept cookies from only known, reliable sites that you select. If you are concerned about cookies, we encourage you to upgrade your browser to a recent version and review the Help section of your browser to learn more about its specific control features.

## **Consumer safety tips for credit card use**

A credit card provides a convenient, secure way to shop, budget and manage your financial resources. You can use your card to make purchases, manage your day-to-day cash flow through cash advances and to access personal accounts through online banking and Automated Banking Machines (ABMs).

When you use a credit card for everyday purchases, you don't need to carry a large amount of cash or provide the additional methods of identification necessary to pay with a cheque. In addition, a credit card is virtually the only way to make online purchases.

It is vital that you guard your credit card. Here are some safety tips to minimize the chance of becoming the victim of credit card fraud.

### **DO**

- Sign the back of your credit card as soon as you receive it.
- Call to activate your new credit card as soon as you receive it.
- Keep all your receipts and promptly reconcile your receipts to the charges on your credit card statement.
- Call Bruno Savings and Credit Union at (306) 369-2901 or MasterCard at 1-800-MC-ASSIST immediately if you do not recognize a charge on your statement.
- Store your card in a secure place where you will immediately know if your card is lost or stolen.
- Call Bruno Savings and Credit Union at (306) 369-2901 or MasterCard at 1-800-MC-ASSIST immediately when you notice your card is lost or stolen.
- Keep a close eye on your mail delivery when you are expecting a new or replacement card.
- When you receive a new credit card, cut up the old one before you throw it away.
- Treat your credit card like cash, never leaving it unattended.
- Draw a line through any blank spaces on credit slips when paying with your credit card at places such as restaurants or retailers.
- Keep your eye on your credit card during transactions and ensure that your credit card has been returned to you.

- Take all receipts and carbon copies home with you, such as those from ABM machines, self-service gasoline pumps and restaurants. Destroy receipts by tearing them up or shredding them before throwing away.
- Keep a record of all your credit card account numbers in a secure place.
- Carry your credit card number and the toll-free customer service number on the back of your card in a secure place, separate from the card when traveling.
- Memorize your PIN.

## **DON'T**

- Never lend your card to anyone.
- When disposing of old receipts and statements, don't use public waste receptacles.
- When you initiate a call, it is generally safe to give you credit card number over the telephone. But don't give your credit card number to someone calling you on the telephone, even if the caller assures you that you will win a prize or an award.
- Never write or allow a retailer to write your credit card number on a cheque for identification purposes.
- Don't make purchases from online retailers you're unfamiliar with or who maintain a site that isn't secure. If you're unsure contact the Better Business Bureau.
- Never share your PIN with anyone.
- Never carry your PIN in your wallet or purse.
- Never let anyone see you input your PIN.
- Never use a PIN that could be guessed, like your SIN or a birthday or anniversary date.
- Never leave your card unattended.

## **Protecting your Identity**

Identity theft is not a new phenomenon brought forth with the electronic age.

Thieves have rummaged through garbage and dumpsters in search of credit card receipts and financial statements for years in hopes of using the information for criminal purposes.

However, advancements in telecommunications and computer processing have made it more convenient for identity thieves to exploit stolen identities.

### **What is Identity Theft?**

While there are numerous variations of the crime, identity theft is essentially the act of stealing another person's identity, without their knowledge or consent, to purchase goods and services or to commit fraud and other crimes in that person's name.

Obtaining pieces of personal information like credit card numbers, PINs, debit card numbers, driver's license numbers, SINS and date of birth can earn criminals thousands of dollars in a very short period of time. Identity thieves can take over another person's financial accounts, apply for loans, credit cards, utilities, and purchase goods and services. Since bills for charges incurred are often sent to a different address, the victim will not be aware that debt is mounting in their name until a collection department tracks them down. Identity theft can take months, sometimes even years, to detect and it can take just as long to correct the damage.

Canada's credit rating agencies, Equifax and TransUnion, can provide additional information and help prevent fraud and identity theft. Options may include periodically verifying your credit rating, determining whether any credit cards have been issued without your consent and with placing a "fraud alert" on your credit file.

## **Staying Safe Online**

Fraud is a sad fact of life and the damage is enormous.

Potential damage to your personal credit and financial history often takes years to repair. Criminals are finding new ways to steal accounts and identities.

Bruno Savings and Credit Union has a vested interest in your security and protection.

### **Protect your password**

Your login name and password in MemberDirect® grant you access to your personal information and online services. You do not want someone else to easily guess this information.

- Keep your password confidential.
- Protect your password. Memorize it, do not write it down or store it in a PC file. Change it frequently and do not reveal it to anyone.
- Never disclose your password in a voice or email. Do not disclose it over the phone, especially cellular phones.
- Avoid passwords that are obvious choices, like birthdays, telephone numbers, PINs or SINS. But make sure that the password you choose is easy to remember.
- Choose unique passwords. Longer passwords are harder to figure out than shorter passwords.
- Change your password regularly, like every 90 to 120 days.
- Do not permit anyone to watch you type in your password.
- Contact Bruno Savings and Credit Union immediately if you cannot remember your password or if you suspect that someone has gained knowledge of your password.
- Contact Bruno Savings and Credit Union immediately if you believe there are any errors or omissions in your account.

### **Protect your PC**

- Never leave your PC unattended while using the Internet banking system. Always exit the Internet banking system and your Internet browser if you step away from your PC.
- If your login name or password automatically appear in the sign-in page of a secure website, you should disable the auto complete function in your browser.
- Install and use a quality anti-virus program.

- Your Internet browser software may retain information you entered until you exit your browser. Secure or erase files stored on your PC by your Internet browser so they cannot be read by others. Most Internet browsers store information in non-encrypted files in the browser's cache to improve performance. The files remain there until they are erased.

### **Keep your software up-to-date**

The software you use can affect the security of your online banking activities. You should watch for warnings about security "bugs" that may affect the software and web browser you are using. Regularly check for software updates on the website of your manufacturer. Protect yourself against identity theft.

Identity thieves steal your personal information and use it to obtain funds or credit in your name. Identity theft can take months to detect and it can take just as long to correct the damage. To protect yourself from identity theft, do not give thieves an opportunity to steal your information. Keep important information in a safe place. Monitor bills and statements and, when discarding sensitive information, ensure it is shredded.

If you suspect that you are a victim of identity theft, file a report with the police immediately. Ask for a copy so that you can provide the evidence to the various companies you have to contact. Then contact your credit union representative to ensure that all debit and credit cards, and accounts are secure.