

# OPPA CREDIT UNION

## Privacy Information for Our Members

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### **Why does the Credit Union need my personal information?**

We need your Social Insurance Number because the government requires us to obtain it for reporting your dividends on your shares and the interest you earn on your deposits.

We need you to provide third-party information because it is required by anti-money laundering legislation.

Some of your personal information is required by law, such as your identification details, date of birth, and home address. We use your name and address to send your account statements and other important information about the Credit Union.

We need your personal information to identify you and make sure your records are kept separate from others with a similar name. We also use your personal information to provide products and services to you, to protect you and us from fraud and error, such as identity theft.

Some uses of your personal information are optional and you do not have to consent to them, but they will help us improve the products and services we offer to everyone. For example, if you consent, we also use your personal information to develop and deliver the best possible products and services, to conduct surveys to ensure a high standard of service, and to determine your eligibility for additional products and services. We may occasionally send you marketing information about special promotions, financial advice, and the Credit Union's activities, events, and seminars.

### **When does the Credit Union collect my personal information?**

With your express consent, we collect information from you when you apply for membership, an account, a loan, a debit card, or other products and services. When you make an application we will ask you to sign a consent that contains information about how we will use your personal information, and to which other parties we can disclose your personal information.

With your express consent, we also collect information from other organizations and individuals (e.g., a credit bureau) and your references (e.g., your employer) when you apply for credit products and credit-related services.

### **Why do you need my Social Insurance Number (SIN)?**

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We are required by law to collect your SIN to report your membership share dividends and deposit interest to the Canada Revenue Agency (CRA). There are similar reporting requirements for registered plan products.

When we order your full personal credit report from a credit bureau, using your SIN, with your express consent, is the best way to make sure we get a complete and accurate credit report about you and not another person. When we update information at a credit bureau, using your SIN ensures it goes on your credit file.

### **Why do you want my consent for my credit report?**

If applying for credit:

- We need your consent before we can obtain your full personal credit report from a credit bureau. We will use your full personal credit report to help us assess your loan application.

If not applying for credit:

- We need your consent before we can obtain your full personal credit report from a credit bureau. Since you have applied for services that involve provisional credit (e.g., reduced cheque deposit hold period, chequing privileges, Member Card<sup>®</sup> debit card), we need your full personal credit report to help us assess your application.

### **Does the Credit Union give or sell my personal information to other organizations?**

We give your information to other organizations in the following circumstances:

- We give it to third-party processors and other suppliers in connection with providing you with products and services you request, such as data service providers and card manufacturers.
- If you have a loan, we give your credit information to the credit bureau to keep your credit file up to date.
- We give it to regulatory bodies and others if required or authorized by law.
- We give it to organizations that supply products and services to our members through us, such as insurance companies and cheque printers.

Under no circumstances do we sell or trade any personal information.

### **Can I withdraw my consent?**

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Yes, you can withdraw consent to receiving marketing information from us and/or from us sharing your information with other suppliers of products and information for marketing purposes.

You can also withdraw consent for the collection, use, and/or disclosure of your information for other purposes, but this may mean that we will be unable to provide you with products and/or services that you already have or that you request in the future.

### **What will happen if I withdraw my consent?**

If you withdraw consent to using and sharing your personal information for marketing purposes, you will no longer receive information about products and services or special promotions, financial advice, newsletters, or information about credit union activities and events.

You will still get your account statements, including statement inserts and information required by law.

If you withdraw consent for other purposes we may not be able to provide you with products and services that you already have or that you request.

### **What can I do to protect my privacy?**

If you use our online banking, automated telephone banking, or telephone call centre services, or you have a Member Card<sup>®</sup> debit card, you must select personal security codes and numbers (e.g., Personal Access Code, Personal Identification Number). It is your responsibility to protect this information from misuse.

We recommend that you keep your personal and banking information, such as account and credit card statements and blank cheques, in a safe place that only you and people you trust can access. Do not write down your personal security codes and numbers.

Do not send important information (e.g., personal information, account details) to us or anyone else via unencrypted email.

### **How does the Credit Union protect my personal information?**

We have many policies, procedures, and physical and electronic systems in place to help us to protect your personal information. For example our employees sign confidentiality agreements and receive privacy training. Access to our premises is restricted and records are kept in locked fireproof cabinets. We also use various electronic means to protect our networks and your data.

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### **How long does the Credit Union keep my information?**

We keep your personal information as long as it is needed to provide you with products and services. With your express consent, we use your existing personal information when you apply for new products and services. If we need to, we confirm or update your information before using it for the new application.

If you no longer do business with us, we keep your personal information for at least a year, or longer if there are legal or business reasons for doing so. After this period, we securely destroy, erase, or anonymize your personal information.

### **Can I see my personal information?**

Request for information we routinely provide (e.g., copies of recent account statements; copies of recent transaction slips):

- Yes, we can get that information for you if we still have it. There may be service charges applicable for a records search. How would you like to receive the information?

Request for other information:

- Yes. You will need to complete a written Access to Information Request. You will be provided with an estimate of the fee for providing this information. Please contact our Privacy Officer to get a copy of the Access to Information Request form and for assistance in completing the form.

By law, we may not be allowed to provide certain information you request. This can include information that reveals personal information about another individual, information that cannot be disclosed for legal or security reasons, or confidential commercial information. Where possible, we will sever this information from your personal information and provide you with access to your personal information.

If you have any questions, please contact our Privacy Officer at 1-800-461-4288 or 1-705-726-5656.