

MARKET CODE - PRIVACY PROTECTION

What is our Commitment to You?

Credit Unions in Canada have a long history of respecting the privacy of their members. As co-operative financial institutions, credit unions are committed to developing policies, procedures and service offerings that address privacy concerns.

TCU Financial Group continues to protect your privacy and your right to control the collection, use and disclosure of your personal information, subject to legal or contractual obligations. We have procedures in place which guide our employees and directors in maintaining confidentiality. What has been our ongoing business practice has now become our documented commitment to you. We have adopted the Credit Union Code for the Protection of Personal Information, and have established policies and procedures to comply with this legislation.

Summary of the 10 Principles of our Privacy Code:

- **Accountability** - we have designated a Privacy Officer who is accountable for compliance with the Principles of the Code.
- **Identifying Purposes** - when we ask for your personal information, we will identify the purposes for which it will be used or disclosed.
- **Consent** - we require your knowledge and express or implied consent for the collection, use or disclosure of personal information.
- **Limiting Collection** - the collection of personal information is limited to the purposes we - have identified for you.
- **Limiting Use, Disclosure and Retention** - we will use or disclose your personal information only with your consent, or as required by law. We will retain your information for only as long as necessary to fulfill identified purposes and regulatory requirements.
- **Accuracy** - we will keep your information accurate, complete and up-to-date as necessary for the purposes for which it is to be used.
- **Safeguards** - we will protect your personal information with appropriate security safeguards.
- **Openness** - we will make specific, understandable information readily available to you about our personal information policies and practices.
- **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.
- **Challenging Compliance** - you are entitled to question the Privacy Officer about our compliance with any of these principles.

Your Personal Information

We hold personal information about our members to help us meet and maintain the highest standards of financial service. This information can include your name, address, age, income, credit history and Social Insurance Number. 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. We do not sell your personal information to third parties or use it in any way we have not told you about.

Your personal information is collected for one or more of the following purposes:

- To verify your identity.
- 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 products and services of the credit union and of our affiliates and service suppliers.

The law requires us to ask for your Social Insurance Number (SIN) when you open an interest bearing or investment account. A SIN is a mandatory requirement to hold a registered plan. 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 we receive actually refers to you. Giving us your SIN is not a condition of service, with the exception of Registered Plans.

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 service. They are not allowed to use this information for any other purpose than what we contract them for and they are to protect that information in a manner that is consistent with our Privacy Code.

Depending on your needs, your information may be shared with one or more of our affiliates so that we can offer you a full range of financial products and services. These affiliates include Credit Union Members Insurance Society (CUMIS), Credential Financial Inc., Concentra Trust, The Co-operators Insurance, CUEIS 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.

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 service offering. We obtain your consent before we:

- obtain credit reports or check references;
- contact you about other products and 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 where it is required for us to provide a certain financial service to you.

You may limit or withdraw your consent in writing at any time, subject to legal or contractual obligations (for example, TCU Financial Group is required by law to provide a record of your interest earning information to the Canada Revenue Agency (CRA)). If you wish to limit or withdraw your consent, please visit one of our branches listed below to complete a Withdrawal of Consent form.

Saskatoon Arlington Branch

2311 Arlington Avenue
Saskatoon SK S7J 2H8
Fax: (306) 477-1874

Saskatoon Ludlow Branch

307 Ludlow Street
Saskatoon SK S7S 1N6
Fax: (306) 653-6741

Regina Quance Branch

2615 E Quance Street
Regina SK S4V 3B7
Fax: (306) 525-5019

Regina Rochdale Branch

4500 Rochdale Boulevard
Regina SK S4X 4N9
Fax: (306) 546-5481

MemberLine

Saskatoon: 306-651-6500
Regina: 306-546-7800

Teleservice

Saskatoon: 306-653-6700
Regina: 306-791-6700

Website

www.tcufinancialgroup.com

E-Mail

tcu@tcu.sk.ca

Mailing Address

PO Box 5050
Saskatoon SK S7K 4E3

For more information on our Market Code, please contact us at one of the options listed above.