



Westoba
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Privacy and Your Credit Union

In April 2000, the House of Commons enacted the Personal Information Protection and Electronic Documents Act.

This Act affects the way corporations collect, maintain and use personally identifiable information. It stipulates that information about you is your property and may not be used or disclosed to other parties without your express, informed consent. Westoba Credit Union Limited has adopted a Privacy Code that is designed to protect the confidentiality of your personal information. This code follows the 10 principles of Canada's privacy legislation as stated in the Personal Information Protection and Electronic Documents Act.

Westoba Credit Union has always treated your private information in a confidential manner. All Westoba Credit Union employees are required to pass an annual privacy training course as well as sign a confidentiality agreement as a condition of employment.

For us, the new legislation simply formalizes practices that have always been in place at Westoba Credit Union.

Canada's new privacy legislation sets out 10 principles for the protection of your information which have been adopted by Westoba Credit Union.

1. **Accountability:** Westoba Credit Union is responsible for personal information under its control and must designate an individual who is accountable for Westoba Credit Union's compliance with the principles of the Code.
2. **Identifying Purposes:** The purposes for which personal information is collected shall be identified by Westoba Credit Union at the time, or before, the information is collected.
3. **Consent:** An individual's knowledge and consent are required for the collection, use or disclosure of personal information, except where inappropriate.
4. **Limiting Collection:** The collection of personal information must be limited to the information which is necessary for the purposes identified by Westoba Credit Union, or when it's required or permitted by law. Information can only be collected by fair and lawful means.
5. **Limiting Use, Disclosure and Retention:** Personal information must not be used, or disclosed, for purposes other than those for which it was collected, except with the individual's consent or as required by law. Personal information can be retained only as long as necessary to fulfil those purposes.
6. **Accuracy:** Personal information must be as accurate, complete and up-to-date as is necessary for the purposes for which it is to be used.
7. **Safeguards:** Personal information must be protected by security safeguards in keeping with the sensitive nature of the information.

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8. **Openness:** Westoba Credit Union must make specific information about its personal information management policies and practices readily available to individuals.
9. **Individual Access:** Upon request, an individual must be informed of the existence, use and disclosure of his or her personal information and be given access to that information. An individual will be able to challenge the accuracy and completeness of the information and have it amended as appropriate.
10. **Challenging Compliance:** Challenges concerning compliance with the above principles may be addressed to the designated individual accountable for Westoba Credit Union's compliance. All inquiries regarding privacy should be in writing to the Privacy Officer by mail, at the following address:

Westoba Credit Union Ltd.
Attention: Privacy Officer
210 10th Street, Unit C
Brandon, MB
R7A 4E8

Why We Ask For Your Information

We ask you for information to establish and serve you. The information we ask for depends on which product or service you use. For every product or service, we need your name, address and some identification. We only collect the information we need and only use it for the purposes explained to you. Here's why we need some of the other information we ask for:

- **Birth date**
This helps us identify you and ensure that no one is trying to impersonate you. We may also use it to determine your eligibility for products and services that may be of benefit to a particular age group.
- **Social Insurance Number (SIN)**
Your SIN is required for products which earn investment income, in order to comply with Canada Revenue Agency's income reporting requirements. We also use it to keep your information separate from that of other customers with a similar name. This may include information we obtain with your consent through the credit approval process.
- **Financial Information**
This is used to assess your eligibility for credit products such as loans. We also use it to ensure that the advice we give you is appropriate for you.
- **Health Information**

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This is required for some insurance products to ensure you are eligible for coverage. Your application for insurance through CUMIS may require you to provide certain health information. Please click [here](#) to view CUMIS' Privacy Policy.

When you apply for a new product or service, we will indicate in the application or agreement how we intend to use your information. If we need to use it for another purpose, we will ask you for your consent at that time.

Questions or Comments

In most cases, a question or complaint can be resolved by discussion at your local branch. If a problem regarding privacy is not resolved to your satisfaction and/or you require additional information, you should send a written request to our Privacy Officer by mail, at the address below:

Westoba Credit Union Ltd.
Attention: Privacy Officer
210 10th Street, Unit C
Brandon, MB
R7A 4E8

Be sure to include:

- Your name;
- Your address/e-mail address where you prefer to be reached;
- The nature of your complaint or request; and
- Details relevant to the matter, including whom you have already discussed the issue with.

If a problem regarding privacy remains outstanding, you can ask how your complaint can be further escalated.

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