



## PRIVACY CODE

To view online, visit [www.creativeartscu.com](http://www.creativeartscu.com)

### Our Commitment to You

Creative Arts Savings & Credit Union commits to protecting the personal information we collect from you as if it were our own. Like other financial institutions, we require a certain amount of personal information to conduct business and provide you with the products and services you want and need. At the same time, you have a right to know that your privacy is being respected and your confidential information is collected, used, maintained and protected appropriately. For that reason, we have policies and practices in place to safeguard and maintain the accuracy and security of your personal and financial information. Creative Arts Savings' privacy policies meet or exceed the standards established by provincial legislation, the federal Personal Information and Electronic Documents Act and all other applicable laws.

### Privacy Legislation

Canada's *Personal Information Protection and Electronic Documents Act (PIPEDA)* is essentially about balance. On the one hand, it respects an individual's right to privacy, while on the other, it recognizes the need for organizations to collect, use, and disclose personal information. More information about this legislation can be found at the official Web site of the Privacy Commissioner of Canada: <http://www.privcom.gc.ca>.

At Creative Arts Savings, we have incorporated into our privacy code the 10 personal information privacy principles stated in the Canadian Standards Association (CSA) Model Code and subsequently reflected in PIPEDA.

### The Information We Collect and How We Use It

Collecting current, accurate information allows us to provide you with the best possible financial advice, and products and services you may find valuable. To this end, Creative Arts Savings collects, uses or discloses your personal information to:

- safeguard your financial interests by detecting and preventing fraud
- provide you with services you request
- determine what products or services would benefit you
- develop, offer, manage and provide products and services that meet your needs
- promote our services to you
- determine your financial situation
- share with credit bureaus and other financial institutions when your credit history is required
- meet legal, regulatory and employment requirements

Much of the information we ask for is either mandatory by law or vital for us to be able to do business with you. Here are a few examples of information you must provide us to obtain the product or service you want.

### Social Insurance Number (SIN)

In order to comply with the Canada Customs and Revenue Agency's income reporting requirements, we must collect your SIN when you open a savings account or apply for an RRSP or other product that earns investment income.

### Date of Birth

Knowing your birth date helps us identify you and reduces the risk of someone trying to impersonate you.

### Name, Address and Telephone Number

We will not sell our Membership list, or information about you, to others but, under certain circumstances, we may release your information to our suppliers and agents.

- For example, we must provide a cheque production company with the personal information you want printed on your personalized cheques, such as your name and address.
- In addition, we may employ the services of professional research companies to conduct independent member surveys.
- We are obligated by law to provide information in response to a valid demand, search warrant or other legal enquiry or order. We may also disclose information to help us collect a debt owed to us and in the case of a breach of agreement or contravention of law.

### Safeguarding Your Information

We have thorough and comprehensive security safeguards and standards in place to protect our systems and your information against unauthorized access and use.

- All Creative Arts Savings employees are familiar with procedures that safeguard Member information.
- We audit our procedures and security measures regularly to ensure that they are being properly administered and remain effective and appropriate.



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### Safeguarding Your Information (continued)

- We retain your information only as long as it is required for the reasons it was collected. Depending on the product or service and the nature of the information, this period may extend beyond your relationship with us but only as long as it is legally necessary. When your information is no longer needed, we have procedures in place to destroy, delete, or erase it.
- Our systems ensure your Personal Identification Number (PIN), password and other access codes are kept private and confidential. In addition, only you know your access codes – our employees do not know what they are and they will not ask you to reveal them through e-mails or any other means.
- When you enrol in online services such as *MemberDirect* Internet banking, the passwords you use are encrypted to ensure data security.
- As part of their contracts with us, our suppliers and agents have confidentiality agreements in place and may not use your information for unauthorized purposes.
- Before releasing any information to third parties, we ensure all legal enquiries or orders are valid and disclose only the information required by law.

### Withdrawing Your Consent

As a Member of Creative Arts Savings, you must provide the required information for any product or service you request. At any time, however, you can opt out of receiving promotional information sent to you by Creative Arts Savings and/or our credit union system affiliates (excluding promotional material sent with your statements). If you wish to opt out of receiving promotional materials, or if you have any questions, simply contact us at 416-642-6749 or [smumford@creativeartscu.com](mailto:smumford@creativeartscu.com).