



CONSENT TO COLLECT, USE, AND DISCLOSE PERSONAL INFORMATION

I consent to the Credit Union or its agents and representatives, collecting, using, and disclosing my personal information provided in connection with this Application or any previous or any new application for products or services, including applications for MemberCard(s) ® and/or Direct Services, or in connection with the operation of the Account, and any changes or additions to this information provided in the future, for the purposes of:

- a) providing me, or a third party for whom I am acting, with Credit Union products and services that I have applied for or may apply for in the future and providing information to suppliers of products and services to me or the Credit Union in connection with providing these Credit Union products and services;
- b) understanding my needs and determining the suitability of products and services for me; determining the eligibility for these products and services; providing information to me about other products and services and special promotions; enabling Credit Union affiliates and other carefully selected organizations to provide information about products and services to me; analyzing my information for marketing purposes, including conducting surveys, developing and enhancing products and services, and ensuring high service standards;
- c) establishing my identity, verifying information provided by me with third parties including my employer and other financial institutions, verifying information provided by third parties; administering the Account; and making sure my records are kept separate from others with the same name;
- d) protecting me, a third party for whom I am acting, or the Credit Union from error and fraud such as identity theft;
- e) collecting a debt owed to the Credit Union;
- f) transferring or selling Credit Union assets, such as in an acquisition, merger, loan syndication, securitization of loans, or sale of loans;
- g) complying with legal requirements, including money laundering laws and regulations; and
- h) sending me financial information, the Credit Union newsletter, and information about Credit Union activities or events.

I consent to the Credit Union, and its agents and representatives, disclosing my personal information to:

- a) suppliers of products and services to me or the Credit Union, including data service providers, cheque printers, card manufacturers, affiliates of the Credit Union, provincial or national central credit unions or trade associations, in connection with providing and administering my Account and other products and services provided to me, or a third party for whom I am acting;
- b) participants in the payment and clearing systems in connection with providing or administering my Account and other products and services provided to me or a third party for whom I am acting, and to other financial institutions that I request pay cheques drawn on the Credit Union;
- c) market research firms for the purposes of analysis and/or conducting surveys; and
- d) Credit Union affiliates and other carefully selected organizations for marketing purposes, such as providing me with information about products and services that may be of interest to me.

CONSENT TO COLLECT, USE AND DISCLOSE CREDIT INFORMATION

I consent to the Credit Union, and its agents and representatives:

- a) using my personal information to obtain and verify credit, employment, and residence information, and other information about me as permitted by law;
- b) disclosing information about my credit history and other personal information to other financial institutions and credit reporting agencies in order to update my credit information and maintain the integrity of the credit reporting system; and
- c) obtaining records containing credit information about me from any person or source from time to time, including other financial institutions and credit reporting agencies.

CONSENT TO COLLECT, USE AND DISCLOSE SOCIAL INSURANCE NUMBER

If I have provided my SIN, then I specifically authorize the Credit Union, and its agents and representatives, to collect, use, and disclose my social insurance number (SIN) to:

- a) obtain, verify, or update my credit information in connection with providing me, or a third party for whom I am acting, with products and services that I have applied for; and
- b) identify me; administer the Account; and keep my records with the Credit Union separate from other individuals with the same name.

I acknowledge my consent is not required where the Credit Union is required to use my SIN for income tax reporting purposes.