

We have contracts in place holding these companies to the same high standards of privacy protection to which we are committed. In the event a company is located outside of Canada, they may be required to disclose personal information in accordance with a lawful order made in that country.

Conexus maintains guidelines and procedures for the retention of personal information to ensure it will be kept only as long as necessary, to fulfill its intended purpose or as legally required.

6. Accuracy – Personal information will be as accurate, complete and up-to-date as is necessary for the purposes for which it is to be used.

We are committed to maintaining the accuracy of your personal information and ensuring that it is complete and up-to-date. If you discover inaccuracies in our data or if your personal information changes, please notify us immediately so that we can make the changes required.

7. Safeguards – Personal information will be protected by security safeguards appropriate to the sensitivity of the information.

Your personal information is secure within Conexus. We maintain comprehensive physical, technological and procedural safeguards and controls to protect your personal information.

Employees, officers and directors of Conexus are also required to adhere to our code of conduct, which includes a commitment to keep all personal information in strict confidence.

8. Openness – Conexus will make readily available specific, understandable information about its policies and practices relating to the management of personal information.

If you would like a complete copy of our Privacy Code, please contact your branch or visit www.conexus.ca/Personal/PrivacySecurity/Privacy.

9. Individual Access – Upon request, you may access and verify the information held about you. You are entitled to challenge the accuracy and completeness of your information and have it amended as appropriate.

If you want to review or verify your personal information, contact your branch to make an access request. There may be some instances where we are unable to provide some of the personal information we hold about you and if so, we will let you know the reason(s) why.

10. Challenging Compliance – You may question compliance with the above principles by contacting the Privacy Officer.

If you have concerns or further questions about privacy, you may contact your branch or our Privacy Officer:

Privacy Officer
Conexus Credit Union
PO Box 1960, Stn Main
Regina, SK S4P 4M1

Phone: 1.800.667.7477
Fax: 306.780.1521
Email: PrivacyOfficer@conexus.ca

So many ways to deal with us!



Online Banking
conexus.ca



Conexus Mobile App



Mobile Web Banking
conexus.ca/m



Member Contact Centre
1.800.667.7477



Voice Response
1.800.567.0101



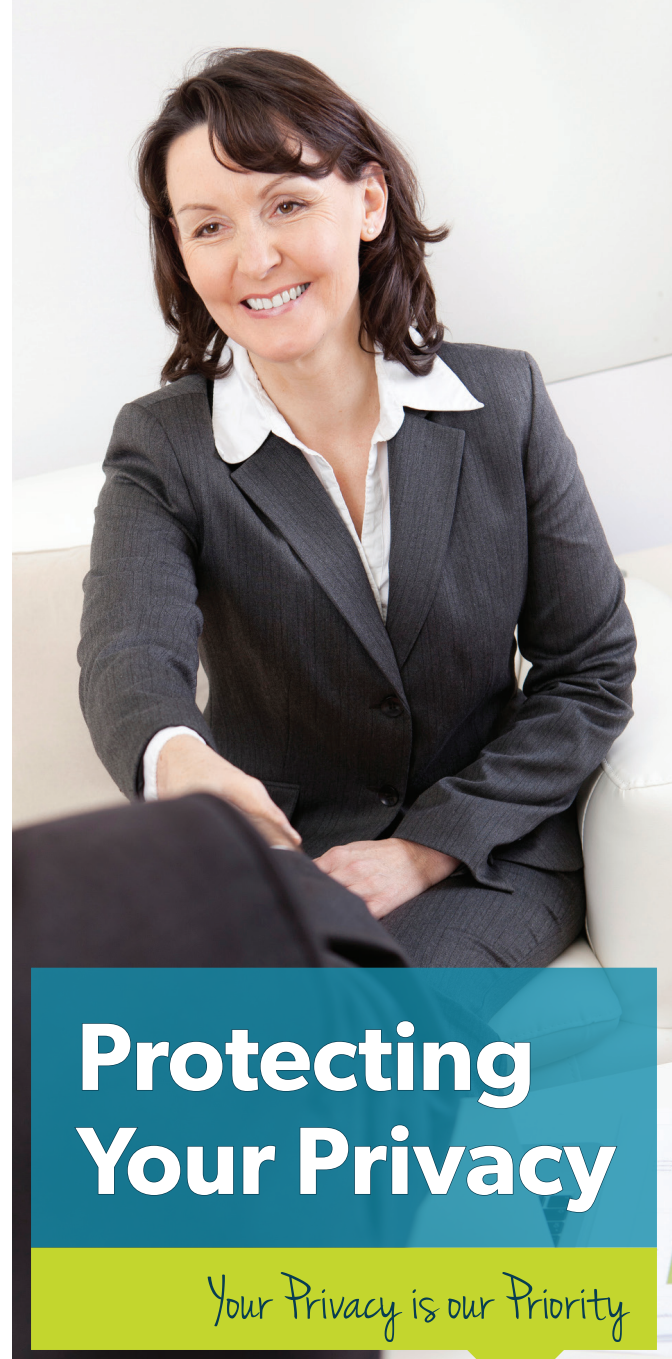
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**Protecting
Your Privacy**

Your Privacy is our Priority



Revised April 2015

Safeguarding your personal and financial information

Conexus Credit Union and its subsidiaries are committed to keeping your personal information accurate, confidential, secure and private. The Conexus Privacy Code for the Protection of Personal Information outlines our commitment to your privacy and complies with applicable privacy legislation. Ten interrelated principles form the basis of our Privacy Code.

1. Accountability – Conexus is responsible for personal information under its control and has a designated Privacy Officer who is accountable for compliance with the principles of the Code.

The Privacy Officer is responsible for overseeing enterprise-wide privacy compliance and reporting to executive management and the board of directors on privacy matters.

The Privacy Officer is responsible for monitoring information collection and data security, and ensures Conexus employees receive appropriate training on privacy issues and their responsibilities under the Code. The Privacy Officer also handles all privacy inquiries and personal information access requests under the Code. See principle #10 for contact information.

Our employees are responsible for protecting the personal information to which they have access. Doing business with Conexus involves providing your personal information to us. We have policies and procedures to protect your privacy, and your right to control the collection, use and disclosure of your personal information.

2. Identifying Purposes – The purposes for which personal information is collected will be identified by Conexus when, or before, the information is collected.

Personal information is information that can be used to identify you. When you become a Conexus customer, or when you apply for a new product or service, we will ask for your personal information 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, evaluate your credit rating and credit worthiness, and check references;
- 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 other products and services of the credit union and of our affiliates and service suppliers.

3. Consent – Your knowledge and consent is required for the collection, use or disclosure of your personal information, except in specific circumstances as described in the Privacy Code.

When you become a Conexus customer, or when you apply for a new product or service, we will ask for your consent to collect, use or disclose your personal information.

You may withdraw your consent for specific purposes, provided that:

- We are not legally required to collect, use or disclose your information;
- Withdrawing your consent does not impede our ability to fulfill your contract with us;
- It does not relate to a credit product we have granted to you, where we are required to collect and exchange your personal information on an ongoing basis with credit bureaus, credit insurers or other lenders.

Conexus fully respects your privacy preferences. You may limit the use of your personal information for specific purposes by withdrawing consent for the options that are available to you. If you do not withdraw consent, your consent is implied for the use of your personal information for the purposes identified, including disclosure to affiliated organizations. You may change your privacy preferences at any time.

If you wish to withdraw consent, please complete the Withdrawal of Consent form available at www.conexus.ca/Personal/PrivacySecurity/Privacy or by visiting your branch.

4. Limiting Collection – The collection of personal information will be limited to that which is necessary for the purposes identified by Conexus. Information shall be collected by fair and lawful means.

We collect only the information we need to provide you with the product, service or information you request. You can choose not to provide certain information in some situations. However, if you make this choice, we may not be able to provide you with the product or service you request.

We will make sure you are informed of the impact of a choice to limit collection of your personal information when you apply for a product or service.

We may ask for your Social Insurance Number (SIN) when you open an interest bearing account. We do this in order to comply with the Canada Revenue Agency's income reporting requirements. We may also ask for your SIN to help us identify you with credit bureaus and other financial institutions for credit matching purposes. However, providing your SIN is not a condition of service.

5. Limiting Use, Disclosure, and Retention – Personal information will not be used or disclosed for purposes other than those for which it was collected, except with your consent or as required by law. Personal information will be retained only as long as necessary for the fulfilment of those purposes.

Conexus will only use or disclose your information for the purposes it was collected. We never sell your personal information to third parties or use it in any way we have not disclosed to you.

Your personal information may be shared with our affiliates to ensure we can offer you a full range of financial products and services. Our affiliates and their employees are required to protect your information in a manner that is consistent with our Privacy Code.

We may use trusted suppliers to provide services on our behalf such as cheque and statement printing, data processing, customer research and surveys, and payment clearing services. They are provided with only the information necessary to perform the required services.