



## ***Privacy Disclosure and Consent***

### ***Your Personal Information***

#### ***What is Personal Information?***

*Personal information is information that identifies you as an individual. It includes not only your name and address, age and gender, but also your personal financial records, identification numbers including your social insurance number (SIN), personal references and employment records.*

#### ***Why Does the Credit Union Ask You For Your Personal Information?***

*There are some purposes for using your personal information, which are self-evident, such as asking for information concerning your credit history to determine your credit worthiness when applying for a loan or mortgage. Self-evident purposes should be clear, but if you have any questions, just ask us. In addition to those purposes which are self-evident, we ask you for your personal information for the following purposes:*

- *To understand your needs,*
- *To determine the suitability of our products and services,*
- *To determine your eligibility for our products and services,*
- *To provide you with information and offers on our products and services, or those of others, that we believe may be of interest to you, and*
- *To comply with the law.*

#### ***Sharing Your Personal Information***

*Your personal information is shared, to the extent permitted by law, within the Credit Union and its affiliates, which provide other products and services. With this comprehensive understanding, we are better able to meet your needs as they grow and change.*

#### ***Your choices***

*If you would prefer not to have your personal information shared, ask us for the necessary form(s). Please note that you cannot opt out of sharing your personal information where you have requested a product or service, which is offered jointly by us and an affiliate.*

*Also, if you would prefer not to have us use your SIN for administrative purposes, just ask us for the necessary form. This option does not apply where we are required to use your SIN for income tax purposes*

*For complete details on our commitment to privacy, please ask for a copy of our Privacy Code or visit our website at [www.gccu.on.ca](http://www.gccu.on.ca)*

*Shannon Bosch*

*Privacy Officer*

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