

## PRIVACY POLICY

Your Credit Union believes your privacy is important. Protecting your personal information and using it in a manner consistent with your expectations is a high priority for everyone at Ontario Shores FCU.

Only authorized employees, trained in the proper handling of account information, have access to our database. Your name, address, phone numbers, and financial information contained in this database or complied from our web site is never sold or rented to anyone. Our comprehensive privacy policy is as follows:

- The Credit Union collects only the personal information that is necessary to conduct our business. That means, just what is necessary to provide competitive financial products and services no more.
- We will protect your personal information and maintain strong security controls to ensure that member information in our files and computers is protected.
- You will always have access to your information. As a member of Ontario Shores FCU, you can review your information and make any necessary changes to ensure that our records are complete and accurate.
- We share information only when absolutely necessary and only to administer the products and services we provide, or when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services to our members.
- We partner only with businesses that follow strict confidentiality requirements. The businesses we select must offer products designed to enhance our members' economic well-being. Under no circumstances do we authorize these firms to charge your account without your express consent, nor do we sell member information to telemarketing firms.
- You have a choice in how your information is used. Any member of this Credit Union may elect to keep information from being shared with our business partners. We will take all reasonable steps to make sure your requests are followed.
- E-mail information provided by members and non-members is used to respond to inquiries, comments, or suggestions. This information also may be retained to provide members with timely information concerning products or services at the Credit Union. It is never sold, given, or disclosed to third parties not affiliated with the Credit Union.

If you have any questions regarding our Privacy Policy, please call (716) 778-7423 or (800) 439-6000.