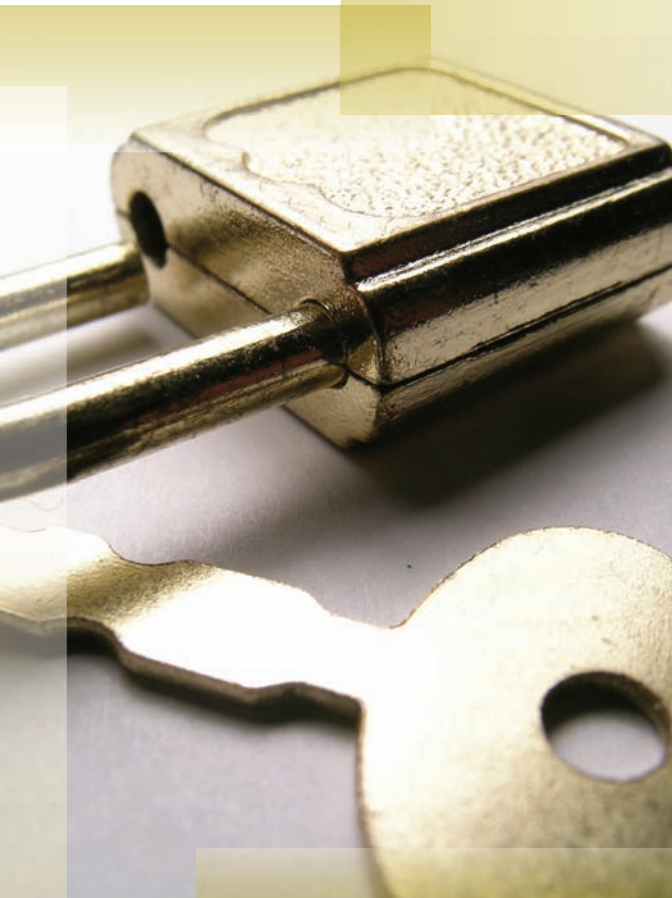


MEMBER

IDENTITY
PROTECTION



Protect Your Identity

Security of Personal Information
is Our Top Priority



Imagine this...

Unexpectedly, you get turned down for a loan, you get a call from a collection agency about an account you never opened, or worse yet, a call from the police about a crime you didn't commit. Suddenly, you're a victim of identity theft.

Identity theft is a fast-growing crime

Identity theft is one of the fastest growing crimes in North America. In 2005, according to PhoneBusters, the Canadian Anti-Fraud Call Centre, there were over 11,200 reports of identity theft in Canada alone, with reported losses of over \$8.5 million. It happens when someone steals your personal information – your social insurance number, driver's licence number, health card number, credit card number, debit card, or your PIN number.

Criminals get this information in a number of ways including stealing your cards, posing as an employer, credit union or utility company employee, grabbing information from websites that are not secure, sorting through garbage, or using devious ways to find out your PIN number. It can happen to anyone. In the course of a busy day people use an ATM to get money for groceries, charge tickets to a hockey game, mail their tax returns, call home on their cell phones or apply for a new credit card. We don't give these everyday transactions a second thought. But someone else does – someone who is interested in using these everyday transactions to steal your personal information and use it to commit fraud or theft.


Once they have your card information and your PIN number, criminals can open a new credit card account or financial account in your name. And the worst thing is, you won't know about it until it's too late.

How identity thieves get your personal information

- They steal wallets and purses containing your identification, credit and debit cards.
- They steal your mail, including your debit and credit card statements, pre-approved credit offers, telephone calling cards and tax information.
- They complete a 'change of address' form to divert your mail to another location.
- They rummage through your garbage or the garbage of businesses for personal data.
- They fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate or legal right to the information.
- They get your business or personnel records at work.
- They find personal information in your home.
- They use personal information you share on the Internet.
- They buy your personal information from 'inside' sources – e.g. a dishonest store employee.

How identity thieves use your personal information

- They call your credit card issuer and, pretending to be you, ask to increase your credit limit and to change the mailing address on your credit card account. The thief then runs up charges on your account and because the bills are being sent to another address, it may take some time before you know there's a problem.
- They open a new credit card account using your name, date of birth and SIN number. When they use the credit card and don't pay the bills, the delinquent account is reported on your credit report.

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- They establish phone or Internet service in your name.
 - They open a bank account in your name and write bad cheques on that account.
 - They counterfeit cheques or debit cards and drain your account.
 - They buy cars by taking out car loans in your name.
 - They mortgage your home.

Your Credit Union takes steps to protect you.

Protecting the confidentiality and security of your personal information is one of your Credit Union's top priorities.

Credit Unions actively work to detect and investigate any irregular activity in your accounts. Your credit union debit and credit cards contain only the minimum amount of information necessary to make a transaction. As soon as you enter your Personal Identity (PIN) number at an ATM or Point-of-Sale machine, it is automatically scrambled before it's sent on the network and the transaction begins.

If you lose your debit card or credit card, or you suspect someone has fraudulently created a duplicate card and is using it to take money from your account or run up your credit card, let your credit union know immediately.

**1-800-LOST111 (1-800-567-8111)
or call (306)566-1276 collect**

Refer to your cardholder agreement for further details on liability.

Credit Unions continue to take whatever steps they can to help you protect your identity and secure your personal information. But there are important steps you can and should take as well. Like managing your personal information wisely and cautiously, and taking steps to minimize your own risk.

Protecting your PIN is up to you.

Think of it like a key. Instead of unlocking the door to your house or car, your PIN unlocks the gateway to your financial and personal information.

We regularly lock our houses and cars, but too often, we're careless about the "keys" to our financial accounts and financial information.

- Keep your debit card in a safe place and don't lend it to anyone, including friends and family.
- Memorize your PIN number. Don't write it down (unless it is well disguised), "hide" it in your drawer, post it on your computer, carry it with you or attach it to your cards.
- Don't disclose your PIN to anyone (if you do, you could be held liable for losses).
- When selecting your PIN, don't pick the obvious. Your name, your children's names, address, telephone number, social insurance number or date of birth are all easy to find out. Choose something more complicated. If you don't, you could be held liable for losses.
- Don't let your debit card out of sight when you're conducting a transaction and don't let it be "swiped" twice. As soon as the transaction is complete, remember to take your card and the transaction record with you.
- Don't use ATM or POS (Point-of-Sale) machines where you don't feel secure. If anyone tries to distract you, retrieve your card and leave. When you're making a transaction, use your hand or your body to prevent people from looking over your shoulder.
- Notify your credit union immediately if you detect any irregular activity on your accounts or if your debit or credit card is lost, stolen or retained in an ATM machine.
- Consider changing your PIN number regularly.



Take steps to protect your personal identity.

- If you have several debit cards and credit cards, carry only those that you need. Leave the others at home in a safe place.
- Sign your cards immediately.
- Don't carry your social insurance card or birth certificate with you and don't give out the number unless it's absolutely required. Keep it in a secure, safe place.
- Don't attach or write your PIN number or social insurance number on anything you are going to discard, such as transaction records or scraps of paper.
- Shred any document that contains your debit card or credit card number before you discard it.
- Check your receipts to make sure they belong to you and not someone else.
- Don't give personal information or account numbers to anyone until you have confirmed the identity of the person asking for it. You should also ask how the information will be used and whether it will be shared with anyone else. Ask if you have a choice about providing personal identifying information and, if you can, choose to keep it confidential.
- Frequently check your credit report so you're aware of any changes or unusual activity. Credit information can be obtained once a year at no charge from Equifax Canada at <http://www.equifax.ca> or 1-800-465-7166, or Trans Union of Canada at <http://www.tuc.ca> or 1-800-663-9980.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address to cover their tracks.
- Guard your mail from theft. Promptly remove your mail from the mail box and notify Canada Post to hold your mail if you're going to be away for some time.
- Protect your computer with a good firewall and anti-virus software. Take advantage of technologies that enhance security and privacy when using the Internet, such as using

digital signatures, data encryption, and different ways of making the information anonymous.

- Avoid posting personal information on publicly accessible websites and on-line bulletin boards.
- Give your social insurance number only when it's absolutely necessary. Don't include your social insurance number and other sensitive personal information in on-line resumes.
- When you register for certain websites, use strong passwords and avoid words that are easy to guess. Don't use the same password for different sites and don't store your password in your computer.
- Be wary of on-line offers from websites you don't know and trust.
- Shred outdated bills, tax documents and other sensitive information.

Take action immediately if you suspect identity theft.

- Call your credit union immediately, at 1-800-LOST111 (1-800-567-8111) or (306) 566-1276 collect, if you suspect you have been a victim of identity theft or if there is unusual activity in any of your accounts. This service is available seven days a week. We can provide advice on what to do with your credit card accounts, financial accounts and investments with your credit union.
- Call the police and file a report. Ask for a copy of the police report.
- Contact each credit grantor who has opened a fraudulent account and tell them you did not open that account. Have them close these accounts right away.
- Change your PIN immediately. If you open new accounts, make sure you put new passwords on the accounts.
- Contact Canada Post if someone is diverting your mail. Document all the contacts you make along with dates, names and phone numbers.

For more information on Identity Theft, visit the Government of Canada website at: http://www.safecanada.ca/identitytheft_e.asp

Your security is important

At your credit union, we're working with you to protect your identity.

By taking steps to carefully guard your PIN, safeguard your debit and credit cards, and by being aware of any unusual signs, you can minimize your risks. At your credit union, we'll continue to use the latest technology available for debit cards, credit cards, and on-line financial transactions to ensure that you have the best access to trusted and secure financial services. Your security is important to us. If you have any questions about your credit union's security measures or further actions you can take to protect your identity, ask your credit union manager.

