

## **Protecting Your Privacy on the Internet**

### **Cookies**

Web sites often collect non-personal information in small text files called "cookies" when you enter the site. Some sites will place a cookie on your system so you don't have to identify yourself by entering a password each and every time you visit a site. Credit Union Central of Ontario (Central) uses session cookies on its sites, which are only stored for the length of time you are in the site. They are not written to your hard drive and are used only to provide easier access while there. They are not used to identify users or to track usage. If you use the browser's option of saving a password, it will be saved in a cookie.

### **Browser Encryption**

At Credit Union Central of Ontario, we require that 128-bit encryption be used when conducting financial transactions over the Internet. While every effort is made, through the use of industry recognized security standards, to continually protect personal information from misuse and alteration, Central and its affiliates do not guarantee the security of your information over the Internet. If your browser does not support 128-bit encryption, you will have to download and install a version of your browser that supports it.

**Cache Storage**

Always log out of any site where you have viewed or sent personal or financial information. For added security and privacy, clearing your browser's cache at the end of every on-line session is a good habit to get into.

The purpose of caching is to make your browser more efficient by eliminating the need for it to reload previously viewed pages every time you visit. However, it also allows anyone to view those pages. You can clear your cache by deleting items in the Temporary Internet Files folder in your file manager, or through the browser itself.

**E-mail**

When you forward e-mail to Central, we recommend that you use caution and do not include confidential information in those messages, as they are not encrypted. E-mail is very similar to that of a post card and along the way someone can read every word that has been written.

Upon receipt of your e-mail, we may store your correspondence and exact e-mail address for future communications directly with you or your credit union. Under no circumstances do we sell e-mail addresses or share them with any other party.

**Compliance**

Central has designated a privacy officer to address concerns regarding privacy and ensure that policy requirements and procedures are satisfied. All inquiries regarding privacy should be directed in writing to the privacy officer by mail, at the address below.

Credit Union Central of Ontario  
Attention: C. Jazbec, Privacy Officer  
2810 Matheson Boulevard East  
Mississauga, ON  
L4W 4X7