



HERE ARE THE STEPS FOR A QUICK RESOLUTION:

1. TALK TO US

We are here to help. Please contact the Contact Centre first, and our employees will do their best to resolve your concern to your satisfaction.

2. CONTACT OUR SOLUTIONS CENTRE

If Contact Centre employees are unable to resolve your complaint to your satisfaction, please contact the Solutions Centre for further investigation.

CALL 1.877.560.0100

FAX 1.866.560.0177

EMAIL solutions.centre@alterna.ca

MAIL Alterna Solutions Officer
319 McRae Avenue; First Floor
Ottawa, ON K1Z 0B9

3. CONTACT YOUR ALTERNA PRIVACY OFFICER

If you have completed the first two steps and feel further action should be taken, Alterna provides you with an appeal process to correct unresolved issues. The Alterna Ombudsperson is available to re-examine a problem or concern and offer a fair and equitable solution. If, after following Steps 1 and 2, the concern is still outstanding, you may contact the Alterna Chief Privacy Officer in writing.

EMAIL Alterna:
ombudsperson@alterna.ca
CEO_president@alterna.ca

MAIL Alterna Ombudsperson or President & CEO
319 McRae Avenue; First Floor
Ottawa, ON K1Z 0B9

4. CONTACT THE PRIVACY COMMISSIONER OF CANADA

You may contact the Privacy Commissioner of Canada, Investigations and Inquiries Branch, at any time. The Privacy Commissioner requires all complaints to be in writing and mailed to:

112 Kent Street
Ottawa, ON K1A 1H3

FOR GENERAL INQUIRIES:

CALL 1.800.282.1376

FAX 613.947.6850

PROUD TO OFFER CO-OPERATIVE BANKING

At Alterna, co-operative banking means offering everything you need to manage and achieve your financial goals. It means profits have a higher purpose because they're returned to you in the form of great rates, better service, and giving back to the communities where you live and work.

CARING FOR OUR COMMUNITY

At Alterna, approximately 85 cents of every dollar is reinvested back into our local communities through loans, partnerships with non-profit organizations, sponsorship of community events and grants. We're investing in the economic development of our communities through our micro-finance program, and our unique community account offering. As an Imagine Canada Caring Company, Alterna Savings proudly makes a 1% contribution of our pre-tax profits to the communities we serve.

YOUR NEEDS COME FIRST

We believe that profits should benefit the people we're here to serve. In other words, co-operative banking at Alterna puts you first!

WHY? BECAUSE LIKE YOU, WE LIVE AND WORK RIGHT HERE

We're your neighbours. And whether you have a little money or a lot, we can always help you find a smarter way to make your money work for you.

CONTACT US

CALL US 1.877.560.0100

VISIT US alterna.ca | alternabank.ca

ALTERNA SAVINGS getintouch@alterna.ca

ALTERNA BANK questions@alterna.ca

Alterna refers to Alterna Savings and Credit Union Limited ("Alterna Savings") and its wholly owned subsidiary CS Alterna Bank ("Alterna Bank"). Together, Alterna Savings and Alterna Bank form the *Alterna Financial Group*.



OUR COMMITMENT TO PRIVACY

alterna
savings

OUR COMMITMENT TO YOU



IN THIS WORLD OF ELECTRONIC COMMUNICATION AND FAST-PACED EVERYTHING, ALTERNA TAKES THE TIME TO ENSURE THE PROTECTION OF YOUR PRIVACY, AND WE TAKE THAT RESPONSIBILITY VERY SERIOUSLY. WE PROTECT THE CONFIDENTIALITY AND SECURITY OF YOUR PERSONAL INFORMATION, AND WE KEEP YOU INFORMED OF OUR PRIVACY POLICIES AND PROCEDURES.

WHEN IT COMES TO YOUR PRIVACY, YOU CAN REST ASSURED THAT:

- We will respect your privacy choices
- We will use your personal information in a manner consistent with applicable laws
- We will be open with you about how we use and protect your information

WE WILL NOT:

- Collect, use or disclose your personal information without your consent, except where required by law
- Sell your personal information to third parties

YOUR RESPONSIBILITIES REGARDING PRIVACY

As a member, you are given access to certain systems in order to easily conduct transactions. This access includes Personal Identification Numbers (PINs) for ABMs and Personal Access Codes (PACs) for Online and Telephone Banking.

These numbers are not visible to Alterna. It is up to you to protect this information and prevent misuse. It is important to safeguard the personal or banking information you choose to hold, whether it's account or credit card statements, unused cheques or PIN/PAC numbers.

Also, remember that email sent over the Internet is usually not transmitted in an encrypted format. We suggest you do not send confidential information to us or anyone else by unencrypted email.

Finally, phishing is a practice where fraudsters use electronic communication to pose as legitimate organizations in order to obtain sensitive account information. Rest assured, if a security concern or other important matter arises, we will never inform you by email. We will also never request sensitive information from you by email. If you receive a communication of that type, please contact Alterna for more information.

THE PRIVACY PRINCIPLES THAT GUIDE US

To guide us in protecting your privacy, Alterna follows the 10 principles embedded in the Personal Information Protection and Electronic Documents Act.

1. ACCOUNTABILITY: Alterna is fully responsible for the maintenance and protection of any information received from members or clients. To that end we have a designated Privacy Officer who is accountable for Alterna's compliance with the 10 privacy principles.

YOU MAY CONTACT THE CHIEF PRIVACY OFFICER IN WRITING AS FOLLOWS:

ALTERNA SAVINGS/ALTERNA BANK
Chief Compliance Officer
319 McRae Avenue
Ottawa, ON K1Z 0B9

For a complete copy of the Privacy Policies of Alterna Savings and Alterna Bank, please mail your request to the address above.

2. IDENTIFYING PURPOSES: Alterna is always clear and open about the reason we are collecting personal member information. Generally, we obtain personal information to help us better meet your financial needs—to provide you with personalized products and services or, for example, information on special offers, contests, or community events. We may also use your information to determine your eligibility for products, to ensure high service standards, to meet regulatory requirements, or to verify your identity.

We obtain personal information from you directly and from the product and service arrangements you have made through us. Information could also be obtained with your permission from credit bureaus, other financial institutions, and other parties.

3. CONSENT: Alterna will only collect, use, or disclose personal information with your full knowledge and consent, or as otherwise permitted by the Act. Consent may be given verbally, in writing, or electronically.

4. LIMITING COLLECTION: Alterna will limit the collection of personal information to the details necessary for the purposes identified. Our standardized application forms ensure that only the information required is collected.

5. LIMITING USE, DISCLOSURE, AND RETENTION: Alterna will limit the collection of personal information to the purposes identified to you. We do not sell mailing lists to third parties. We do offer you the opportunity to obtain products and services from our business partners, such as credit cards. You may choose to opt-out from these activities as highlighted in the box titled 'Your Choices...'.

6. ACCURACY: We will make reasonable efforts to keep your information accurate, complete, and up to date. It is your responsibility to promptly inform Alterna of any changes to your personal information. If you would like to update your information, visit an Alterna branch near you or call us.

7. SAFEGUARDING YOUR INFORMATION: We will protect your information with appropriate safeguards. All employees have signed a confidentiality agreement and our systems and procedures are designed to prevent the loss, misuse, unauthorized access, disclosure, alteration, or destruction of your information.

8. OPENNESS: We will make specific, understandable information readily available to you about our personal information policies and practices. If you have any concerns, contact us immediately or visit your branch. We would be pleased to explain our policies in further detail.

9. INDIVIDUAL ACCESS: At any time, you can discuss your privacy wishes with us and request to be informed of the existence, use and disclosure of your personal information, as well as Alterna's policies and practices. Subject to any applicable prohibitions or exemptions in the Act, you will be given access to that information. Please submit your request in writing to the Privacy Officer and include as much specific information as possible.

10. CHALLENGING COMPLIANCE: If you have any concerns, complaints, or suggestions regarding Alterna's privacy principles or our compliance with them, we have a process in place to allow for their resolution.

YOUR CHOICES ABOUT YOUR PERSONAL INFORMATION



If you would prefer not to receive promotional information from Alterna, please contact us or visit any Alterna branch. You may also download an opt-out form at alterna.ca and fax it to us.

By opting out you will continue to receive information pertaining to regulatory and business matters (for example, tax receipts and AGM notices). You will not receive promotional materials (for example, statement inserts, direct marketing mailers, and brochures).

If you wish to continue to receive product information, simply do nothing. We will continue to use your personal information to share ideas about products and services we feel may be of benefit to you.