

Code For The Protection of Personal Information:

Dundalk District Credit Union Ltd. (the credit union) has adopted the Credit Union Code for the Protection

of Personal Information (the Code) effective , 2003. The requirements of the Code establish

the credit union's operational use of personal information as well as use of employee information.

The following ten interrelated privacy principles are derived from the Code specified in the Personal

Information Protection and Electronic Documents Act, and form the basis of the Code:

1. **Accountability** -The credit union is responsible for personal information under its control and shall designate a Privacy Officer who is accountable for the credit union's compliance with the principles of the Code.

2. **Identifying Purposes** - The purpose for which personal information is collected shall be identified by the credit union at or before the time the information is collected.

3. **Consent** -The knowledge and consent of the member are required for the collection, use

and disclosure of personal information, except in specific circumstances as described within

this Code.

4. **Limited Collection** – The collection of personal information shall e limited to that which

is necessary for the purposes identified by the credit union. Information shall be collected by

fair and lawful means.

5. **Limiting Use, Disclosure and Retention** – Personal information shall not be used or disclosed for purposes other than those for which it was collected, except with the consent of

the member or as required by law. Personal information shall be retained only as long as necessary for the fulfillment of those purposes.

6. **Accuracy** – Personal information shall be as accurate, complete, and up-to-date as is necessary for the purpose for which it is to be used.

7. **Safeguards** – Personal information shall be protected by security safeguards appropriate to

the sensitivity of the information. The credit union will apply the same standard of care as it

applies to safeguard its own confidential information of a similar nature.

8. **Openness** – The credit union shall make readily available to members specific, understandable information about its policies and practices relating to the management of personal information.

9. **Individual Access** – Upon request, a member shall be informed of the existence, use, and

disclosure of their personal information, and shall be given access to that information. A member is entitled to question the accuracy and completeness of the information and

have it

amended as appropriate.

10. Challenging Compliance – A member shall be able to question compliance with the above principles to the Privacy Officer accountable for the credit union’s compliance. The credit union shall have policies and procedures to respond to the member’s questions and concerns.