



Our online policies

This information page describes in general terms how your personal information is collected and used within the online banking section of our site. The online banking area of the site is the area of our website that requires you to use your Member ID and Personal Access Code (PAC) to enter.

Controlled Access to your Information

To ensure that you are the only person accessing your personal financial information, we restrict access to the online banking section of the site by requiring that you enter your Member ID and PAC to login. Only you know your PAC. Our employees do not have access to your PAC, and they will not ask you to reveal it. If someone does ask you to provide your PAC to them, we ask that you refuse to do so and contact us immediately.

Transactional Services

By nature, our Internet banking site has many transactional functions such as transfers between accounts and bill payment functions. These transactions are all logged to ensure that your accounts are debited or credited appropriately, and a history of each transaction is available to verify your account information. We store and use your transactional information in the same fashion as if you performed the transaction at a branch or through any other service channel.

We may also use transactional information for servicing your account — for example, billing you for the particular transactions that you perform, or for the services that you use.

Creating a Secure Channel

We create a secure channel between your browser and our server to protect your information when you use the site. To learn more about how we do this, [please review our information on Internet Security](#).

Application Forms

To provide you with a convenient method for applying for loans and mortgages, or for purchasing other financial services products such as Registered Savings Plans, we may provide secure online application forms. These forms capture personal information that we use to provide you with the products and services you request. This information is processed in a similar way to application forms received through our other channels.

Website Usage Statistics

To continually improve our site, we often collect statistics about how our members are using it. These usage statistics are only viewed in the aggregate and are not associated with you as an individual. We use this information for purposes such as improving the pages where our members are having difficulties.

The information collected may include your IP address, your browser type and your operating system, as well as data such as the number and types of pages visited, and the length of time spent per page and on the site overall.

Our Use of Cookies

We also use a key web technology called cookies. A cookie is a small information token that sits on your computer. As you use this site, cookies are passed back and forth between our server and your browser.

Specifically, we use two kinds of cookies — session cookies and persistent cookies. A session cookie exists only for the length of your browsing session and is deleted when you close your browser. A persistent cookie is a cookie that stays on your computer after you close your browser. A persistent cookie may or may not expire on a given date.

We use a session cookie to maintain the integrity of your online banking session. With each page that you visit, the cookie is passed back and forth between our server and your browser. We use the cookie to distinguish your session from the many others that may be happening at the same time. Our session cookies never store any personal information, such as your name, or date of birth, or financial information, such as your accounts and balances.

Most recent browser versions allow you to set some level of control over which cookies are accepted and how your browser uses them. For example, it may be set to notify you when it is receiving a cookie so that you accept cookies from only known, reliable sites such as this one. If you are concerned about cookies, we encourage you to upgrade your browser to a recent version and review the Help section of your browser to learn more about its specific control features.



Memorized Accounts Feature

We use a persistent cookie to store information to help you personalize the site and to make it easier to use. For example, we allow you to make the login easier by remembering your login information within our Memorized Accounts feature. Since the Memorized Accounts feature is optional, this cookie only contains information that you have entered into it. We never store your Personal Access Code (PAC) in a cookie.

Logout Button

To ensure that no one else can access your personal information, always use the logout button to end an online banking session. It is located at the top of every page. When you exit using the logout button, we delete your session cookie so that your session cannot be resumed unless your Member ID and PAC are re-entered.

Automatic Session Time-outs

In the event that you leave your computer without logging out, the online banking feature of this site has been designed to end your session automatically if our system detects that you haven't provided any instructions or used the browser buttons to navigate for several minutes. To restart the session, you will need to provide your PAC again.

Email

To communicate with us electronically, we strongly recommend that you use our Contact Us feature. This feature provides a secure channel for sending us comments, questions or instructions.

General email is not secure since it passes through many points on its route from you to us. If you are using general email to communicate with us, we strongly recommend that you do not include personal financial information (such as account numbers) within the email as we cannot guarantee its confidentiality en route to us.

When you email us your comments, questions or instructions, you provide us your email address and we use it to correspond with you. We then store your email and our replies to you in case we correspond further.

Links to Other Sites

Our site may also contain links to other websites or Internet resources. As an example, from time-to-time we may provide links to Microsoft or Netscape to assist you in upgrading your Internet browser. However, we have no control over these other websites or Internet resources and do not control their collection, use and disclosure of your personal information. Always review the Privacy Statements of the sites that you are viewing.

Contact Us

We welcome any questions or concerns about your privacy relating to use of our website. Please use the *Contact Us* form on our website to submit your questions or comments.

As we continue to expand our online banking service to serve you better, and as new Internet technologies become available, we may update the information on this page at any time, to reflect changes.