

PRIVACY STATEMENT

CUSOURCE Credit Union Knowledge Network (CUSOURCE Knowledge Network), a subsidiary of Credit Union Central of Canada ("Canadian Central"), is committed to protecting the personal information of credit union/co-operative directors, employees, members and other individuals. In order to protect all personal information collected, used or disclosed by CUSOURCE Knowledge Network, we are bound by terms of the [Credit Union Central of Canada Code for the Protection of Personal Information](#).

CUSOURCE® Public Website

The *CUSOURCE®* public website ("Our Website") is maintained in part by Canadian Central staff. You can visit all public areas of our site without providing any personal information about yourself. Our Website collects only non-personal information based on a visitor's Internet Protocol (IP) address (this is not personally identifiable). Information collected includes the date and time of visit, the type of Internet browser used to access the site, the referring address (the link a visitor uses to access the site). This data is used to create statistics on site usage and improve online services.

Cookies

To help us manage our Website, we set a cookie on your computer that expires when you close your web browser.

Subscribers to the CUSOURCE® Learning Management System

The *CUSOURCE®* learning management system (the "LMS") is for the use of subscribers and access requires a special "User Name" and "Password." On the LMS we only collect personal information from registered subscribers that will enable subscribers to access and use the functionalities associated with the LMS. The information collected also enables CUSOURCE Knowledge Network employees and certain Canadian Central employees to:

- understand subscribers' needs,
- develop, manage and offer courses, programs and other learning opportunities that meet those needs and
- determine the suitability of its offerings.

The information collected will be used so that we can communicate with and market to *CUSOURCE* subscribers on related matters. We restrict access to subscribers' personally identifiable information. Grades awarded to subscribers on completion of courses are only disclosed to:

- the subscriber's credit union/co-operative employer (to duly authorized staff)
- our academic partner(s), and
- *CUSOURCE* Knowledge Network employees and Canadian Central employees who need to know that information.

CUSOURCE Knowledge Network maintains physical, electronic and procedural safeguards that comply with federal regulations to guard personal information. Credit card or other financial information is not stored. We will not share any personal information obtained on the LMS with any other organization

(other than Canadian Central) without your express knowledge and consent. Subject to any requirement to retain records, personal information that is no longer required to fulfill the purposes identified above shall be destroyed, erased, or made anonymous.

Emails

Email is the primary means of communication whether the e-mail is generated by you, a CUSOURCE Knowledge Network employee, or by the LMS. If you send us an e-mail, any information provided by you will only be used for the purposes of responding to your inquiry or acting on your request. We will not use your name or e-mail address for any other purposes without additional consent.

Any e-mail message you send us is not encrypted and therefore is non-secure and is open to interception as any other non-encrypted form of communication (e.g. ordinary mail, conversations on ordinary or cellular telephones, etc). We accept no responsibility for the security of confidential information forwarded to us by e-mail, and expressly discourage users of this website from sending confidential information in this manner.

If you do communicate with us by e-mail, we will assume, unless you advise us otherwise, that you consent to our using the information you have sent to us, including your e-mail address, for the purpose of developing and sending an appropriate response to your communication, and disclosing it to such other advisory parties as we deem appropriate for that purpose.

Links to other web sites

Our Website and the LMS contain links to many other websites that are part of or affiliated with the Canadian Credit Union System as well as to third party providers of training and development material. When you leave our Website to visit one of these other sites, the only information transferred to the new site is the fact that you came from the CUSOURCE Knowledge Network website (the referring address). Transmission of this referring address allows other sites to monitor their own web traffic, but CUSOURCE Knowledge Network does not disclose any personal information about you.

CUSOURCE Knowledge Network is not responsible for the privacy policies or content of any linked sites. You should consult the privacy policies at linked sites to determine how your personal information may be used.

If You Have Questions or Concerns

CUSOURCE Knowledge Network welcomes any questions or concerns about this Privacy Statement, or the practices of our Website or the LMS. Please contact our privacy officer by e-mail at privacy@cucentral.com or in writing at the following address:

Privacy Officer
Credit Union Central of Canada
300 The East Mall, Suite 500
Toronto, ON M9B 6B7

Notice

CUSOURCE Knowledge Network reserves the right to amend this Privacy Statement and its Privacy Code at any time with or without notice. Please check this page periodically for changes.

WEBSITE TERMS OF USE

Our Website (including the LMS) (“this Site”) consists of information made accessible at the cusource.ca domain and the LMS. If upon reviewing these terms of use, you do not agree with these terms of use, you should leave this Site now.

These terms of use may change without prior notice and it is the individual’s responsibility to review for such updates.

EXCEPTION TO NON-DISCLOSURE

If you are an employee of a credit union or other organization in the credit union system, you acknowledge that your employer may have purchased from CUSOURCE certain information-gathering services that will permit it to access data about your use of the Site, including your enrolment in courses and your performance in tests or assessments. You hereby consent to allow CUSOURCE to make such disclosure. In addition, you acknowledge that CUSOURCE cannot confirm whether your employer will in fact request or use such information, nor guarantee the accuracy of any data relating to your use or to your performance in any tests or assessments.

General

The information provided on this Site is meant for educational and reference purposes only and should not be used in replacement of official documents provided by your credit union, credit union central or other co-operative or affiliated organization, unless clearly provided for.

Also, the information provided on this Site is not intended to be a replacement for professional advice of any kind and the user should not act or rely on any information at this Site without first seeking the advice of a professional. Access to the LMS is controlled by the assignment of a unique user identification number and a password. You are responsible for the protection of this password and agree that you will not share it with any individual or outside party.

As a user of the LMS, you are granted a limited licence to use (display or print) the information for your own personal, non-commercial use and you are responsible for any outcome resulting from such use. Except for short extracts, used for personal and non-commercial purposes, none of the information provided at this Site may be altered, republished or re-distributed in any way, shape or form without the explicit prior consent of CUSOURCE Knowledge Network.

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Web Pages and Links

The staff of CUSOURCE Knowledge Network may create and maintain pages contained on, or linked to, from this Site. It may also include links to the websites of third parties who are responsible for the creation and maintenance of these pages. CUSOURCE Knowledge Network shall have no responsibility for such pages and is not responsible for any content or information that you may find distasteful or offensive. This does not mean CUSOURCE Knowledge Network is associated with, or is legally allowed, to use any trademark, trade name, logo or copyrighted symbol that may be shown in the link (or in its description). These other sites were independently created and CUSOURCE Knowledge Network does not assume responsibility for the content of these other websites.

By providing links to these other websites, CUSOURCE Knowledge Network does not endorse, act as a publisher or distributor of the content on those other websites.

Computer Viruses

Although CUSOURCE Knowledge Network makes every effort to exclude computer viruses from its materials, subscribers should take measures to check for computer viruses, execute due caution when downloading executable files, and make certain you have a comprehensive and recent backup of the information stored on your computer.

Fees

CUSOURCE Knowledge Network charges an annual LMS subscription fee and will notify you of its due date not less than 30 days to expiry. The annual subscription fee is non-refundable.