Privacy Policy

At the TSWCCUL we respect and protect your privacy. This means that:

- With your consent, we will gather only the minimum personal information necessary to provide you with current information about our products and services and to provide you with fast, reliable service if you decide to make us your financial services provider
- We will not sell, exchange, lend or make available to other companies any personal information that you have provided to us
- We keep all personal information confidential, and we have safeguards to protect that information whether it is in print, electronic, or other form
- We will make available to you upon request, your personal information that we have on file, and we will correct, amend, or delete information at your request

Personal Information

In order to serve our members with the right materials at the right levels, delivered to the right address and to ensure that the financial relationship is correct and current, we need to have certain basic personal information on file. Personal information is the information that relates to you, our member, as an individual. Personal information beyond your name and contact information may include any or all of the following: a record of your financial transactions and preferred payment and deposit method, alternative contact information and your account and member number. We will only request information from you that relates directly to the products or services we are providing to you, and we will keep that information active only as long as the uses for which it has been collected are relevant to your needs.

Consent

We must obtain the consent of anyone whose name may be retained in our records to provide products or information. If a member sends in an electronic e-mail or a form requesting our services, we accept that as implied consent. If we need information beyond that which you have indicated (in conducting a survey, for instance), we will request your explicit consent either orally or in writing. You can withdraw your consent at any time. If you withdraw your consent, we will remove your name and personal information within 21days.

From time to time we may acquire from outside companies lists of members who have consented to receive information from us. It may occur that a name we have deleted on request from our files may appear on one of the lists we have acquired. In such cases, you may request another deletion.

Employee Commitment

Our employees are committed to respecting the personal information we hold in our files. Our employees have been trained in the proper and respectful use of personal information.

Third Party Commitment

From time to time, we may send information to third parties such as printers and mailers. As part of our contractual arrangements with these companies, we require them to respect our privacy policy and to utilize the information only for the purposes we specify and in accordance with our policy.

Limitations on Use

We will not use your personal information for any purposes other than those outlined above unless we have asked your permission and have received your consent. We will remove or destroy personal information when it is no longer relevant for the uses for which it was gathered. We will delete your name from our mailing lists following the receipt of your request by letter, fax, email, or phone.

Retention of Personal Information

We will not retain personal information indefinitely. Generally, information is retained for six years after it has become inactive. Files are then destroyed or deleted, except for those on data tapes and financial records which, in accordance with the law, must be retained for six years. Archived information is not accessible for operational or marketing purposes.

Security

All information held by us is subject to strict internal security to prevent unauthorized access and improper usage. Electronic records are subject to limited access by authorized personnel who must use passwords and other security measures. Print records containing personal information are subject to physical protection such as locked rooms or cabinets, accessible only to authorized personnel.

Access to Information

As our member, you have a right to know what information we are holding about you and to ensure that it is accurate. On request, we will arrange to supply you with a printout of our files relating to your information. If you wish to verify your information, please write to Privacy Officer, address. If you find errors or omissions, we will be pleased to make corrections.

Website

When you visit our website, we take steps to respect and protect your privacy. We automatically collect generic, non-personal information about visits to our website. We do not collect personal information,

such as names, ages, phone numbers, addresses or email addresses from visitors to our website. We do not collect individual profile information for visitors across multiple sites and we do not aggregate information from any other sources about browsing patterns of individual visitors across multiple sites.

We do collect selected visitor information such as IP addresses, return visits from past guests, referring pages, pages visited, and time spent on the website. We collect this non-personally identifiable information in order to obtain statistical analysis of website traffic patterns, administer our website and servers, allow for auditing of our services by third parties and improve our services. We collect data in aggregate form and data is not recorded or stored about individual visitors.

We do use cookies to serve you better. We do not use cookies to retrieve personal data from your hard drive or to obtain your email address or other personal information. A cookie is information about how and when you use a site, and it is created at the time you visit a site. Rather than retain this data, the Credit Union's cookie is a small text file sent to your computer hard drive to record your preference information on your own computer. Most of our cookies are "session cookies" used only for the time you stay on the website each visit. We do have some "persistent cookies" to identify previous visits so that you may be directed to that part of our website that you are most interested in. "Persistent cookies" stay on your computer between visits to the site. If you do not wish to accept cookies, you may choose not to by setting your browser options to inform you when cookies are being sent or to deny cookies altogether. Please note, however, that by not accepting cookies, you may limit the functionality that we can provide to you when you visit our site.

Contact Us

If you have questions or comments about our policy or about the personal information we have about you, please contact us and we will do our best to answer your questions. Our Privacy Liaison can be reached at (1-242-502-9200) or via email info@tswccul.org. Alternatively, you can also write us at P.O. Box N-8325

If having shared your concerns with us, you are still not satisfied, you may file a complaint with the Office of the Data Protection Commissioner, 31A Poinciana House, North Building, East Bay Street, P.O. Box N-3017, Nassau, Bahamas, phone: (242) 604-1001 Email: dataprotection@bahamas.gov.bs