

New Ross Credit Union Anti-Spam Policy

Purpose:

The purpose of the policy is to provide management and staff clear direction regarding Canada's Anti-Spam Legislation (CASL) and how New Ross Credit Union will protect its members and other individuals who receive our messages.

Policy Statement:

New Ross Credit Union will meet all its obligations under the law with respect to the subject of commercial electronic messages and how we communicate with our members.

Principles:

New Ross Credit Union will only send commercial electronic messages in the following contexts:

- Our member has expressly consented to receive such messages;
- Our member has given implied consent to receive such messages by virtue of an existing business relationship between the credit union and member as detailed in the Act;
- We are responding to a request for information from a member;
- We are communicating information directly relating to a member's account, loan or other service/ product with us;
- To provide information that the member is entitled to receive relating to products or services the member has purchased from us;
- The message(s) are related to a legal obligation, enforcing legal rights, or provide legal notice;
- Messages that are sent and received within limited access, secure and confidential accounts to which only the credit union can send messages to the member, such as via *MemberDirect*® Online Banking.

New Ross Credit Union will adhere to the following when sending commercial electronic messages:

- All commercial electronic messages will contain the following information, as detailed in the procedures:
 - the credit union name and contact information;
 - identification of a third party supplier if used;
- An unsubscribe mechanism will be included in all commercial electronic messages, that is easily accessed by the member, as detailed in the procedures;

- Will not use a third party's Internet domain name, or relay from or through a third party's equipment, without permission of the third party; and
- Will not have false or misleading information in the subject line, or otherwise contain false or misleading information.
- The credit unions' privacy policy