



PRIVACY STATEMENT

INTRODUCTION

The South Temiskaming Community Futures Development Corporation (STCFDC) is a federally supported not-for-profit community organization with a volunteer Board of Directors and professional staff whose purpose is to support community economic development and small business growth through business loans or loan guarantees.

This brochure summarizes STCFDC's privacy policies and procedures that have been developed to comply with Canada's *Personal Information Protection and Electronic Documents Act* ("*PIPEDA*"). *PIPEDA* sets out rules for the collection, use and disclosure of a client's or customer's personal information, as well as safeguarding that information in the course of commercial activity as defined in the legislation.

WHAT IS "PERSONAL INFORMATION"

Under *PIPEDA*, "Personal Information" means any information that is identifiable to an individual, including name, address, telephone number, Social Insurance Number, and date of birth. It also includes, but is not limited to, other information relating to identity, such as, nationality, gender, marital status, financial information and credit history.

PURPOSES FOR PERSONAL INFORMATION

STCFDC collects only that personal information required to assess a prospective applicant's eligibility for financial assistance, as well as to report to Industry Canada, the federal department that administers the Ontario Community Futures Program.

CONSENT

At the time of completing a loan application, the express, written consent of the individual applicant will be sought for the collection, use, retention and disclosure of their personal information for the purposes set out in STCFDC's privacy policy.

An applicant may choose not to provide some or all of the personal information requested, but if STCFDC is unable to collect sufficient information to validate a financing request, the application for financing may be turned down.

ACCURACY

STCFDC endeavours to ensure that all personal information in active files is accurate, current and complete. When a client notifies STCFDC that his or her personal information requires correction or updating, the necessary changes will be made. Information contained in closed files is not updated.

LIMITING USE, RETENTION & DISCLOSURE

STCFDC uses and retains personal information for only those purposes to which the individual has consented.

Personal information will be disclosed to only those STCFDC employees, volunteer members of committees and/or Board of Directors that need to know the information for the purposes set out in the STCFDC Privacy Policy.

SAFEGUARDS

STCFDC utilizes a number of physical, organizational and technological measures to safeguard personal information from unauthorized access or inadvertent disclosure in accordance with its *Information Security, Retention and Destruction Policy*, including but not limited to:

Physical

Active files are stored in locked filing cabinets located in work areas restricted to STCFDC employees and authorized volunteers. Closed files are stored in locked cabinets for a period of seven years, after which the information is shredded prior to disposal.

Organizational

STCFDC employees, volunteers, and third party service providers sign confidentiality agreements binding them to safeguarding the confidentiality of personal information to which they have access.

Technological

Personal information contained on STCFDC computers and the electronic database is password protected. As well, the Internet server or router has firewall protection to protect against virus attacks and hacking into the database.

Electronic Transmission of Information

Notwithstanding the technological safeguards implemented by STCFDC, all Internet transmissions are susceptible to possible loss, misrouting, interception and misuse. For this reason, as part of the application that individuals' sign consenting to their personal information being collected, used, retained, and disclosed, STCFDC will assume that it has the individual's consent to communicate via the Internet unless notified to the contrary.

INDIVIDUAL ACCESS

An individual who wishes to review or verify what personal information is held by STCFDC, may do so by making a request, in writing to the STCFDC's Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Office will provide a written report within 60 days.

INVESTIGATING COMPLAINTS

Any concern or issue about STCFDC's personal information handling practices may be made, in writing, to the Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Officer will act promptly to investigate the complaint and provide a written report to the individual.

If the individual is dissatisfied with the report provided by the Chief Privacy Officer, or feels that the corrective action taken by STCFDC is insufficient, the individual may direct a complaint to the Federal Privacy Commissioner in writing. The address of the Federal Privacy Commissioner is provided in this Privacy Statement for your convenience.

AMENDMENTS TO OUR PRIVACY POLICY

This Privacy Statement is a summary of STCFDC's Privacy Policy. For full particulars of STCFDC's privacy policies and procedures, please request a copy of the Privacy Policy from STCFDC or a copy may be obtained from the Internet website at

www.southtemiskaming.com

The STCFDC Privacy Policy and this Privacy Statement are in effect **as of** January 1, 2004.

STCFDC's Privacy Policy and this Privacy Statement may be updated from time to time to reflect amendments in applicable Federal and Provincial laws. Any changes to this Privacy Policy will be posted on STCFDC website and

will apply to personal information collected from the date of the posting of the revised Privacy Policy.

CONTACT INFORMATION

If you have any questions regarding STCFDC's Privacy Policy, Information Security, Retention and Destruction Policy, and/or this Privacy Statement, or you wish to make an access to personal information request, please contact:

Chief Privacy Officer
cpo@southtemiskaming.com
STCFDC Phone: (705) 672-3021
P.O. Box 339 Facsimile: (705) 672-5959
Haileybury, ON
P0J 1K0

OTHER HELPFUL PRIVACY LINKS

For a copy of *PIPEDA*, or for answers to other questions regarding privacy legislation, below are some helpful privacy links.

Federal Privacy Commissioner
www.privcom.gc.ca
112 Kent Street
Ottawa, ON K1A 1H3

Provincial Privacy Commissioner
www.privcom.on.ca

STCFDC Privacy Policy Web Site
www.southtemiskaming.com

Siskind, Cromarty, Ivey & Dowler LLP
Lawyers specializing in privacy law
www.siskindsprivacylaw.com