

CANA Credit Union Privacy Statement

1. Who We are

We are CANA Credit Union. We are committed to protecting and respecting your privacy. This statement sets out the basis on which any of your personal data is processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we treat it.

We are a data controller for the purpose of the Irish Data Protection Acts 1988 and 2003 ("Acts").

2. Information we may collect about you

We may collect and process the following information about you:

- Information provided at the time of registering to use our online credit union services.
- Information that you or others provide by filling in forms on our website or which you or they otherwise provide to us.
- Any instructions we accept from you or transactions we undertake to which you are a party, whether through our website, branches or otherwise.
- If you contact us, we may keep a record of that correspondence.
- Telephone calls may be recorded. This is to verify your information, for our staff training, regulatory and for service quality purposes.
- Information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

3. Use of Cookies

We may obtain information about your general Internet usage by using a cookie file which is stored on your browser or the hard drive of your computer. Cookies contain information that is transferred to your computer's hard drive. They help us to improve our website and to deliver a better and more personalised service. Some of the cookies we use are essential for the Website to operate.

You block cookies by activating the setting on your browser which allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies as soon you visit the website.

4. What we do with your information

We use information held about you in the following ways:

- to provide credit union and other related services, products and facilities to you;
- to assess eligibility and credibility for the services, products and facilities we offer;
- to implement any contracts we have entered into with you; and
- to conduct credit searches with credit reference agencies in order to provide credit facilities and, where necessary, for fraud prevention and debt recovery.

We may also use information about you to notify you about changes to our services to which you have subscribed or to provide you with information about

products or services that you request from us or, where you have agreed to us doing so, which we feel may interest you.

We may use anonymised or statistical information to analyse our website and services and to make improvements or other adjustments to them.

5. Where we store your personal information

It is possible that some of the information about you that we hold may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us, one of our suppliers or someone else. For instance, if it is necessary to do so to complete a transaction, your personal information (e.g. name and account details) may be sent to a third party or one of our contracted suppliers outside the EEA.

By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy statement.

6. Security for CU Online

All information you provide to us through CU Online is stored on secure servers. Any payment transactions undertaken through CU Online are encrypted using SSL technology.

You must keep your PIN, Password and Username for CU Online, and any other security device we give you, safe and secure.

You should log off CU Online and your Online Account when finished using CU Online.

The use of the Internet, by its nature, is not always secure. As a result, while we have reasonable IT security measures in place, we cannot guarantee the security or privacy of communications made over the Internet including any related to CU Online, the Online Services or your Online Account.

You are responsible for providing all you require to safely and properly access and use CU Online and the Online Services including a computer, an Internet connection and security software.

7. Your Rights

You have rights under the Irish Data Protection Acts 1988 and 2003.

You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us at [insert e-mail address].

You also have the right to access information held about you. Your right of access can be exercised in accordance with the Acts. Any access request may be subject to a statutory fee to meet our costs in providing you with details of the information we hold about you.

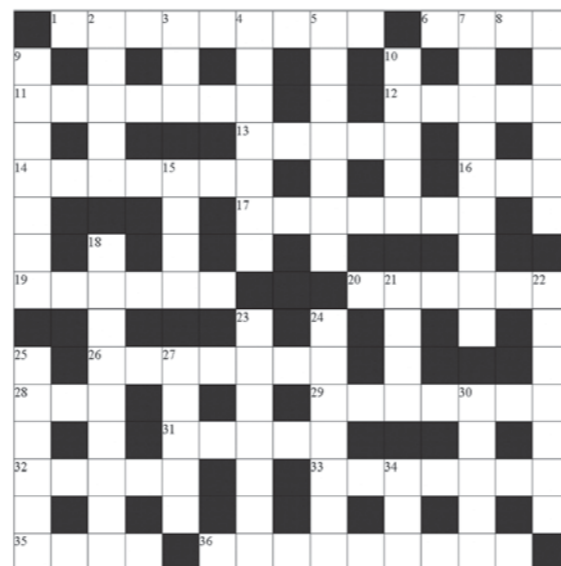
8. Changes to our Privacy Statement

Any changes we may make to our privacy statement in the future will be posted on this page.

9. Contact us

Questions, comments and requests regarding this privacy statement are welcomed and should be addressed to info@canacu.ie

CANA Credit Union Crossword



**One4all
Voucher
to be Won**



Please fill in your contact details and send your completed crossword to CANA Credit Union, 85/93 Lower Mount St., Dublin 2 or scan and email to info@canacu.ie before 30th June 2017. Prize is a **One4all Voucher to the value of €50.**

Name:

Contact Number:

Email:

Draw will take place on the 13th July 2018 with winner being notified.

ACROSS

- 1 Past eight, organises something to eat. (9)
- 6 A mother and a man? (4)
- 11 Though they are not stupid, they seem confused in victory. (4,3)
- 12 Ideal concoction for one who wasn't well? (5)
- 13 Basic divisions can return between you and me. (5)
- 14 Though it's not fixed, it can cause a hold up in the clothing department. (7)
- 16 What's said to be great fun here could make cargo across the Atlantic. (3)
- 17 Make ham producer clean? Rubbish! (7)
- 19 Snuggle down and have them provide coffee and chocolates? (6)
- 20 Ravel garment? (6)
- 26 Confuse Crimea with a different country? (7)
- 28 Spoil it by turning the animal back. (3)
- 29 Puts in place Stalin's reshuffle? (7)
- 31 Essential equipment for a bare-faced liar? (5)
- 32 How the soldier from 26 Across got the chop? (5)
- 33 Is the singer back too for a smoke? (7)
- 35 Does it go around you, as in silent warning? (4)
- 36 Wooden furniture of use to mathematicians? (3,6)

DOWN

- 2 Tense, but not present a dish like 1 Across. (5)
- 3 Stick one's teeth in it? (3)
- 4 European Union national initially leads such a mixture of middle-eastern ladies' men? Sort of. (7)
- 5 Proceeds of sales by family in labels? (7)
- 7 Set fire to indeed and be very happy to. (9)
- 8 Find nothing too revealing on Fashion Street? (6)
- 9 Handle ten ewes roughly to make them more attractive? (7)
- 10 Iraqi centre for disturbed Arabs? (5)
- 15 Prepare the ground for putting money into it? (4)
- 18 Get tips when you pay for this in the vegetable section? (9)
- 21 Duty incumbent on you and me? (4)
- 22 Obey sit-in over nature of gross figures? (7)
- 23 Shaking zinc on a drink? (7)
- 24 Procedure to reduce overheads in the salon? (7)
- 25 Pictures the same US soldier involved. (6)
- 27 It's heart-breaking that everybody is on it. (5)
- 30 Make up for the hour after noon? (5)
- 34 Be up before Brian starts to go out. (3)



CANA
REVENUE STAFF
CREDIT UNION

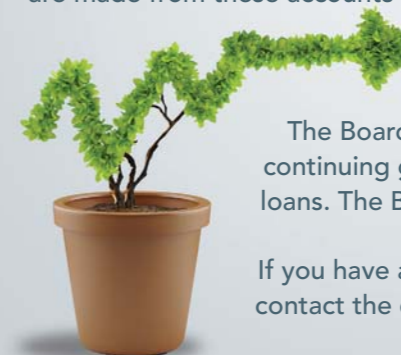
SUMMER 2018

CANA Newsletter

Shares Cap Reduced to €30,000

The Board of Directors of CANA recently passed a resolution under S55 of the Credit Union Act 1997 reducing the maximum share balance a member may have in CANA from €50,000 to €30,000. This new ceiling of €30,000 comes into effect on 15th June 2018 and we would ask members who currently have a share balance approaching €30,000 to make arrangements to adjust their salary deduction or standing order payments so that their share balance does not exceed the new cap of €30,000.

No further lodgements will be accepted into accounts of members who currently have a share balance of €30,000 or more. In addition if withdrawals are made from these accounts the funds cannot later be re-lodged if the lodgement would result in a balance in excess of the new ceiling of €30,000.



The Board of CANA have taken this decision because of continuing growth in shares without a matching growth in loans. The Board will review on an on-going basis.

If you have any questions in relation to this letter please contact the credit union.



CANA
REVENUE STAFF
CREDIT UNION

CANA House, 85/93 Lower Mount Street, Dublin 2. D02 VP79
T: (01) 6766151 or (01) 6623946 E: info@canacu.ie

www.canacu.ie

CANACreditUnion

CANA Credit Union Limited is regulated by the Central Bank of Ireland



Special Rate Motor Loans at 5.9% (6.1% apr)

Available from 1st June 2018
for a limited period



Typical Repayments

Amount	Term	Repayment	Frequency	Total Cost Of loan
€5,000	59 Months	€22.56	Weekly	€5,760.85
€10,000	59 Months	€45.10	Weekly	€11,522.39
€15,000	59 Months	€67.64	Weekly	€17,284.17
€30,000	59 Months	€135.26	Weekly	€34,568.99

See our website www.canacu.ie for full terms and conditions

Online Statements

We're doing our bit to help the environment by switching over to online statements. We plan to have the service available by mid July 2018 giving you access to your CANA statement 24/7

The service will automatically become available as an option for members already registered for CANA cuOnline internet banking.

For other members this is an opportune time to register for cuOnline so that you will be able to access the online statements when they become available. To register just go to www.canacu.ie. At the top left hand corner of our home page click on Register and follow the prompts. You will be issued with a Password by email and your PIN by post and then you are ready to go.

Members who would prefer to receive a paper statement by post should let us know and we will continue to post out a statement twice a year.



CANA Credit Union Bursary 2018

CANA will be awarding Bursaries in 2018 to two students who are entering 3rd level education for the 1st time. The Bursary is €2,000 per annum for the duration of the course to a max of 3 years.

Application are now being received for students who are entering 3rd level education for the 1st time in 2018. Full terms and conditions and entry forms are available on our website www.canacu.ie.

The closing date for entries is 7th September 2018.



Monthly Car Draw

We now have a choice between the following cars

★ WE HAVE 2 CARS TO RAFFLE IN JULY 2018



Nissan Qashqai
1.2 Petrol SV & 1.5 Diesel SV Premium



Opel Insignia SC
1.6 Diesel 4 Door



Opel Astra SC
1.4 Petrol & 1.6 Diesel 5 Door



Opel Mokka SC
1.4 Petrol & 1.6 Diesel 5 Door

Car Draw Winners

January 2018	Mary O Keeffe, Lansdowne House
February 2018	Rebecca Glynn, Family Member
March 2018	Patricia Patterson, River House, Limerick
April 2018	Denise Donworth, Sarsfield House, Limerick
May 2018	Rebecca Larkin, O'Connell Street

Amendment to Car Draw Rules

The Board of Directors of CANA have amended Rule 3 to read as follows.

1. Participation in the draw is limited to eligible members of CANA Credit Union Ltd who are aged 18 or over on the date of the draw and is limited to one entry per member per draw. Eligibility for participation in the draw is open to all such members who have €12.70 or more savings and are regularly contributing sufficient to their savings to cover the cost of the subscription to the draw whether by way of salary deduction, standing order or direct payment to the Credit Union. Club accounts will not be eligible for entry. Staff, Board Oversight Committee members and Directors of CANA Credit Union are not eligible to participate in the CANA Car Draw.

