

**FACTS****WHAT DOES FIRST ALLIANCE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, address</li> <li>• Social security number and income</li> <li>• Credit history and credit scores</li> <li>• Account balances and payment history.</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Alliance Credit Union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does First Alliance share?</b>	<b>Can you limit this sharing?</b>
For everyday business purposes-such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes-information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes-information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>(507) 288-0330</b> or <b>(800) 866-8199</b> to speak with a member service representative</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information [30] days from the date we sent this notice. When you are no longer a member, we do not share information we have collected about you, except as may be permitted or required by law. You can contact us at anytime to limit our sharing.</p>
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<b>Questions?</b>	<b>Call (507) 288-0330 or (800) 866-8199</b>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	First Alliance Credit Union
<b>What We Do</b>	
<b>How does First Alliance protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  Our control policies authorize access to your information only by individuals who need such access to do their work.
<b>How does First Alliance collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or Debit Card</li> <li>• Applications, forms and other information that you provide us whether in writing, in person by phone, etc.</li> <li>• Information received from a consumer reporting agency such as credit history, account information and information about your credit worthiness;</li> <li>• Information received from public sources that may include real estate records, employment records, telephone numbers, etc.</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates everyday business purposes- information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you.</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership to control. They can be financial and non financial companies. First Alliance Credit Union does not have affiliates.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Plastic Card Processors</li> <li>• Credit Reporting Agencies</li> <li>• Mortgage companies</li> <li>• Share Draft Printers</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

<b>Protection of Personal Information: How You can Help</b>	
You can help by following these simple guidelines:	
<ul style="list-style-type: none"> <li>• Protect your account numbers, plastic card numbers and PINs or passwords. Never keep your PIN with your card, which can provide free access to your accounts if you card is lost or stolen</li> <li>• Use caution in disclosing your account numbers, social security numbers, etc to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not ask for it.</li> <li>• Keep your information with us current. If your address or phone number changes, let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.</li> </ul>	