

## Part VI: Disclosure of Information about Former Members and Customers

We disclose information about former members and former customers only as allowed or required by law. Subject to this limitation, we may disclose any category of information we have about you (see Part II).

## Part VII: Our Protection of the Security of Your Information

We restrict access to non-public personal information about you to persons who have the need to know the information to provide products and services to you or meet our reasonable business needs. When appropriate and necessary to protect your privacy, we require third parties to whom we release information about you to agree in writing to limit their use and disclosure of information about you to purposes that we authorize.

We maintain physical, electronic and procedural safeguards that comply with federal regulation to guard your non-public personal information.

## Part VIII: Our Right to Change This Policy

This policy is effective July 1, 2005. The details of the information provided here differ slightly from those announced for our policy in effect since July 1, 2004, but your privacy rights have not decreased. We can change this policy by notifying you in writing.

## Part IX: Privacy Elections

Please indicate your privacy selections below and return the form as indicated below. If you have joint accounts or services, we will treat a privacy election from one joint account holder as an election from all. If you have multiple member numbers, please include on this form all of the member numbers to which you wish this election to apply.

You can change your opt-out election at any time by writing, sending an e-mail, or calling the toll-free number. We will send you an annual notice of your opt-out rights, but once we have your request on file, we will leave it as you have most recently sent it to us unless you send us new instructions.

Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

## Branch Locations

### California

#### Blossom Valley

5681 Snell Ave., Suite 2  
San Jose, CA 95123

#### Curtner Branch

265 Curtner Ave.  
San Jose, CA 95125

#### O'Connor Hospital

2105 Forest Ave.  
San Jose, CA 95128

#### Palo Alto Branch

541 Cowper St., Suite D  
Palo Alto, CA 94301

#### Santa Clara Branch

4677 Old Ironsides Dr., Suite 190  
Santa Clara, CA 95054

### North Carolina

#### GE Plant Site Branch

PO Box 369  
Castle Hayne, NC 28429

#### Racine Branch

237 Racine Dr.  
Wilmington, NC 28403

#### Glen Meade Branch

2465 S. 17th St.  
Wilmington, NC 28401



# Privacy Disclosure and Opt Out Notice

**Alliance**<sup>™</sup>  
CREDIT UNION

**You Belong Here**<sup>™</sup>

P.O. Box 18460  
San Jose, CA 95158-8460  
Phone: (800) 232-8669  
Fax: (408) 445.9327



Please return completed form by mail to the address below,

Privacy Notice

Alliance Credit Union

PO. Box 18460

San Jose CA 95158-8460

Or you may choose to do one of the following:

- Deliver it to any Credit Union branch

- Fax it to (408) 445-9327

- email us at [service@alliancecreditunion.org](mailto:service@alliancecreditunion.org)

# ALLIANCE CREDIT UNION

## PRIVACY OF MEMBER AND FORMER MEMBER INFORMATION

(Notice Provided Pursuant to the Gramm Leach  
Bliley Act, 12 CFR Part 716)

### Part I: What This Policy Covers

This policy covers "non-public personal information," which we call "information" in this policy. This means personally identifiable information that we obtain about you in the course of providing services to you. This policy does not cover information that is actually obtained from public sources such as county real property records or telephone directories. It does not include information that cannot be identified with you personally, such as general statistical information about our members or customers.

### Part II: Sources and Categories of Information We Collect

We collect information about you so that we can provide the products and services you request, develop new products and services, inform you about other products and services you may be interested in, and comply with legal and regulatory requirements. Examples of sources and types of information we collect include the following:

- From your applications for our services or other communications you have with us we obtain information such as your name, your address, your social security number, your assets, your income, your other debt, and your financial transactions.
- From consumer reporting agencies, we obtain information about your financial history with third parties.
- From third parties involved in transactions on your Credit Union accounts, such as merchants calling to verify checks that you write, we obtain transaction information.
- From third parties we contract with to help us develop our field of membership and the marketing penetration of our services, we collect demographic information.
- From our own records, we obtain information about your transaction and account experiences with us, such as your payment history and credit card use patterns, and the fact that you are a member.

### Part III: Categories of Information We May Disclose About You

We may disclose any type of information we collect about you (see Part II) to third parties as allowed by law, and as otherwise explained in this policy, unless our disclosure of the information is subject to opt-out rights and you exercise your opt-out rights

### Part IV: Categories of Non-Affiliated Third Parties to Whom We Release Information to Conduct Our Business and as Required or Allowed by Law

We disclose information to non-affiliated third parties as necessary to conduct our business or to conduct your transactions, and as required or allowed by law. Examples include but are not limited to:

- State and federal regulators, attorneys, accountants and other advisors
- Consumer reporting agencies
- Third parties involved in processing your Credit Union transactions such as financial institutions that process your checks, ACH transactions and ATM transactions, and a company with whom we have contracts to process your credit card transactions
- Third parties who make lawful information requests on your account such as child support data matching programs, or requestors under the USA PATRIOT Act
- Third parties whose involvement in your transactions with us is necessary to meet our business needs, such as the Department of Motor Vehicles, companies that insure collateral you pledge as security for Credit Union loans, and debt collectors
- If you give us written permission

You cannot opt out of our sharing information under these circumstances.

### Part V: Other Non-Affiliated Third Parties to Whom We Release Information:

#### A. Service Providers

We disclose information to third parties with which we have agreements to help us provide our products or services to you (called service providers). We can disclose whatever information we collect about you (see Part II) to these third parties, although we

generally limit the information we supply to what is necessary for the third parties to fulfill their agreements with us. Before we disclose information to these third parties, they must agree in writing to keep your information confidential and use it only for purposes we authorize. Examples of such third parties include:

- A company with whom we have contracts to print and mail Credit Union statements
- A company with whom we have contracts to mail Credit Union pre-approved offers of credit

You cannot opt out of our sharing information with third party service providers.

#### B. Joint Marketing Partners

We disclose information to third parties with which we have agreements to jointly offer, endorse or sponsor a financial product or service (called joint marketing partners). We can disclose whatever information we collect about you (see Part II) to these third parties, although we generally limit the information we supply to what is necessary for the third parties to fulfill their agreements with us. Before we disclose information to these third parties, they must agree in writing to keep your information confidential and use it only for purposes we authorize. Examples of such third parties include:

- A company with whom we have a contract to jointly offer accidental death insurance
- A company with whom we have a contract to jointly offer investment services

You can opt out of our sharing information with joint marketing partners.

#### C. Other Third Parties including Affiliates

We do not share information regarding our members with any affiliates, since we have none, nor do we share with third parties except as explained above. If we enter into an agreement to promote the products or services of a third party who is not a joint marketing partner, we do so in such a way that we maintain control of member information. The third party will receive non-public personal information about you only if you give us permission to release the information by requesting the product or service, or if you release the information directly to the third party when you become their customer.

### Opt Out Response Form

Do not share information about me with joint marketing partners.

**Note:** Anyone listed on the account may elect to opt out on the account on behalf of all account holders.

Please opt me out of the following accounts:

All accounts on which I am listed; or list specific accounts

Account # \_\_\_\_\_ Account # \_\_\_\_\_

Account # \_\_\_\_\_ Account # \_\_\_\_\_

Account # \_\_\_\_\_ Account # \_\_\_\_\_

Print Member Name \_\_\_\_\_ Member Number \_\_\_\_\_

Member Address: \_\_\_\_\_

Daytime Phone: ( \_\_\_\_\_ ) \_\_\_\_\_ Date: \_\_\_\_\_

Signature \_\_\_\_\_

Mail this form to the address on the reverse, deliver it to any Credit Union branch, fax it to us, or exercise your opt-out rights online at [www.alliancecreditunion.org](http://www.alliancecreditunion.org).

## **IMPORTANT PRIVACY CHOICES FOR CONSUMERS**

**You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.**

### **Your Rights**

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

### **Your Choices**

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services.** Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

## **Time Sensitive Reply**

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

Signature: \_\_\_\_\_

To exercise your choice, do one of the following: (1) Fill out, sign and send back this form to the address provided (you may want to make a copy for your records; (2) call our toll-free number 800-232-8669, or (3) reply electronically by contacting us through the following Internet option [www.alliancecreditunion.org](http://www.alliancecreditunion.org).