

# FACTS

## WHAT DOES 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 members have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ account balances and transaction history</li> <li>■ credit history and assets</li> </ul>
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Alliance Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Alliance Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call <b>800.232.8669</b> —our menu will prompt you through your choice(s)</li> <li>■ Visit us online: email through our contact us page located on our website <b>www.alliancecreditunion.org</b> or</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information forty five days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 800.232.8669 or go to <a href="http://www.alliancecreditunion.org">www.alliancecreditunion.org</a>
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Mail-in Form			
<input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me. <input type="checkbox"/> all accounts on which I am listed; or list specific accounts below			
Name			<b>Mail to:</b> Alliance Credit Union P.O. Box 18460 San Jose, CA 955158-8460
Address			
City, State, Zip			
Account ##	<input type="checkbox"/> Account #	<input type="checkbox"/> Account #	

What we do	
<b>How does Alliance Credit Union 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.  Credit Union staff, management and volunteers are trained to keep member information strictly confidential.
<b>How does Alliance Credit Union 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> </ul> We also collect your personal information from others, such as credit bureaus or other companies
<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> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<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.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Alliance Credit Union has no affiliates</i></li> </ul>
<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>■ <i>Alliance Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include providers of investment and financial services and insurance companies.</i></li> </ul>
Other important information	
California law gives you the right to limit sharing with joint marketing partners; we extend this right to all our members.	

“Member” also refers to non-member joint owners of accounts and non-member obligors on loans.

This policy is effective January, 2011 and replaces any previous privacy notice provided to you. We can change this policy by notifying you in writing. If the change will affect your ability to restrict sharing of your personal information, we will give you 30 day's advance notice.

California members: You will also receive a separate notice required by California law regarding your privacy choices. If we receive inconsistent instructions from you on the California election form and this form, we will follow the instructions most protective of your privacy. Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

Please return completed for by mail to the address below,

Privacy Notice  
Alliance Credit Union  
P.O. 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 through our contact us page located on our website [www.alliancecreditunion.org](http://www.alliancecreditunion.org)