

Financial Center Locations

California

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

Curtner Financial Center
265 Curtner Ave.
San Jose, CA 95125

Fremont Financial Center
39174 Argonaut Way
Fremont, CA 94538

O'Connor Hospital
2105 Forest Ave.
San Jose, CA 95128

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

North Carolina

GE Plant Site Financial Center
PO Box 369
Castle Hayne, NC 28429

Glen Meade Financial Center
2465 S. 17th St.
Wilmington, NC 28401

Myrtle Grove Financial Center
5620 Carolina Beach Road
Wilmington, NC 28412

Racine Financial Center
237 Racine Dr.
Wilmington, NC 28403

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 III).

Part VII: Our Protection of the Security of Your Information

Credit Union staff, management and volunteers are trained to keep member information strictly confidential. When appropriate and necessary to protect your privacy, we require third parties to whom we release personal information to agree in writing to maintain appropriate physical, procedural and electronic safeguards to protect the information and to limit their use and disclosure of personal information to purposes that we authorize. Within the Credit Union, we maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your personal information.

Part VIII: Our Right to Change This Policy

This policy is effective July 1, 2007 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 days' advance notice.

Part IX: Privacy Elections - How to Opt Out

Please indicate your privacy selections below and return the form in the envelope provided. 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.

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!

Privacy Disclosure and Opt Out Notice



ALLIANCE
CREDIT UNION

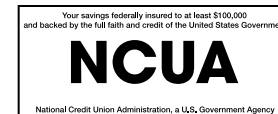
P.O. Box 18460
San Jose, CA 95158-8460
Phone: (800) 232.8669
Fax: (408) 445.9327

Please return completed form by mail to the address below,

Privacy Notice
Alliance Credit Union
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 Web site www.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)

Alliance Credit Union understands the importance of protecting the privacy of information about our members, former members and other customers (such as non-member joint account owners.) We are committed to maintaining the confidentiality of information consistent with state and federal law. This document is provided to explain our policy and your rights to you.

Part I: What This Policy Covers

This policy covers "non-public personal information," which we call "personal 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. In this policy, the term "member" refers to both current and former members, and also refers to non-member joint owners of accounts and non-member obligors on loans.

Part II: Where We Collect Personal Information About You:

We collect nonpublic personal information about you from the following types of sources:

- From your applications for our services or other communications you have with us.
- From consumer reporting agencies, such as credit bureaus.
- From third parties we ask to verify information you have provided on your applications for our services, such as employers or other creditors.
- From third parties involved in transactions on your Credit Union accounts, such as merchants calling to verify checks that you write and merchants who accept your Credit Union credit card.
- From third parties we contract with to help us develop our field of membership and the marketing penetration of our services.
- From our own records such as your payment history and credit card use patterns.

Part III: Types of Personal Information We Collect and May Disclose About You

We may disclose any personal information we collect about you from the sources listed in 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. The types of personal information we collect and may disclose include but are not limited to your name, address, social security number, date of birth, transaction history with us, your assets, or your income.

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 personal 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,
- third parties who make lawful information requests on your account such as child support data matching programs,
- 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,
- compliance with lawful information request by government agencies or judicial process such as subpoenas.
- 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 personal 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 III) 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 III) 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 personal 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
- | | |
|--|--|
| <input type="checkbox"/> Account # _____ | <input type="checkbox"/> Account # _____ |
| <input type="checkbox"/> Account # _____ | <input type="checkbox"/> Account # _____ |
| <input type="checkbox"/> Account # _____ | <input type="checkbox"/> Account # _____ |

Print Member Name _____ Member Number(s) _____

Member Address: _____

Daytime Phone: (_____) _____ Date: _____

Signature _____

Mail this form in the envelope provided, deliver it to any Credit Union financial center, fax it to us, or exercise your opt-out rights on-line at www.alliancecreditunion.org. (See other side for contact information)