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Privacy Policy

**Privacy Policy
Effective December 2010**

FACTS	What does ALPS Federal Credit Union do with your personal information?
WHY?	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.
WHAT?	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and transaction history • Credit history and credit scores When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.
HOW?	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 ALPS Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ALPS share?	Can you limit this sharing?
For our 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	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

What We Do

How does ALPS Federal Credit Union protect my personal information?	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. We also restrict access to non-public personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does ALPS Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or apply for a loan • apply for a credit union service • you visit our website, provide us with information on any online application or transaction, or information you send to us by email • use your credit card or debit card to pay your bills • make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates' from using your information to market you • sharing for non-affiliates to market you However, we do not have any affiliates with whom we share any information. State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • ALPS Federal Credit Union has no affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • ALPS Federal Credit Union does not share with non-affiliates so they can market to you,

	except for our joint marketing arrangements.
Joint Marketing	<p>A formal agreement between ALPS Federal Credit Union and a non-affiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include providers of investment and financial services and insurance companies.

Questions?	<p>Call (907) 747-6261 or (888) 747-6261, go to www.alpsfcu.org, or send us and email at membersvc@alpsfcu.org, or write to us at: ALPS Federal Credit Union, 401 Halibut Point Road, Sitka, AK 99835</p>
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