

FACTS**WHAT DOES ALPINE 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 product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security and name, address and income • Account balances and transaction history • Credit history and credit scores 	
How?	All financial companies need to share members information to run their everyday business. In the section below, we list the reasons financial companies can share their members personal information; the reasons Alpine Credit Union chooses to share; and whether you can limit this sharing.	
	Reasons we can share personal information	Does Alpine Credit Union Share?
	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
	For our marketing purposes— to offer our products and services to you	Yes
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes— information about your transactions and experiences	No
	For our affiliates' everyday business purposes— information about your creditworthiness	Yes
	For our affiliates to market to you	No
	For nonaffiliates to market to you	Yes
	Can you limit this sharing?	No
	Can you limit this sharing?	Yes
To limit our sharing	<ul style="list-style-type: none"> • Call 866-355-9425 or • Visit us online: alpinecu.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, 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>	
Questions?	Call 866-355-9425 or go to service@alpinecu.com , or write to: P.O. Box 217, Orem, UT 84057	

Who we are

Who is providing this notice?

Alpine Credit Union

What we do

How does Alpine 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.

How does Alpine Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Any online application or apply for any credit union service
- Use your credit or debit card or pay your bills

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives your the right to limit only

- sharing for affiliates' everyday business purposes -- information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Alpine Credit Union does not share with affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CUNA Mutual Group*
- *FIS (Fidelity National Information Services)*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Relevant Inc.*

Other important information