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FOCUS

Save the Date! 4th Annual Kids Day America Co-Sponsored by First Alliance!



Please join us on **Saturday, September 15th, 2007 from 10:00 a.m. -1:00 p.m.** for the 4th Annual Kids Day America celebration!

First Alliance has partnered with Rochester Family Chiropractic to co-host Kids Day America. Come and enjoy these great events and much more!

- Free food
- Free music
- Free Games
- Free Scoliosis & Posture Screenings
- Free Dental & Child Safety Information
- Free Child Safety ID Cards with Photos

New this year, will be the Rochester Youth Idol Contest, designed for children between the ages of 5 and 12. Please come and showcase your talent. All participants in the Rochester Youth Idol contest will be entered into a drawing for a grand prize of \$500.00. Registration for Rochester Youth Idol is limited. Please visit www.creatingfamilywellness.com to register and for more information.

Kids Day America benefits the Make a Wish Foundation, and the proceeds of the event will remain in Olmsted County.

For more information, please contact us at (507) 288-0330 or visit our website at www.firstalliancecu.com

Second Annual Red Tag Loan Sale!

**Loans discounted up to 1%*
Hurry!**

A sale this good won't last long!



*Excludes lines of credit, Real Estate Loans, and Visa Credit Cards. No other discounts or offers apply. Amount financed and interest rate will be determined by an evaluation of your credit. Offer valid for new loans at FACU only.

Changes to Member Benefits

On August 1, 2007, all members ages 62 and older will receive a maximum of two boxes of our basic club duplicate check style free per year.

First Alliance Credit Union Privacy Policy

First Alliance Credit Union (the Credit Union) is sincerely committed to protecting the privacy concerns of its members. We understand that your personal and financial information is important to you. This policy is designed to ensure the proper guidelines are set forth regarding information shared. It is First Alliance Credit Union's responsibility to abide by all applicable laws and regulations governing privacy of member information.

The Privacy Policy Explains the Following:

- Protecting the confidentiality of our member information.
- How we gather information.
- The types of information we share, why and with whom.
- Opting Out: how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Member Information

We take our responsibility to protect the privacy and confidentiality of your information very seriously. We maintain physical, electronic and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. Our control policies for example, authorize access to your information only by individuals who need access to do their work. From time to time, we enter into agreements with vendors and other third parties to provide services to us or make products and services available to you. Under these agreements, the vendors and other third parties may receive information about you, but they must adhere to the same standards and level of confidentiality contained in our privacy policy.

How We Gather Information

In order to conduct business, the Credit Union obtains member information either from you or from outside sources. This information is used to provide quality financial products and services. In addition, the information may be used to comply with federal state laws and regulations.

The Credit Union collects nonpublic personal information about you from the following sources:

- Applications, forms and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include but is not limited to: name, address, social security number, employment information, income and credit references;
- Your transactions with us, our affiliates, or others. This information may include account balances, payment history and account usage;
- Information received from a consumer reporting agency such as credit history, account information and information about your creditworthiness;
- Information received from public sources that may include real estate records, employment records, telephone numbers, etc.

Information We Share

We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as: regulatory agencies, law enforcement officials, collection agencies and consumer reporting agencies.

In addition, we may provide information about you to our vendors to help us meet your financial needs. Our vendors include, but are not limited to: billing service providers, title and escrow companies, appraisal companies and financial service providers.

Consequently, as permitted by law, we may disclose any of the personal information that we have collected about you to companies with whom we have joint marketing agreements.

Opting Out

We respect your privacy. If you choose to opt out, call the credit union with your personal information: 800-866-8199.

Committed To Your Success.

Helping our local business owners, just like you!



If you're looking for a sound, stable, locally established financial partner that is committed to you and the success of your business, you'll find everything you need at First Alliance Credit Union.

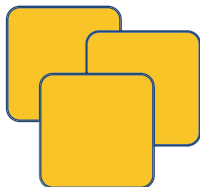
We offer the products and services you need at a price you can afford:

- Commercial Real Estate Loans
- Lines of Credit
- Equipment & Inventory Loans
- Merchant Card Services
- Checking Account & Interest Bearing Deposit Accounts
- Automated Information & Transaction Services
- and more

CATCH THE 
HOMETOWN
Spirit

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The content of *Financial Focus* is not intended as legal or financial planning advice. First Alliance Credit Union does not purport the articles to be a complete statement of facts, legalities, and other considerations.

