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FOCUS

Take a Seat!

Give the gift of comfort and relaxation to family and friends when you refer a new member to First Alliance Credit Union. You and the new member will each receive a fold-out chair with a case! Simply tell your friends and family about the value of FACU membership and encourage them to join. Everyone benefits!



Important Notice for all Money Market Account Holders

During month-end processing, it came to our attention that dividends for Money Market accounts were posted incorrectly. We have made the necessary adjustments to the Money Market accounts, and dividends have been posted to these accounts. These adjustments are reflected on your statements. If you have questions, please contact a Member Service Representative at 507-288-0330.

The First Alliance Visa Difference

Tired of all those credit card offers crammed into your mailbox every week? Trying to read all of the fine print behind all of those 0% interest offers from large credit card companies? Ever been surprised by hidden fees and charges on your monthly statement?

Discover the First Alliance Visa®! We offer a low rate of 8.95% APR on purchases and balance transfers. There are no hidden fees in the fine print or hidden charges that mysteriously appear on your monthly statements.

Discover the FACU Visa Difference! Call today 800-866-8199 or visit us online at www.firstalliancecu.com.



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.

First Alliance Product Information

Skip... Past Your Loan Payment(s) this July or August!

First Alliance wants to make your summer wishes come true by offering **Skip-a-Payment**. All you need to do is choose the First Alliance Credit Union loan payment(s) you would like to skip for either the month of July or August. You couldn't ask for anything else!

For a low \$15.00 fee, you can take advantage of this opportunity from First Alliance, allowing you the extra spending power, and of course, the peace of mind you deserve this summer.



*Terms and Conditions: This offer is not valid for delinquent loans or loans that have been delinquent in the past six months. Offer is not valid on student loans, construction loans and first mortgages. A finance charge on the outstanding balance will continue to accrue during July and August. Member participation is optional.

Important Information about your Safe Deposit Box Fee

Due to the upgrade to a new data system, the credit union will no longer be mailing Safe Deposit Box fee notices. Please note that the safe deposit box fee will be debited from the account you designated when you signed the contract. The fee will be deducted at the end of the month of whichever month you opened the contract. If you have any questions, please contact a Member Service Representative at (507) 288-0330.

Put Your Built-Up Equity to Work For You!

We'll pay up to \$250 toward closing costs on any Home Equity Loan product. See us today!



Mark Your Calendar! Credit Union Night at the Honkers

Join us on Tuesday, July 25 and Thursday, July 27 for Credit Union night at the Honkers! Game time is 7:05 P.M., and there will be fun and prizes for all ages. Free tickets are available at both FACU locations.

First Alliance Credit Union
without you, we're just a bank



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