

FACTS

WHAT DOES ALASKA USA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

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:

- » Social Security number and credit history
- » Credit scores and credit card or other debt
- » Transaction history and payment history

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 Alaska USA Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Alaska USA 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	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- » Call our Member Service Center toll free at 800-525-9094.
- » California residents may call or alternatively complete the Important Privacy Choices for Consumers form.

Please note: If you are a new member, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call toll free at 800-525-9094

Who we are

Who is providing this notice?

Alaska USA Federal Credit Union

What we do

<p>How does Alaska USA protect my personal information?</p>	<p>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.</p>
<p>How does Alaska USA collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> » Open an account or use your credit or debit card. » Apply for financing or give us your income information. » Show your government issued ID. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> » 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. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> » Our affiliates include companies with Alaska USA in their names such as Alaska USA Insurance Brokers, LLC and Alaska USA Mortgage Company, LLC.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> » Alaska USA Federal Credit Union does not share with nonaffiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> » Our joint marketing partners include investment, insurance, and other financial services companies that are not under common ownership or control with Alaska USA FCU or any affiliated company.

Other important information

For California residents. In accordance with California law, we will not share information we collect about you with third parties unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide benefits to which you are entitled. We will limit sharing with affiliates to the extent required by California law. If you are a California resident, and are not a personal consumer of our services, you should visit our online California Consumer Privacy Act Policy to understand our collection, sharing, and use practices.

Do Not Call Policy. This notice is Alaska USA Federal Credit Union's Do Not Call Policy under the Telephone Consumer Protection Act. Alaska USA Federal Credit Union maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of the request. No telemarketing calls will be made to residential or wireless phone numbers that appear on the Alaska USA Federal Credit Union Do Not Call list.

Alaska USA Federal Credit Union

Important Privacy Choices for Consumers (California Residents Only)

You have the right to control whether we share some of your personal information.
Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

If you have a joint account, your choice(s) will apply to everyone on your account.

Restrict Information Sharing With Companies We Own or Control (Affiliates) For Them to Market Their Services: Unless you say "No," we may share personal and financial information about you with our affiliated companies for them to market their services to you.

NO, please do not share personal and financial information with your affiliated companies for them to market their services to me.

Restrict Information Sharing With Other Companies We Do Business With To Jointly Offer Financial Products And Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to jointly offer financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to jointly offer financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account or Policy Number(s): _____ [to be filled in by consumer]

Signature: _____

To exercise your choices do one of the following:

- (1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records); or
- (2) Call this toll-free number: 800-525-9094