



## Privacy Policy

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Alive Credit Union (ACU) is committed to meeting the financial needs of its members without compromising the valued relationship we have with our members. The Directors, management and staff of ACU acknowledge that our member's trust and confidence in the Credit union is our highest priority. In their daily transactions and dealings with us, our members furnish us sensitive and confidential information. We are committed to protecting our member's privacy and it is our intent to comply with the Federal Privacy Rules and other applicable privacy provisions. To ensure that our members continue their trust in our Credit Union, we adopt this policy.

The Credit Union shall comply with all Federal Privacy Rules and all state privacy laws affecting us. The Credit Union's Compliance Officer shall be responsible for ensuring that directors, management and staff are properly trained in the various privacy laws affecting the Credit Union. The Compliance Officer shall continuously monitor privacy regulations. The President/CEO of the Credit Union shall ensure that the Credit Union has fully complied with all privacy laws.

No Credit Union employee shall request information from a member unless that information is necessary to conduct or complete a transaction, process an application, or is for business purposes.

The Credit Union shall only disclose the information it collects from its members and former members to affiliates of the Credit Union, transaction processors, other financial institutions, other service providers of the credit union, and those parties allowed by law.

When the Credit Union enters into joint agreements with other financial institutions and service partners we will ensure that those parties follow our strict confidentiality procedures and do not use our member's personal information for any purposes other than the purpose of our agreement with them.

The Credit union restricts access to our member's information to those employees who need to know that information to provide products or services. The Credit Union shall maintain physical, electronic and procedural safeguards that comply with federal and state regulations in order to protect our member's personal information.

The Credit union shall create and disclose a privacy notice to all credit union members upon establishing a membership with the Credit Union and at least annually thereafter.