

USALLIANCE FEDERAL CREDIT UNION PRIVACY NOTICE AND DISCLOSURE

USAlliance Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our Credit Union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union. These practices are followed by the Credit Union and its affiliate Affina Brokerage Services, LLC, and therefore this notice will be applied to both.

If after reading this notice you have questions, please contact us at (800) 431-2754 or write to: USAlliance Federal Credit Union, 600 Midland Avenue, Rye, NY 10580.

Information We Collect About You

We collect nonpublic information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us or our affiliate, Affina Brokerage Services, LLC
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic information about you to the following types of third parties:

- Financial service providers, such as insurance companies
- Non-financial companies such as consumer reporting agencies, check/share printers, financial statement publishers, plastic card processors, direct marketers and government agencies

USAlliance Federal Credit Union and its affiliate, Affina Brokerage Services LLC, may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic information with each other as permitted by law.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect as described above to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and

services. We may also disclose nonpublic information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, follow your instructions as you authorize, or protect the security of your financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with USAlliance Federal Credit Union or its affiliate, Affina Brokerage Services LLC, we will not share information we have collected about you, except as may be permitted by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know the information to provide products and services to you. We maintain physical, electronic or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

USAlliance Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification number) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining that the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!

USAlliance Federal Credit Union
600 Midland Avenue
Rye, NY 10580
Phone: (800) 431-2754 or (914) 921-0500
Fax: (914)881-3464