

ALPENA COMMUNITY CREDIT UNION PRIVACY POLICY

To ensure that our members can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

- Our credit union will collect only the personal information that is necessary to conduct our business. This means just what is necessary to provide competitive financial products and services – no more.
- Our credit union will protect our members' personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- Our members will always have access to their information. Members will always have the opportunity to review their information and make necessary changes to ensure that our records are complete and accurate.
- Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses (i.e., Shared Branching, AAA Insurance, CUNA, CU*answers, etc.) to offer a broader array of products and services.
- Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge members' accounts without their express consent, and we will not sell member information to telemarketing firms.
- Our credit union will offer members a choice in how their information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will inform them on how to exercise their choice, and we will take all reasonable steps to make sure their requests are followed. At least once a year, we will remind all members of their right to choose.

Approved on: February 26, 2008

By: _____
Secretary to the Board of Directors