



Rev. 8/12/10

FACTS

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

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons Spirit of Alaska chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Spirit of Alaska Federal Credit Union 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	NO	N/A
For joint marketing with other financial companies	NO	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	N/A	N/A
For our affiliates to market to you	N/A	N/A
For nonaffiliates to market to you	NO	N/A

Questions?	Call 907-459-5900 or go to www.spiritofak.com
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Who we are

Who is providing this notice?

SPIRIT OF ALASKA FEDERAL CREDIT UNION

What we do

How does Spirit of Alaska FCU protect my personal information?

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.

How does Spirit of Alaska FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes— information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial or non-financial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

Credit bureaus, check printers, title companies, law firms, mortgage investors, data processors, statement printers, insurance providers

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

CUNA Mutual, Harland Clarke

Other important information

Maintenance and Security of Your Information: SoAFCU maintains physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We rely on industry standard 128-bit SSL (Secure Sockets Layer) encryption to protect all information exchanged between SoAFCU and its membership via E-teller or other Internet services. However, e-mail between the credit union and members used to answer questions, follow up on suggestions or to improve the level of service provided is not secure and is subject to interception by unauthorized individuals. Members may communicate sensitive or personal information by mail or other means.

We systematically review measures taken to safeguard your personal information. These reviews may result in updating informational security practices and internal control systems.

Spirit of Alaska Federal Credit Union will exercise reasonable procedures to assure the accuracy of member records and your personal information. Inaccurate information, when brought to our attention, will be corrected promptly.