Privacy Policy

DenaliAlaskan FEDERAL CREDIT UNION
440 E. 36th Avenue • Anchorage, AK 99503
P: 907-257-7200 • TF: 800-764-1123 • www.denalifcu.org

Revised October 2014

FACTS	**WHAT DOES DENALI ALASKAN FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**	1
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.	2
What?	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores	3
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 Innovative Credit Union chooses to share; and whether you can limit this sharing.	4

Reasons we can share your personal information	**Does Denali Alaskan Federal Credit Union share?**	**Can you limit this sharing?** 5
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 do not share
For non-affiliates to market to you	No	We do not share

To limit our sharing	• Call 907-257-7200 or toll-free at 800-764-1123, visit the credit union or mail in the form below.	6

Please Note: If you are a *new* member, we can begin sharing your information [30] days from the date we sent you 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.
If you have questions, call us at 907-257-7200 or toll-free at 800-764-1123 or visit us online at www.denalifcu.org.

Mail-In Form	Do not share my personal information with other financial institutions to jointly market to me.			
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.	Name		Account No.	
	Address			
	City, State, ZIP			
	Mail to: Denali Alaskan Federal Credit Union, 440 E. 36th Ave, Anchorage, AK 99503			

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Who is providing this notice?	Denali Alaskan Federal Credit Union and Denali Alaskan Insurance, LLC
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How does Denali Alaskan Federal Credit Union and Denali Alaskan Insurance, LLC 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does Denali Alaskan Federal Credit Union and Denali Alaskan Insurance, LLC collect my personal information?	We collect your personal information, for example, when you • open an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: • 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	9
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include financial companies such as Denali Alaskan Insurance, LLC, a provider of insurance products.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Denali Alaskan Federal Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: • *Our joint marketing partners include financial service providers.*

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