



Agreement to Receive Electronic Communications

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. Agreeing to accept disclosures electronically means that once the Credit Union presents them to you electronically, they will apply to you and your accounts.

Electronic acceptance of disclosures means that the Credit Union will not mail them to you unless requested by you at a later date. To request a hard copy of a disclosure or to have all future disclosures provided to you in hard copy, you must write to First Alliance Credit Union P.O. Box 8070 Rochester, MN 55903 or contact a representative at your local branch.

Once you consent, you will be able to apply for accounts online.

You understand that prior to consenting, that the following applies:

1. **Your consent to use electronic records and signatures.** Disclosures, notices, records and other information we provide to you may be electronic form.
2. **Your option to receive paper copies.** If we provide you with electronic records and you want a copy in paper, you may contact us and request a paper version.
3. **Your consent covers all online products and services.** Your consent covers all of your transactions relating to each product or service that you agree to obtain or access electronically through our website and remains in effect until you withdraw your consent.
4. **Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the Communication.
5. **Communications in Writing.** All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Agreement and any other Communication that is important to you.
6. **You may withdraw your consent at any time.** You have the right to withdraw your consent at any time and at no cost to you. If you wish to withdraw your consent, you must contact us at the number or address listed below.
7. **You must keep your email or electronic address current with us.** In order to ensure that we are able to provide you with important notices and other information from time to time, you must notify us of any change to your email or other electronic address by notifying us at the number or address listed below.
8. **Federal Law.** You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. Hardware and software you will need. The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are the following:

- **The most recent version of any of the following internet browsers: Internet Explorer, Google Chrome, Safari, and Firefox.**
- **A connection to the internet.**
- **An active email account**
- **A current version of a program that accurately reads and displays PDF file (such as Adobe Acrobat Reader)**
- **A printer to print your signature card any documents you wish to retain**

Please indicate your consent to use electronic records and signatures by checking the "I Accept" box below. By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the co-owners of your accounts.

FACTS**WHAT DOES FIRST ALLIANCE 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">• Name, address• Social security number and income• Credit history and credit scores• Account balances and payment history.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Alliance Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Alliance share?	Can you limit this sharing?
For 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	No	N/A
For our affiliates' everyday business purposes-information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For non-affiliates to market to you	No	N/A

To limit our sharing	<ul style="list-style-type: none">• Call (507) 288-0330 or (800) 866-8199 to speak with a member service representative <p>Please note: If you are a <i>new</i> member, we can begin sharing your information [30] days from the date we sent this notice. When you are no longer a member, we do not share information we have collected about you, except as may be permitted or required by law. You can contact us at anytime to limit our sharing.</p>
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Questions?	Call (507) 288-0330 or (800) 866-8199
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Who we are	
Who is providing this notice?	First Alliance Credit Union
What We Do	
How does First Alliance protect my personal information?	<p>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.</p> <p>Our control policies authorize access to your information only by individuals who need such access to do their work.</p>
How does First Alliance collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or Debit Card • Applications, forms and other information that you provide us whether in writing, in person by phone, etc. • Information received from a consumer reporting agency such as credit history, account information and information about your credit worthiness; • Information received from public sources that may include real estate records, employment records, telephone numbers, etc.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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.
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	
Affiliates	Companies related by common ownership to control. They can be financial and non financial companies. First Alliance Credit Union does not have affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Plastic Card Processors • Credit Reporting Agencies • Mortgage companies • Share Draft Printers
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Protection of Personal Information: How You can Help
<p>You can help by following these simple guidelines:</p> <ul style="list-style-type: none"> • Protect your account numbers, plastic card numbers and PINs or passwords. Never keep your PIN with your card, which can provide free access to your accounts if you card is lost or stolen • Use caution in disclosing your account numbers, social security numbers, etc to other persons. If someone calls you explaining 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 ask for it. • Keep your information with us current. If your address or phone number changes, 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.

FIRST ALLIANCE CREDIT UNION: SERVICE CHARGES

May 5, 2021

Checking & Savings

Check Printing	Varies
Non-Sufficient Funds (NSF)	\$30.00
Stop Payment	\$30.00
Item drawn on account with Insufficient Funds	\$30.00
ACH-Stop Payment	\$30.00
Printout of account activity	\$3.00
Statement Copy	\$5.00
Returned Mail/Statements	\$20.00
Check Copy	\$5.00
Returned Check	\$15.00
Cashier's Checks under \$250.00	\$4.00
Tax Levy/Garnishments	\$75.00
Temporary Checks 12 max. (No charge for new members)	\$5.00
ACH-One-Time Transfer	\$5.00
ACH-Recurring Transfer	No Charge
Foreign Check Processing	Varies
Foreign/US Check Collection Fee	Varies

Wire Transfers

Incoming Domestic Wire	\$12.00
Outgoing Domestic Wire (Phone/Branch)	\$30.00
Outgoing Domestic Wire (Online Banking)	\$15.00
Incoming Foreign Wire	\$12.00
Outgoing Foreign Wire	\$40.00
Outgoing Business Wire	\$50.00

Club Accounts: Premature Withdrawal

Holiday, Vacation & Back to School Club	\$10.00
Smart Saver Auto	\$50.00

Debit Cards

Replacement Debit Card	\$5.00
Card Rush Request	Varies

Loan Payments

Loan Coupon Book (Per Book)	\$10.00
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Business Checking-Excess Dep./Wd. Monthly

All. Bus. Checking 101 + items	\$10.00
All. Prem. Bus. Checking	\$25.00

Senior Accounts 62+

Check printing	1 box free/year
Printout of account activity	No Charge
Statement Copy	No Charge
Check Copy	No Charge

Safe Deposit Boxes-Annual

3 x 5 x 24	\$	25.00
5 x 5 x 24	\$	35.00
3 x 10 x 24	\$	45.00
5 x 10 x 24	\$	55.00
10 x 10 x 24	\$	85.00
Late Fee (10 Days)	\$	10.00
Replacement Key	\$	30.00
Box Drilling	\$	150.00

Money Market-Traditional

Balance below \$2,000	\$5.00/Mo.
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Alliance Advantage Money Market

Balance below \$100,000	\$50.00/Mo.
Excess of 6 trans per mo.	\$10.00 each

Miscellaneous

Health Savings Account	\$1.00/Mo.
Non-Member Check Cashing	\$5.00
Non-Member Notary	\$5.00

On-line Bill Payment

Bill Pay Check Copy	\$6.00
Re-Issue Check	\$15.00
Stop Payment	\$30.00

DORMANT ACCOUNTS

Consumer Accounts	\$5.00
Business Accounts	\$10.00

CLOSED ACCOUNT FEE

A new account that is closed before 6 months	\$10.00
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PAPER STATEMENT FEE

	\$5.00/Mo.
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*See Member Advisor for details