

all for one.

Hello <First Name>!

I am excited to officially welcome you into our First Alliance Credit Union family. Included in this packet are important membership documents and details for your records:

- **Membership Agreement & Disclosures** This information explains the rights and responsibilities of the credit union and of you as a member, as well as important details about our funds availability and electronic funds transfer policies.
- **Privacy Policy** This document explains the steps we take to protect your financial information, as well as what information we will and won't share about your accounts.
- **US Patriot Act** This page explains why we require proof of your identity to process transactions and open new accounts or loans at the credit union.
- **Truth in Savings** This document shows you all the rates, terms, and fees included with your main share savings account at First Alliance.
- **Service Fees List** This page lists the fees and charges that typically come with our products and services.
- Rate Sheet This page lists our general savings and loan rates which will apply to any new loans or accounts you open as a First Alliance member.
- Membership Brochure This provides you a quick overview of our wide array of financial products and services.
- QR Code Quick Sheet This page provides you a fast and easy way to access important tools and resources on our website from your smartphone!

Please take a moment to review this important information about your First Alliance Credit Union membership. Please don't hesitate to call or email my team with your questions, I've included a magnet in this packet with our contact information so you can quickly connect with my team any time. Again, I'm very happy to have you as a new member of First Alliance Credit Union and we are all looking forward to helping you meet your financial goals.

All for one,

Mike Rosek, President/CEO First Alliance Credit Union

Michael T. Rosek