

ALTANA FEDERAL CREDIT UNION PRIVACY POLICY

Altana Federal Credit Union is committed to providing you with competitive products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is also a high priority to everyone associated with Altana Federal Credit Union.

In order to offer you quality products and services, we have entered into agreements with other companies that provide services to us to complete your transactions or additional financial products for you to consider. Under these arrangements, we may disclose the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide them.

What "nonpublic personal information" do we collect? In order for Altana Federal Credit Union to provide financial services to you, we collect personal information about you - some of which is "nonpublic." We collect nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency.

What "nonpublic personal information" do we disclose? Altana Federal Credit Union is dedicated to strong relationships with other companies and financial institutions to protect your personal information. We do not sell member information to telemarketing companies. As permitted by law, we may disclose the information we collect as described above, with the following:

- Companies that provide services necessary to process transactions on your behalf, conduct the operation of our credit union, or protect the security of our financial records; such as our statement and share draft processor, data processor, check printer, and ATM and debit/credit card processor;
- Other financial institutions with whom we have joint marketing agreements to provide additional financial services, such as CUNA Mutual.
- Companies that perform marketing or other services on our behalf, such as mailing services and marketing research firms.

In order to conduct our business, we may also disclose nonpublic personal information to other non-affiliated third parties as required or permitted by law.

How does Altana Federal Credit Union protect the security of nonpublic personal information? We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to guard your nonpublic personal information.

If you terminate your membership with Altana Federal Credit Union, we will continue to adhere to the privacy policies and practices as described in this notice.



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Billings, MT 59102

Columbus
912 E Pike Avenue
PO Box 143
Columbus, MT 59019

Downtown
219 North 25th Street
Billings, MT 59101

Laurel
220 First Avenue
PO Box 310
Laurel, MT 59044

Heights
895 Main Street, Ste 1
Billings, MT 59105

Red Lodge
821 S Hauser
PO Box 1188
Red Lodge, MT 59068



MANAGEMENT

President/CEO: Rhonda Diefenderfer

VP of Finance: Patsy Guenther

VP of HR & Marketing: Tracy DuFresne

VP of Lending & Operations:
Kathy Tuttle

VP of Sales: Scott Avants

AVP of Lending & Business Services:
Royal Caraveau

BRANCH MANAGERS

24th Street: Becky Owens

Downtown: Monna Rae Adickes

Heights: Rita Schuetzle

Columbus: Heather Hasbrook

Laurel: Becky Dickerson

Red Lodge: Laura Getz

BOARD OF DIRECTORS

Chairman: Richard Nauman, Sr.

1st Vice Chairman: William Pedersen

Secretary/Treasurer: Richard Lohof

Directors:
Greg Erpenbach
Robert Fox
David Grubbs
Mick Mennie

Supervisory Committee:
David Grubbs
Genia Jansma
Mary Reiter

member

Solutions

Altana Federal Credit Union's Quarterly Newsletter ■ 1st Quarter, 2010

A MESSAGE FROM OUR PRESIDENT/CEO

We are fortunate to be in an area that is sheltered from many of the economic challenges facing our nation. While some financial companies have struggled in this economy, Altana has remained strong. We attribute this to being committed to doing what's best for our members. We have worked diligently to assist members in managing their cash flow, building their savings and borrowing wisely.



In March of 2009, we merged with Summit Credit Union. By combining efforts, our credit union will have opportunities for financial efficiencies and additional growth. We are happy to now offer our members seven locations for their banking needs.

We also underwent a name change in 2009. We were contacted about the use of the name "Avanta" by a major financial institution, and after seeking legal advice, decided it was in our best interest to change our name. We're pleased to report that our new name, "Altana" is registered and legally ours.

We have exciting things in store for you in 2010! Our Heights location, at 895 Main Street, will undergo a minor remodel to add a teller line. The branch will temporarily be closed during the remodel. Once this project is complete, it will be a full service branch, providing greater convenience to our members.

We will continue to research new technologies, products, and services to make banking more accessible and convenient for you.

As we move into the promise of a new year, remember that we are here to help you. Whether you're doing fine and want help planning your future, or maybe struggling financially and need assistance, the goal of our staff, management and volunteer board of directors is to help you improve your financial well-being.

Wishing you success and happiness in 2010.

Sincerely,

Rhonda Diefenderfer
President/CEO
Altana Federal Credit Union



www.altanafcu.org

