Website Terms of Use



The following Terms and Conditions govern the use of the website of Align Credit Union ("the Credit Union"). For purposes of these Terms and Conditions, "website" refers to the Credit Union's website at www.aligncu.com. The terms "we," "us," and "our" refer to the Credit Union. "You" refers to you, as a user of website.

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The Credit Union maintains this site in Lowell, Massachusetts in the United States, and you agree that these terms of use and any legal action or proceeding relating to this site shall be governed by the laws of Massachusetts without regard to any choice of law rules. If you attempt to bring any legal proceedings against the Credit Union you specifically acknowledge that the Credit Union is free to choose the jurisdiction of its preference.

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The Credit Union does not accept unauthorized idea submissions outside of established business relationships. To protect the interests of our current members and ourselves, we must treat the issue of such submissions with great care. Importantly, without a clear business relationship, the Credit Union cannot and does not treat any such submissions in confidence. Accordingly, please do not communicate unauthorized idea submissions to the Credit Union through this site. Any ideas disclosed to the Credit Union outside a pre-existing and documented confidential business relationship are not confidential and the Credit Union may, therefore, develop, use and freely disclose or publish similar ideas without compensating you or accounting to you. By submitting any ideas or other submissions to the Credit Union through this website, you agree to be bound by the terms of these Terms and Conditions.