

Facts

What Does The Atlantic Federal 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? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number & Income
- Account Balances & Payment History
- Credit History & Credit Score

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 Atlantic Federal Credit Union chooses to share and whether you can limit this sharing.

Reasons Atlantic Federal Credit Union Can Share Your Personal Information	Does the Credit Union Share This Information?	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 purposes • information about your transactions and experiences.	No	We Don't Share
For our affiliates' everyday purposes • information about your credit worthiness.	No	We Don't Share
For our affiliates to market to you.	No	We Don't Share
For non-affiliates to market to you.	Yes	Yes

To Limit Our Sharing:

- Call (908) 245-1750 or;
- eMail info@atfedcu.com. Please provide: Name/ Account Number/ Address City/ State/ Zip/ Phone/ Cell Phone. *If you have a joint account, your choice(s) will apply to everyone on your account.* Tell us what sharing you wish to limit:
 - "Personal information for other financial companies to use so they can market their products and services to me..."
 - Personal information for affiliates to use so they can market their products and services to me."
- Write to: Atlantic FCU, P.O. Box 618 Kenilworth, NJ 07033. Provide all the information requested above.

Please Note: If you are a new Member of the Atlantic Federal Credit Union, we can begin sharing your information from 30 days after joining. If you leave the Credit Union, we continue to share your information as described in this policy. However, you can contact the Credit Union at any time to limit this.

Questions? ■ Call (908) 245-1750

Who We Are?

Who Is Providing This Notice? The Atlantic Federal Credit Union

What We Do?

How Does the Credit Union Protect My Personal Information? To protect your personal information from unauthorized access and use, the Credit Union uses security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How Does the Credit Union Collect My Personal Information? The Credit Union collects personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a Loan.
- Use your credit union credit card or check card.

We also collect personal information about you from others such as a credit bureau, affiliates or other companies.

Why Can't I Limit All Sharing? Federal law gives you the right to limit only:

- 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 additional rights to limit sharing.

Can I Limit Sharing On Joint Accounts? Your choices will apply to everyone on your account(s).

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

Non-affiliates Companies not related by common ownership or control. They can be financial and non-financial companies. Examples of this include the Credit Union's check clearing house, check vendor, credit and check card processors, wire transfer network, web hosts and statement mailing vendor.

Joint Marketing A formal agreement between nonaffiliated companies that, together with the Credit Union, market financial products and services to you. Examples of this include Travelers Insurance and Member's Connect. When working with any of the above, the Credit Union requires a contractual agreement to protect the confidentiality of our Member information. They are not permitted to release, use for their own purposes, or sell any customer information we share with them to any other party.

Other Important Information

The Atlantic Federal Credit Union does not sell Member information to anyone. Be aware that there may be occasions where the Credit Union is legally required to disclose information about current and former Members, such as in response to a subpoena, to prevent fraud, or to comply with a legally permitted inquiry by a governmental agency or federal regulator.

At the Atlantic Federal Credit Union, employee access to Member information is authorized for business purposes only and is based on the sensitivity of the information and our employees' or agents' need to know. We educate our employees regularly of their obligation to maintain the confidentiality of Member information at all times.

The Credit Union's goal is to maintain complete and accurate information about you and your accounts to provide you with the best service and to safeguard you and your accounts against fraud. If you believe the Credit Union's records contain inaccurate or outdated information, you should notify the Credit Union immediately in writing. This includes the correct spelling of your name with any name changes, your current address, email address, phone number and cell phone number. Upon receipt of your letter, the Credit Union will correct any inaccuracies or update your records at once.