

Rev. 5/24

FACTS	WHAT DOES THE ATLANTIC FE WITH YOUR PERSONAL INFOR		Nev. 3/24
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?	<ul> <li>The types of personal information we with us. This information can include:</li> <li>Social Security number and credit</li> <li>credit history and credit scores</li> <li>income and payment history</li> <li>When you are <i>no longer</i> our member notice.</li> </ul>	card or other debt	
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons The Atlantic Federal Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we car	n share your personal information	Does The Atlantic Federal Credit Union share?	Can you limit this sharing?
such as to proces account(s), respo	<b>y business purposes</b> – ss your transactions, maintain your and to court orders and legal to report to credit bureaus	Yes	No
For our marketing purposes –		Yes	No
to offer our products and services to you For joint marketing with other financial companies		Yes	No
	ing with other mancial companies	165	NO
For our affiliates' everyday business purposes – information about your transactions and experiences		No	We don't share
		No	M/a dawit ah ana
	s' everyday business purposes – t your creditworthiness	INO	We don't share

Questions?

Call 908-245-1750

What we do	
How does The Atlantic Federal Credit Union protect my personal information?	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.
How does The Atlantic Federal Credit Union collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>open an account or make a wire transfer</li> <li>show your government-issued ID or apply for financing</li> <li>provide account information</li> </ul>
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul>
	State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	<ul> <li>Companies related by common ownership or control. They can be financial and nonfinancial companies.</li> <li>The Atlantic Federal Credit Union has no affiliates.</li> </ul>
Nonaffiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</li> <li>The Atlantic Federal Credit Union does not share with our nonaffiliates so they can market to you.</li> </ul>
Joint Marketing	<ul> <li>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</li> <li>Our joint marketing partners include insurance companies.</li> </ul>

## Other important information