



INSPIRE



The INSPIRE Credit Card is HERE!

We are excited to finally introduce our new and improved Visa Credit Card suite! Our partnership with a new processor will allow us to better service your Visa Credit Card needs. Our members can now take advantage of the enhanced credit card program, full of new features and benefits!

All cardholders will have access to improved advantages such as:

- **24/7 E-Customer Service** – Toll free assistance for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **24/7 Cardholder Access** - Now you can view and manage your Atlantic Federal Visa credit card account via our home banking website or on our mobile app.
- **“eCS” - Electronic Customer Service** - Enjoy expanded card management features such as reviewing transactions, pending activity, payment information, statements, custom e-mail alerts, plus you can sign up for e-statements. Access these features from our home banking website, or download our mobile app.
- **EMV Chip and Contact-less Transactions** - New card will include the latest chip technology including support for contact-less transactions.
- **Safe and Secure** - Every chip transaction and every contact-less transaction includes a unique code, helping to protect against fraud and keep your information safe.
- **Robust Rewards Program** – Rack up rewards on your everyday purchases!

Visit www.atlfedcu.com for further details and to apply today!

Car Loan Rates as low as **0.99% APR!***

Get the vehicle you want this summer without getting burned by the payments when you finance with a loan from Atlantic Federal! With rates as low as **0.99% APR*** now is the perfect time to purchase! Take advantage of these great features:

- Flexible loan terms up to 8 years
- Fast online loan approvals
- We also finance Specialty Vehicles like boats, ATVs, and RVs
- 45-day pre-approvals to give you more bargaining power at the dealer
- GAP coverage, mechanical repair and debt protection plans at substantially lower prices than dealers

Our experienced loan professionals will work hard to get you into the ride that's right for you. Get pre-approved online today!



*APR = Annual Percentage Rate. Rates and percentage financing shown offered to Premier Members meeting selected credit criteria for up to a 2-year term. Other rates and terms available based on Member Merits status and credit worthiness criteria. Rates in effect as of July 1, 2021 and are subject to change without notice. Cannot be combined with any other offers or promotions.

Annual Privacy Notice



Facts

What Does 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: <ul style="list-style-type: none"> ■ 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.	No	No	
To Limit Our Sharing:	<ul style="list-style-type: none"> ■ Call (908) 245-1750 or 1-800-222-1329 or; ■ eMail info@atlfedcu.com. Please provide: Name/ Account Number/ Address City/ State/ Zip/ Phone/ Cell Phone. <i>If you have a joint account, your choice(s) will apply to everyone on your account.</i> Tell us what sharing you wish to limit: <ul style="list-style-type: none"> • "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, 37 Market St. 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 or 1-800-222-1329		
Who We Are?	Atlantic Federal Credit Union		
Who Is Providing This Notice?	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?	<p>The Credit Union collects personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or apply for a Loan. ■ Use your credit union credit card or check card. <p>We also collect personal information about you from others such as a credit bureau, affiliates or other companies.</p>		
Why Can't I Limit All Sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ■ 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. <p>State laws and individual companies may give additional rights to limit sharing.</p>		
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 non-financial 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	<p>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.</p> <p>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.</p>		
Other Important Information	<p>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.</p> <p>At 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.</p> <p>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.</p>		

And the Scholarship Winners Are...



We were pleased to present three graduating high school seniors with \$1,000 scholarship awards. The 2021 recipients are Katia Flosa of Kenilworth, NJ planning to attend Ramapo College, Samantha Romito of Cranford, NJ planning to attend The College of NJ and Kyla Walker of North Plainfield, NJ planning to attend Fitchburg State University.

(Left-Right) Our CEO, Anthony Mero awarding CU Scholarships to our three winners Kyla Walker, Samantha Romito and Katia Flosa.

Students were judged on academic achievement, community involvement, demonstrated leadership, and personal experiences. Congratulations to our winners and we wish all of our applicants much success in their future endeavors!

HOLIDAY CLOSINGS

Monday, September 6th for Labor Day

Monday, October 11th for Columbus Day



Phone: (908) 245-1750

Toll Free: 1-800-222-1329

Fax: (908) 245-0680

Website: www.atlfedcu.com

E-mail: info@atlfedcu.com

**Kenilworth: 37 Market Street,
Kenilworth, NJ 07033**

LOBBY APPOINTMENTS AVAILABLE

Lobby: Mon - Fri 9am - 5pm

Call Center: Mon - Fri 8am - 5pm, Sat 9am - 12pm

West Orange, Essex Green Shopping Center:

455 Prospect Avenue,

West Orange, NJ 07052

LOBBY APPOINTMENTS AVAILABLE

Lobby: Mon - Fri 9am - 5pm. Sat 9am - 12pm

Drive-Thru: Mon - Fri 9am - 5pm, Sat 9am - 12pm

Schedule an appointment through the website, via mobile app, by texting "AFCUAPPT" to 43783 or by phone.



Atlantic Federal supplements the federal NCUA insurance with an additional \$250,000 coverage from ESI, the nation's leading private insurer.

