

**FACTS****WHAT DOES The Atlantic Federal Credit Union DO WITH YOUR PERSONAL INFORMATION**

Rev. 10/22

**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 and income
- Account balances and payment history
- Credit history and credit scores

**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 Atlantic Federal 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.	The Atlantic Federal Credit Union has no affiliates.	We Don't Share
For our affiliates' everyday purposes – information about your creditworthiness.	The Atlantic Federal Credit Union has no affiliates.	We Don't Share
For our affiliates to market to you.	The Atlantic Federal Credit Union has no affiliates.	We Don't Share
For non-affiliates to market to you.	No	We Don't Share

**To Limit Our Sharing:**

Call us at 908-245-1750

**Questions?**

Call us at 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 debit 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, statement mailing vendor, and consumer loan partners.

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 TruStage and Allied Solutions. 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.