

Rev. 9/25

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 and credit card or other debt
- credit history and credit scores
- income and payment history

When you are *no longer* our member, we continue to share your information as described in this notice.

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 can share your personal information	Does The Atlantic Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to 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	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Questions?

Call 908-245-1750

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What we do		
How does The Atlantic Federal	To protect your personal information from unauthorized access and use, we use	
Credit Union protect my personal information?	security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does The Atlantic Federal	We collect your personal information, for example, when you	
Credit Union collect my	open an account or make a wire transfer	
personal information?	show your government-issued ID or apply for financing	
	provide account information	
	We also collect your personal information from others, such as credit bureaus, 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 nonaffiliates to market to you 	
	State law and individual companies may give you additional rights to limit sharing.	

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

Other important information