



Federal Credit Union
PRIVACY NOTICE

FACTS

Rev. 9/17

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 products or services you have with us. This information can include:

- Social Security number and account balances
- Credit history and credit scores
- Income and transaction or loss history

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

| Reasons we can share your personal information | Does Atlantic FCU 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 | Yes |
| For our affiliates' everyday business purposes information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For non-affiliates to market to you | No | We don't share |

To limit our sharing

- Call toll-free 800-834-0432 to speak to an Atlantic Contact Center Representative. The Contact Center is open Monday-Friday from 8:00AM to 5:00PM; or
- Visit us online: www.atlanticfcu.com, then click on the **Privacy Opt Out** link on the home page.

Please note: If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call toll-free 800-834-0432 or go to www.atlanticfcu.com

| What we do | |
|--|---|
| How does 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 Atlantic Federal Credit Union collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or show your government-issued ID • Apply for financing or provide account information • Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, 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 |
| What happens when I limit sharing for any account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

| Definitions | |
|------------------------|--|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a CUSO Home Lending, Atlantic Federal Credit Union Insurance Services, LLC., and Atlantic Financial Services, LLC. name.</i> |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Atlantic Federal Credit Union does not share with our non-affiliates so they can market to you.</i> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies.</i> |