



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 transaction history
- ▶ Credit history and credit scores

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

How?

All credit unions need to share members' personal information to run their everyday business. In the section below, we list the reasons credit unions can share their members' personal information; the reasons ATL Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ATL 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 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	NO	YES
For our affiliate's everyday business purposes --information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes --information about your creditworthiness	NO	WE DO NOT SHARE
For nonaffiliates to market to you	NO	YES

Who we are

Who is providing this notice?	ATL FEDERAL CREDIT UNION
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What we do

How does ATL 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 ATL Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▶ open an account or make deposits or withdrawals from your account ▶ apply for a loan or pay your bills ▶ use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your requested restrictions will apply to all owners of the account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. ▶ ATLFCU has an affiliated relationship with X-tend for Shared Branching
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▶ ATL Federal Credit Union does not share members' personal information with nonaffiliates.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▶ Insurance companies (CUNA Mutual, Allied, AIL)

Other Important Information

- ▶ ATLFCU has an affiliated relationship with X-tend for shared branching during which some of your information may be shared for the purpose of completing your transactions. You may opt out of shared branch transactions to prevent this sharing of information.
- ▶ ATLFCU occasionally enters into a joint marketing agreement when we think we may be able to provide a product or service at a reduced cost or increased benefit. ATLFCU does not share your non-public personal information for joint marketing. You may, however, still opt out of joint marketing.

Questions?

Call 800-253-4634 or email staff@atlfcu.com

To limit our sharing

Complete the form below and mail it to us at

ATL Federal Credit Union
841 36th ST SW
Wyoming, MI 49509

Please do not share my information with

- Affiliates for business purposes (X-tend Shared Branching)
- Non-Affiliates for Marketing
- Joint Marketing Partners

Signature

Account #

Date