

FACTS	WHAT DOES ATLANTIC FINANCIAL FEDERAL CREDIT UNION (AFFCU) DO WITH YOUR PERSONAL FINANCIAL 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 type 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 and income • Account balances and payment 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 financial companies need to share customer/member's personal information to run their everyday business. In the sections below, we list the reasons financial companies can share their customer/member's personal information; the reasons Atlantic Financial Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does AFFCU share?	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 a credit bureau.	Yes	No
For marketing purposes – to offer our products and services to you	Yes	Yes
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	No
For non-affiliates to market to you	No	No

To Limit Sharing	<ul style="list-style-type: none"> • Call 410-584-7474 and speak to a Member Service Representative • Send an e-mail message through E-Chat on our website at www.affcu.org
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Questions	Call 410-584-7474 and speak to a Member Service Representative
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Who we are	
Who is providing this notice?	Atlantic Financial Federal Credit Union 40 Schilling Road Hunt Valley, MD 21031

What we do	
How does Atlantic Financial Federal Credit Union protect my personal information?	To protect your personal financial 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 Financial 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 deposit money • Pay your bills or apply for a loan • Use your credit or debit card 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 <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your credit worthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws 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. Credit Union Services Corporation is a wholly owned subsidiary of Atlantic Financial Federal Credit Union.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies such as mortgage companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial product or services to you such as insurance companies.

Other important information: You may opt out of receiving marketing information from Atlantic Financial Federal Credit Union or through its joint marketing agreements. Follow the instructions in the "To limit sharing" section of this notice.