

WHAT DOES Credit Union of Atlanta 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 birth date
- Addresses and phone numbers
- Account numbers and payment histories

How? All financial companies need to share some personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons The Credit Union of Atlanta chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Credit Union of Atlanta 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For non-affiliates to market to you	No	No

To limit our sharing

- Call (404) 658-6465 - our menu will prompt you through your choice(s) or
- Visit us online: www.cuatlanta.org

Please note:
If you are a *new* customer, we can begin sharing your information 1 day from the date we sent this notice. When you are *no longer* our customer, 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 (404) 658-6465 or go to www.cuatlanta.org

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Mail-in Form	
	Mark any/all you want to limit:
Name	
Address	
City, State, Zip	
Mail To:	Credit Union of Atlanta 670 Metropolitan Parkway Atlanta, GA 30310

Who we are

Who is providing this notice?	Credit Union of Atlanta
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What we do

How does The Credit Union of Atlanta protect my personal information?	<p>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 secured against unauthorized access, natural disasters, hazards or threats.</p> <p>We limit our employees' and other authorized individuals access to your information to only the extent they have a need for the information. We prohibit our employees or other individuals from sharing this information with anyone else in a manner that would violate the law or our privacy policy. We do not provide information about you to anyone else unless we first verify who they are and that they have a legal right to obtain this information. We regularly train our employees to ensure your information is protected.</p>
How does The Credit Union of Atlanta collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or request additional assistance during the term of your loan • When a credit report is received from a credit reporting agency in the consideration of your loan request or as a result of your being a customer of The Credit Union of Atlanta • Information obtained at your request
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 <p>State laws and individual companies may give you additional rights to limit sharing</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>There are no practical effects since The Credit Union of Atlanta does not share information except as needed to conduct daily business as allowed by law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • The Credit Union of Atlanta shares your information with Affiliates only to the extent it is required to conduct everyday business transactions such as, but not limited to, processing data, processing payments or refunds and implementing instructions you may authorize regarding your account(s).
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • We disclose information about you to companies that work for us to provide you with products and services such as, but not limited to, data processors, statement printers, insurance product providers or loan processors. These disclosures typically include information to process transactions on your behalf and conduct the business of The Credit Union of Atlanta.
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"> • We do not share your information with nonaffiliated companies for the purpose of marketing financial products or services to you.

Other important information

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