

ATMs

Contact Us



Loans Share Accounts Checking Online Services About Us Membership News

Home Banking Login

Account #:

Password:

Login

## **Privacy**

FACTS

WHAT DOES SOUTH ATLANTIC FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

**Quick Links** 

- Loan Application
- Rates
- Location
- Newsletter
- ATM Locator

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all of the 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.

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
- What?
- Account balances
- Payment history
- Transaction 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' information to run their everyday business. In the section below, we list reasons financial companies can share their members' personal information; the reasons South Atlantic Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your information   | Does the Credit<br>Union share? | Can you limit this sharing? |
|---|---------------------------------|-----------------------------|
| For our everyday business purposes -<br>such as to process your transactions, maintain your<br>account(s), respond to court orders and legal<br>investigations, or report to credit bureaus | YES                             | NO                          |
| For our marketing purposes -<br>to offer our product 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                              | NO                          |
| For non-affiliates to market to you   | YES                             | YES                         |

| To limit our | Please Note: If you are a new member, we can begin sharing your information 7 days from the date we sent or gave you 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 561.394.7097   |

| Who we are                    |                                     |
|-------------------------------|-------------------------------------|
| Who is providing this notice? | South Atlantic Federal Credit Union |

## What we do

How does South 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.

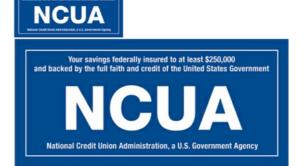
We also maintain physical, electronic and procedural

|   | information to those employees for whom access is appropriate.  |
|---|---|
| How does South Atlantic Federal Credit Union collect my personal information? | We collect your personal information, for example, when you   |
|   | open an account   |
|   | apply for a loan  |
|   | use your credit or debit card   |
|   | make a wire transfer  |
|   | <ul> <li>make deposits or withdrawals</li> </ul>  |
|   | give us your contact information  |
|   | We also collect your personal information from other companies.   |
| Why can't I limit all sharing?  | Federal law gives you the right to limit only   |
|   | <ul> <li>Sharing for affiliates everyday business purposes – information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for non affiliates to market to you</li> </ul> |
|   | State laws and individual companies may give you additional rights limit sharing.   |

| Definitions     |  |  |
|-----------------|--|--|
| Affiliates      | Companies related by common ownership or control. They can be financial and nonfinancial companies.                      |  |
|                 | South Atlantic Federal Credit Union  |  |
| Nonaffiliates   | Companies not related by common ownership or control. They can be financial and nonfinancial companies.                  |  |
|                 | Nonaffiliates we share with can include insurance companies and direct marketing companies, such as:                     |  |
|                 | CUNA Mutual Group  |  |
|                 | Credit Bureau (Equifax)  |  |
|                 |  |  |
| 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   |  |

One West Camino Real, Suite 110 Boca Raton, Florida 33432 (561) 394-7097 / (800) 548-0983 / (561) 394-3307 Fax





Copyright © 2012, South Atlantic Federal Credit Union. All Rights Reserved.
Unauthorized Access is Prohibited. All Accesses are Monitored.
Site Design and Hosting by <u>Ewart Technologies, Inc.</u>

To assist members in accessing information not maintained on this site, the credit union provides links to other Internet addresses. Be advised that: 1) by clicking on any link to other Internet addresses, you are leaving the credit union's web site; 2) you are linking to an alternate web site not operated by the credit union; 3) the credit union is not responsible for the content of the alternate web site; 4) the credit union does not represent either the third party or the member if the two enter into a transaction; and 5) privacy and security policies may differ from those practiced by the credit union.