



Online Banking

> About Us > Privacy Policy

Locations

Eatontown

Apply Now

Checking

Become A Member Today!

We're At Your Service

- [E-mail Us](#)
- [Visit Us](#)

or call us at 732-380-3600

About Us

First Atlantic Federal Credit Union Privacy Policy

FACTS	WHAT DOES FIRST ATLANTIC FEDERAL CREDIT UNION 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. The information can include: <ul style="list-style-type: none"> ➤ Social Security number and income ➤ Account balances and payment history ➤ Credit history and credit scores
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 reason First Atlantic Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Atlantic 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	Yes	No
For our affiliates' everyday business purposes- Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- Information about your credit worthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 732-380-3600 or 800-342-1184 (out of area) - our menu will prompt you through our choices. • Visit us online: www.fafcu.com <p>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 a member, we can continue to share your information as described in</p>
----------------------	---

	this notice. However, you can contact us at any time to limit our sharing
Questions?	Call 732-380-3600 or 800-342-1184 (out of area) - our menu will prompt you through our choices. Or e-mail us at: service@fafcu.com

Who are we	
Who is providing this notice?	First Atlantic Federal Credit Union
What we do	
How does First 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 First Atlantic 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 › Make deposits › Pay your bills or use your credit or debit card › Apply for a loan › Withdraw from your account We also collect your personal information from others, such as credit bureaus 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 creditworthiness › Affiliates from using your information to market to you › Sharing for nonaffiliates 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. <i>First Atlantic Federal Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Nonaffiliates we share with can include insurance companies.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include companies such as insurance, financial, and credit card service providers.</i>

[-Back to Top-](#)

Our Web Site

When you visit our Web site at www.fafcu.com, we want you to feel secure that we are respecting your privacy. The only private information we collect is the information you choose to give us (such as providing feedback, completing a form, or providing us with your e-mail address.). We do not release that information to others without notifying you on the form and receiving your consent.

We may use "cookies" on some pages of our Web site for the purpose of serving you better when you return to our site. A cookie is a small element of data that a Web site can send to your Web browser, that is stored on your system. Data collected from cookies helps us determine how many people visit certain pages, enabling us to improve our site design and content. If you prefer, your web browser can be set to provide a notice before you accept a cookie.

Online Banking, Mobile Banking and Text Banking

Each member who has requested Online, Mobile and/or Text Banking services has a member number and personal identification number/password. We use these combined security controls to protect our members and to limit the risk of unauthorized data access or security problems. If someone wants to use this service, they must read and accept a [disclosure agreement](#).

E-Mail

E-mail you send us and our response is generally not secure. If there is sensitive or personal information you wish to send us, you should send it via U.S. mail: 468 Industrial Way West, Eatontown, NJ 07724 or via our Secure Guestbook Form located on the [Contact Us](#) page on our Web site.

Children's Privacy

Protecting the privacy of children is essential. For that reason, our Web site is not directed to children or to collect information on children.

NOTE: If you would like additional information, or have questions regarding First Atlantic Federal Credit Union's Privacy Policy, please telephone us at 732-380-3600 or 1-800-342-1184 (out of area) or send us e-mail at service@fafcu.com. You may also write us or stop by one of our offices and discuss your questions with one of our staff.

[-Back to Top-](#)

