

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. The information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>Pulsate User Data:</p> <ul style="list-style-type: none"> • Location – Always in use. Used for geofencing and beacon scanning essential for advertising/marketing campaign delivery. • UserID – Pulsate creates a random user GUID upon initial app access, which is later used during every connection with Pulsate. This GUID is unique for each device/app and changes after every app reinstall. This ID is used for identifying a user and sending campaigns. • Product Interaction – Pulsate tracks user’s app entry, app exit, and pages viewed within the app. • Name – Pulsate collects user’s first name for product personalization purposes.
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 new member, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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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
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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?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Make deposits • Pay your bills or use your credit or First Atlantic Federal Credit Union debit card

	<ul style="list-style-type: none"> • Apply for a loan • Withdraw from your account <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>First Atlantic Federal Credit Union has no affiliates.</i></p>
Nonaffiliates	<p>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></p>
Joint Marketing	<p>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></p>