



Why?

Financial companies choose how they share your personal information. Federal law gives members 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 income
- Account balances and payment history
- Account transactions and credit card or other debt

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 reasons Credit Union of Atlanta chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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	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 creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

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* member, we can begin sharing your information 30 days from the date we sent 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 (404) 658-6465 or go to www.cuatlanta.org

What we do

<p>How does Credit Union of Atlanta protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include data encryption, computer safeguards and secured files and buildings. We take technical and organizational measures to secure, administer and store your personal information to protect against loss, misuse and unauthorized access.</p>
<p>How does Credit Union of Atlanta collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or apply for a loan • use your credit or debit card or make a wire transfer • make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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. See below for more on your rights under state law.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Credit Union of Atlanta has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include mortgage servicing companies, credit and debit card processors, insurance companies, credit reporting bureaus and investment services companies.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and investment services companies.</i>

Other important information

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.

About Children's Online Privacy

The Children's Online Privacy Protection Act (COPPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. Credit Union of Atlanta's website and online services are not directed to children under the age of 13, except in the event of the Board of Directors Memorial Scholarship. Visit the Federal Trade Commission website (www.ftc.gov) for more information about the Children's Online Privacy Protection Act (COPPA).

A. Information Collected Directly

We enable users to apply for scholarships. In interacting with the application, we may collect the following types of personal information about children under 13:

Contact information – First name, last name, email address, mailing address.

Academic information – The child's academic year, school information, graduation year, GPA, areas of studies, athletics information, transcripts, or other education records the child may submit in connection with an application.

Application-related information – Letters of personal reference, essays, artwork, creative materials or works, or other documents and personal materials an award sponsor may request from the child in connection with the child's application.

– Details regarding the child's preferred methods for distributing or receiving scholarship awards or funds, the details of any awards received or distributed, including dates of distribution or award, amounts, and designated applicants and schools.

Technical support information – Details about any issues the child is experiencing that requires technical support that you or the child submit to us through our contact portals or provide in response to us following up on the child's request for assistance.

B. Information from Other Sources

We may obtain both personal and non-personal information about a child from their references, educators, or academic professionals. These are individuals that the child designates as a "contributor" to provide information about the child in connection with their award application. Please contact the appropriate contributor to learn more about their information collection, use, and disclosure practices and your rights with respect to such information.