

Privacy Notice and Disclosure

**Altamaha Federal Credit Union
407 S First Street
P O Box 490, Jesup, Ga, 31598
(912) 427-8924**

At Altamaha Federal Credit Union, we are committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. This notice, which we are required by federal law to give you, describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If you have questions after you read this notice, please contact us at **(912) 427-8924**
or write to: **Privacy Notice, Altamaha Federal Credit Union, P. O. Box 490, Jesup, GA 31598.**

Information We Collect about You

We collect nonpublic information about you from the following sources:

- Information we receive from you on applications and other forms
- Information we receive from a consumer reporting agency
- Information about your transactions with us
- Information obtained when we verify the information you provide on an application or other form. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information from Us

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies, mortgage service companies, and securities broker-dealers.
- **Non-financial companies**, such as consumer reporting agencies, financial statement publishers, data processors, check/share draft printers, retailers, plastic card processors, direct marketers, non-profit organizations, and government agencies.

Altamaha Federal Credit Union may also work closely with its' affiliates to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other as permitted by law.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on your behalf. The same disclosure may be made to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, following your instructions as you authorize, or protect the security of our financial records. In order to protect our members' privacy, we work only with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with Altamaha FCU, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What You Can Do to Help

- Protect your account numbers, plastic card numbers, PINs or passwords.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons.
- Keep your address, phone number and other information with us current.
- Call us if you have questions – we love to hear from you!