

# PRIVACY POLICY

## PRIVACY NOTICE

### 1. GENERAL:

It is the policy of Coca-Cola Credit Union ("Credit Union") to comply with all federal and state laws pertaining to the privacy and confidentiality of your information. As a financial institution, Credit Union recognizes and respects the privacy of all persons for whom we transact business; and we shall implement and maintain commercially reasonable security standards and procedures to protect the confidential and private nature of your financial records. It is our policy that employees not divulge any confidential information (as defined by applicable laws) to anyone outside the Credit Union except as outlined in this or other policy/procedure, as required or allowed by applicable law or as you have instructed in writing.

### 2. USE, COLLECTION AND RETENTION OF INFORMATION:

Credit Union will collect, retain and use information about you only where we reasonably believe it would be useful and allowed by law in administering our business with you, and to provide information and/or products, services and other opportunities we may offer to you.

### 3. MAINTENANCE OF ACCURATE INFORMATION:

Credit Union will establish procedures so that your financial information is accurate, current and complete in accordance with reasonable commercial standards. We will respond to requests to correct inaccurate information in a timely manner.

### 4. LIMITING EMPLOYEE ACCESS TO INFORMATION:

It is the policy of Credit Union that confidential information acquired by us be held in strictest confidence. Access to personally identifiable information will be limited to those employees with a business reason for knowing such information. We realize that in the course of performing our duties, it is necessary to access confidential information. The Credit Union will not provide this information to unauthorized persons. Additionally, this information will not be discussed with others within the Credit Union unless their duties also require use of the information. Employee training is administered regularly to insure awareness of the law and what personnel responsibilities are to maintain compliance with the law.

### 5. RESTRICTIONS ON THE DISCLOSURE OF INFORMATION:

Credit Union may provide your contact information to third parties with whom it has a business relationship for the purpose of offering you products, services or other opportunities. Credit Union will not provide specific information about you or other personal data to unaffiliated third parties for their independent use unless; (i) the exchange of information is with reputable information reporting agencies to maximize the accuracy and security of such information or in the performance of bona fide due diligence; (ii) the information is provided to help complete a transaction you have initiated; (iii) a disclosure is made at the specific written request of the customer; or (iv) the disclosure is required or allowed by law.

### 6. CHOOSING NOT TO HAVE YOUR INFORMATION SHARED WITH OTHERS.

If you do not want us to share your non-public personal information (other than as permitted by applicable law), you may instruct us not to do so by:

- Completing an "opt-out" form at one of our branches;
- Sending us an e-mail at [creditunion@coca-cola.com](mailto:creditunion@coca-cola.com);
- Writing us at Coca-Cola Credit Union, P.O. Box 1734 Atlanta, Georgia 30301.  
(Note: Please provide your full name, address, telephone number(s), social security number, and member numbers);
- Completing the attached "opt-out" form and returning it to us at: Coca-Cola Credit Union, P.O. Box 1734, Atlanta, Georgia 30301; or via fax at 404-598-2586 ;
- Completing and submitting to us the "opt-out" form on our web site [creditunion.coca-cola.com](http://creditunion.coca-cola.com). An election to opt out by any owner, borrower or guarantor will apply to all other joint owners, co-borrowers and guarantors.

**The credit union's privacy policy is subject to change without notice. Any changes to the privacy policy will apply to information collected after the date of the revision. No provisions contained herein shall be determined to change or alter any other contracts or policies between the credit union and its members.**



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## PROTECTING YOUR INFORMATION

An important part of the responsibility of protecting your financial information rests with you. What can you do? Routinely review and reconcile your account statements.

- If you become aware of incorrect information either in our records or as reported by us, please notify us at Coca-Cola Credit Union, P.O. Box 1734, Atlanta, Georgia 30301 or call 404-676-2586 inside Atlanta, 877-277-2586 outside Atlanta, and we will make the necessary corrections promptly.
- Safeguard and protect your account records, passwords, logon identification and other information pertaining to your relationship with us.
- NEVER reveal your access codes, passwords or personal identification numbers (“passwords”) to anyone – ever! Attempts to break these passwords are monitored by special software, which will only allow a few attempts before the password needs to be reset personally in one of our branches. If you think any of your passwords have been compromised, change them immediately!
- Don’t leave your computer while you are in the midst of an on-line session or transaction.
- When you are finished using any of our on-line services, be sure to log off the system before visiting other websites.
- If other people have access to your computer, clear your browser’s cache in order to remove copies of web pages that may have been stored temporarily on your system.

## LINKS TO THIRD PARTY WEB SITES.

Our web site may contain links to third party web sites. We provide these links as a service to you. When you link to a third party web site you leave our website. We want you to be aware that we are not responsible for the privacy practices of any other web site. We encourage you to read the privacy policies of any web site you access, especially if individual identifying information is being collected. We are not affiliated with or an agent of any third party website that you link to via our web site.

## REDUCING THE ADVERTISING YOU RECEIVE FROM OTHERS.

If you would like to reduce the amount of advertising you receive from entities other than the Credit Union, you can write to the following agencies:

### Advertising received through the mail:

Mail Preference Service  
c/o Direct Marketing Association  
P.O. Box 9008  
Farmingdale, NY 11735-9008

### Advertising received via the telephone:

Telephone Preference Service  
c/o Direct Marketing Association  
P.O. Box 9014  
Farmingdale, NY 11735-9014

Please be sure to include complete information about each name, address and telephone number you would like excluded from these lists. If you have moved within the last year, please also include your old address and phone number. The same is true for name changes and the addresses and phone numbers associated with each name.

## PRE-APPROVED CREDIT SOLICITATIONS.

If you would like to have your name taken off all pre-approved credit solicitations (not just Credit Union solicitations), you can write to the following credit reporting agencies. Please be sure to include your name, current address and social security number.

**EXPERIAN**  
Consumer Opt-Out  
P.O. Box 919  
Allen, TX 75013

**Equifax, Inc.**  
P.O. Box 740123  
Atlanta, GA 30374-0123

**Trans Union Corporation**  
Name Removal Option  
P.O. Box 97328 Jackson, MS  
39288-7328

\*Please do not submit confidential or sensitive information using email method of communication



# Opt Out Form

FACTS	What does Coca-Cola Federal Credit Union do with your personal information?
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	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 the Coca-Cola Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we share your personal information	Does CCCU share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies—</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 404-676-2586 or toll free 877-277-2586 - our menu will prompt you through your choice(s), or</li> <li>• Visit us online: <a href="http://creditunion.coca-cola.com">creditunion.coca-cola.com</a>, or</li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> 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 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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<b>Questions?</b>	Call 404-676-2586 or toll free 877-277-2586 or visit <a href="http://creditunion.coca-cola.com">creditunion.coca-cola.com</a> .
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Mail-in Form				
<p><b>Leave Blank OR</b> If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>			
Member Name		<p><b>Mail to:</b></p> <p>Coca-Cola Federal Credit Union P.O. Box 1734 Atlanta, GA 30301</p>		
Address				
City	State			Zip
Account Number				



Who we are	
Who is providing this notice	Coca-Cola Federal Credit Union (CCFCU)

What we do	
How does CCFCU 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, secured files and buildings.
How does CCFCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or provide account information</li> <li>• Apply for a loan or provide employment information</li> <li>• Give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, 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"> <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 to limit sharing
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you indicate otherwise on your mail-in opt-out form.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> <li>• Coca-Cola Federal Credit Union has no affiliates.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Non-affiliates we share with can include insurance companies.</li> </ul>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include insurance companies.</li> </ul>