



Federal Credit Union

Atlantic Federal Credit Union Website Terms and Conditions

The following Terms and Conditions govern the use of the website of Atlantic Federal Credit Union (“the Credit Union”). For purposes of these Terms and Conditions, “website” refers to the Credit Union's website at www.atlanticfcu.com. The terms “we,” “us,” and “our” refer to the Credit Union. “You” refers to you, as a user of website.

By accessing and using this site, you accept the following Terms and Conditions, without limitation or qualification. Unless otherwise stated, the contents of this site including, but not limited to, the text and images contained herein and their arrangement are the property of the Credit Union. All trademarks used or referred to on this website are the property of their respective owners.

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The Credit Union maintains this site in South Portland, Maine in the United States, and you agree that these terms of use and any legal action or proceeding relating to this site shall be governed by the laws of Maine without regard to any choice of law rules. If you attempt to bring any legal proceedings against the Credit Union you specifically acknowledge that the Credit Union is free to choose the jurisdiction of its preference.

You are responsible for complying with the laws of the jurisdiction from which you are accessing this site and you agree that you will not access or use the information on this site in violation of such laws. Unless expressly stated otherwise herein, any information submitted by you through this site shall be deemed non-confidential

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and non-proprietary. You represent that you have the lawful right to submit such information and agree that you will not submit any information unless you are legally entitled to do so.

The Credit Union does not accept unauthorized idea submissions outside of established business relationships. To protect the interests of our current members and ourselves, we must treat the issue of such submissions with great care. Importantly, without a clear business relationship, the Credit Union cannot and does not treat any such submissions in confidence. Accordingly, please do not communicate unauthorized idea submissions to the Credit Union through this site. Any ideas disclosed to the Credit Union outside a pre-existing and documented confidential business relationship are not confidential and the Credit Union may, therefore, develop, use and freely disclose or publish similar ideas without compensating you or accounting to you. By submitting any ideas or other submissions to the Credit Union through this website, you agree to be bound by the terms of these Terms and Conditions.

Your continued use of our Website is your consent to these Terms and Conditions and your consent to our use and disclosure of information collected from you as described in these Website Terms and Conditions.

What information do we collect?

We may collect any or all of the following types of information:

- Information related to data generated from your activity, including but not limited to transaction and location information.
- Technical information related to the device you are using, including but not limited to, your IP address, your operating system, and the browser you are using.
- Other information collected through cookies, tags, and other technologies, including but not limited to which product pages you visit, what advertisements you view or click on, and how long you view a particular page.

Other parties may also collect information about you when you use our website:

- Our service providers may collect information about you in order to provide us with marketing and other services.
- We may provide widgets, embedded content, or other tools that are owned by third parties, including but not limited to maps, information streaming from another site, and widgets that enable you to share information on social media. The third parties that own these types of tools may have access to information about your browsing history on our Website. You should review information at the third parties' sites to learn how these third parties collect and use information they collect from you.

What are cookies?

Cookies are pieces of information that are stored on your device. Browser cookies are placed by a web server and let the server know when you return to a site you have visited before. Some cookies can be cleared via your web browser. Others may be placed in an Adobe folder on your device; refer to Adobe for information on how to manage these types of cookies. Cookies can be used for various purposes, including but not limited to collecting information about your web browsing, maintaining continuity during an online session, gathering data about how you use our Website, and for anti-fraud and information security purposes.

Can I disable cookies?

Your browser may allow you to manage cookies, including rejecting them altogether. Refer to your browser provider for more information on managing cookies. Please note that disabling cookies may limit the functionality we can provide you through our Website.

What other technologies may be used to collect information?

Additional technologies used to collect information may include, but are not limited to, pixel tags, web beacons, clear GIFs, and Flash objects.

How do we use the information we collect?

Our use of the information we collect from you may include, but is not limited to, the following:

- Enhancing your experience with our Website, such as by making it more personalized based on the products or services you view and interact with.
- Measuring the effectiveness of our various advertisements and promotions.
- Determining how often a particular product or service is viewed or used.
- Determining which of our products and services are most likely to appeal to you, so we can provide you with related advertisements or other offers.
- Other purposes, including but not limited to tracking website usage and risk control purposes.

Do you collect information from children?

Our Website is not intended for individuals under the age of thirteen (13) years old. We do not knowingly collect information from individuals under the age of thirteen (13) years old, and additionally request that such individuals do not provide personal information through our Website. Please visit the FTC website, www.ftc.gov, for more information about the Children's Online Privacy Protection Act (COPPA).

Do Not Call Notice

Atlantic Federal Credit Union respects your privacy and we are committed to complying with all federal and state laws and regulations regarding telemarketing and other direct marketing efforts. In an effort to best serve our members, and deliver appropriate and affordable solutions, we may phone or text members who have provided express written consent to receive such contact. Members who do not wish to receive promotional or sales calls or texts may withdraw their consent at any time by calling 800-834-0432 during business hours, mailing a written request to 600 Sable Oaks Drive, Suite 100, South Portland, ME 04106, or visiting a branch. Please include your name as it appears on your account(s), and associated account number(s) on your written correspondence. Please do not send this information via email, as email is not a secure method of communication.

If you would like to add your number to the National Do Not Call Registry, applicable to all telemarketers, you may do so by calling 1-888-382-1222, or online at www.donotcall.gov. If your number is already on the National Do Not Call Registry or on Atlantic Federal Credit Union's internal do-not-call list, and you received a telemarketing call from someone trying to sell you Atlantic Federal Credit Union products or services, please contact us so that we can correct the problem. Please include as much information as possible, especially Caller ID information and the specific offer made during the call.