

Opt Out Response Form

I am exercising my "opt out" option as permitted by law.

Name (Please Print)


(Note: Any one listed on the account may elect to "opt out" on the account on behalf of all account holders.)

Joint Account Owner

Please list any additional account numbers for which the "opt out" option will apply.

Your Signature

Date

Mail to:  THE COCA-COLA COMPANY
FAMILY FEDERAL CREDIT UNION
P.O. Box 1734, USA 215
Atlanta, GA 30301

Fax to: (404) 676-8894

www.creditunion.coca-cola.com | email: creditunion@na.ko.com

(404) 676-2586 | Toll Free (877) 277-2586



THE COCA-COLA COMPANY
FAMILY FEDERAL
CREDIT UNION

PRIVACY POLICY AND DISCLOSURE

NCUA
Federally insured by NCUA.



Revised 12/05_2005110707

PRIVACY POLICY AND DISCLOSURE

- 1. General:** It is the policy of The Coca-Cola Company Family Federal 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@na.ko.com;
 - Writing us at The Coca-Cola Company Family Federal 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: The Coca-Cola Company Family Federal Credit Union, P.O. Box 1734, USA 215 Atlanta, Georgia 30301; or via fax at (404) 676-8894;
 - Completing and submitting to us the "opt-out" form on our web site www.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.