

FACTS	WHAT DOES XCEED FINANCIAL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	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.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and transaction history</li> <li>• credit history and payment history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Xceed Financial Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Xceed Financial 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	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions?	Call <b>800.XFCU.222</b> (800.932.8222) or go to <b>xfcu.org</b>
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## Who we are

## Who is providing this notice?

Xceed Financial Federal Credit Union ("Xceed Financial")

## What we do

## How does Xceed Financial 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 and secured files and buildings. We also restrict access to those employees who need to know your information and require companies that work for us to protect such information.

## How does Xceed Financial collect my personal information?

We collect your personal information, for example, when you:

- open an account or make deposits or withdrawals from your account
- pay your bills or apply for a loan
- use your credit or debit card

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:

- 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.

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

## Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Xceed Financial has no affiliates.*

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Xceed Financial does not share your personal information with nonaffiliates so that they can market to you.*

## Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies.*

## Other important information

**For Illinois, Maryland, Massachusetts, North Dakota and Vermont Residents.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing—without your authorization.

**For California Residents.** Because we share certain information with joint-marketing partners, you are provided with an opportunity to opt-out in accordance with California law. This state requirement varies from the federal government's requirements described in this privacy notice and is addressed in the separate form provided with this notice. If you have a joint account with someone else or you are a co-borrower, your opt-out choice will be effective to both of you. Your opt-out will remain in effect until it is revoked by you.

# CALIFORNIA PRIVACY POLICY OPT-OUT REQUEST FORM

**For California Residents Only**

XCEED FINANCIAL FEDERAL CREDIT UNION  
ATTENTION: MEMBER SERVICES  
888 NORTH NASH STREET  
EL SEGUNDO, CA 90245

Postage  
required.  
Post office  
will not deliver  
without proper  
postage.



at work for **you™**

800.XFCU.222 • [xfcuh.org](http://xfcu.org)

## Important Privacy Choices for Consumers

As an Xceed Financial Federal Credit Union member, you have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

### Your Rights

You have the following rights to restrict the sharing of personal and financial information with outside companies with whom we do business. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to provide you with the best service on your accounts with us. This includes sending you information about other products and services.

### Your Choice

**Restrict Information Sharing with Other Companies We Do Business with to Provide Financial Products and Services:** Unless you select “No,” we may share personal and financial information about you with outside companies with whom we have contracts to provide financial products and services to you.

☐ No, please do not share my personal and financial information with outside companies with whom you have contracts to provide financial products and services.

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### Time-Sensitive Reply

You may make your privacy choice at any time. Your choice marked here will remain on file unless you state otherwise. However, if we do not hear from you, we may share some of your information with other companies with whom we have contracts to provide products and services. No action is required if you’ve already provided us with your choice.

**To exercise your option, choose only one of the following:**

1. Complete, sign, and mail this form to us ***folded and sealed*** on all three sides.  
Place a stamp where indicated. (You may want to make a copy for your records.)
2. Call this toll-free number: **800.932.8222**
3. Reply electronically by emailing us at **contact@xfcu.org**.

Print Name: \_\_\_\_\_

Membership Number(s): \_\_\_\_\_

Daytime Telephone #: (     ) \_\_\_\_\_

Signature: \_\_\_\_\_



at work for **you™**

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