

# FACTS

## WHAT DOES XCEL 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number
- Account Activity
- Address
- Credit History
- Date of Birth

### How?

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 reasons XCEL Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does XCEL Federal Credit Union 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> to offer our products and services to you	<b>Yes</b>	<b>Yes</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	<b>No</b>	<b>No</b>
<b>For our affiliates to market you</b> information about your transactions and experiences	<b>No</b>	<b>No</b>
<b>For our nonaffiliates to market you</b>	<b>No</b>	<b>No</b>

### To limit our sharing

- Call 800-284-8883 – our menu will prompt you through your choice(s) or
- Email us: [xcel@XCELfcu.org](mailto:xcel@XCELfcu.org)

Please note:

If you are a new customer, we can begin sharing your information days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 800-284-8663 or go to <https://www.XCELfcu.org>

**Who we are**

<b>Who is providing this notice?</b>	XCEL Federal Credit Union
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**What we do**

<b>How does XCEL Federal Credit Union protect my personal information?</b>	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.
<b>How does XCEL Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or Add service</li> <li>• Apply for a loan or Perform a transaction</li> </ul>
<b>Why can't I limit all sharing?</b>	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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Information sharing is limited for both parties.

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• In order for us to conduct the business of the credit union, we may disclose the information we collect to other companies that perform marketing service on our behalf, or to non affiliated third parties.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• To protect our member's privacy, we only work with companies that agree to maintain strong safety measures to protect information.</li> </ul>

**Other important information**

XCEL Federal Credit Union does not sell information to any marketing or service providers
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