

PRIVACY POLICY

At Xceed Financial Federal Credit Union, protecting your privacy and the security of your nonpublic personal information is a priority. This notice informs you of the sources for nonpublic personal information Xceed Financial collects regarding our members and the measures Xceed Financial takes to secure such information.

Thank you for choosing Xceed Financial Credit Union as your financial institution. Your privacy is important to us.



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As you read this notice, remember:

“We,” “our,” and “us” refer to Xceed Financial Federal Credit Union. “You” and “your” refer to consumers who have a continuing relationship with us through products and services, such as share accounts, loan accounts, and credit cards.

Definition of some important terms:

- *Nonpublic personal information* is information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.
- An *affiliate* is a company we own or control.
- A *nonaffiliated third party* is a company that is not an affiliate of ours.

CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

As part of our commitment to protect the security and integrity of your nonpublic personal information, we restrict its access to those employees who need to know such information. We also maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Applications or other forms, such as name, address, and social security number.
- Your transactions with us, such as account balance and payment history.
- Your transactions with our affiliates.
- Consumer reporting agencies, such as credit score and usage.
- Other third parties, such as your current or past employers or other institutions where you conduct business.

INFORMATION SHARING WITH AFFILIATED THIRD PARTIES

As permitted by law, we may disclose your name, address, and facts about your transactions and experience with us (such as payment history and other transactions on your accounts with us) to our affiliates, including investment, auto finance, and insurance companies.

INFORMATION SHARING WITH NONAFFILIATED THIRD PARTIES

We are permitted by law to share the information we collect about you with nonaffiliated third parties acting on our behalf or performing support services for us, such as preparing monthly statements, processing and printing checks, servicing your account, keeping you informed of products or services that may be of interest to you, and performing marketing services. These companies are required to keep the nonpublic personal information we provide to them confidential and to use it only to provide authorized services.

We also may disclose nonpublic personal information we collect in other legally permitted situations, such as (a) to consumer reporting agencies in accordance with the Fair Credit Reporting Act, (b) to regulatory agencies and auditors, (c) to government agencies and other entities to protect against fraud or comply with legal requirements or processes, and (d) as otherwise permitted by law or consented by you.

INFORMATION SHARING WITH OTHER NONAFFILIATED THIRD PARTIES

For the purpose of offering a financial product or service to you, we may disclose information we collect about you with other institutions with whom we have a joint marketing agreement. These companies are required to keep the nonpublic personal information we provide to them confidential and to use it only to perform authorized services. We will not disclose nonpublic personal information about you to anyone except as permitted by law.

NONPUBLIC PERSONAL INFORMATION and FORMER MEMBERS

We will not disclose nonpublic personal information about former members, except as permitted by law.

ACCURATE INFORMATION

We have established procedures to maintain the accuracy of your information and to keep such information current and complete. If you believe our records contain incorrect information about you, please notify us. We will investigate your concerns and correct any erroneous information.