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| FACTS | WHAT DOES KINECTA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? |
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| 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: <ul style="list-style-type: none"> • Social Security Number and Income • Account Balances and Payment History • Credit History and Credit Scores |
| 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 Kinecta Federal Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Kinecta Federal Credit Union share? | Can you limit this sharing? |
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| For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | YES | NO |
| For our marketing purposes – to offer our products and services to you | YES | NO |
| For joint marketing with other financial companies | YES | NO |
| For our affiliates' everyday business purposes - information about your transactions and experiences | YES | NO |
| For our affiliates' everyday business purposes - information about your creditworthiness | YES | YES |
| For our affiliates to market to you | YES | YES |
| For non-affiliates to market to you | NO | NO |

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| To limit our sharing | <ul style="list-style-type: none"> • Call 800.854.9846; • Visit us online: www.kinecta.org; • Mail the form below to the specified address. <p>Please note:</p> <p>If you are a new member, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> |
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| Questions? | Call 800.854.9846 or go to www.kinecta.org |
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| Mail-in Form | | |
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| Mark any/all you want to limit: | | |
| <input type="checkbox"/> For our affiliates to market to you | | |
| <input type="checkbox"/> For our affiliates' everyday business purposes - information about your creditworthiness | | |
| Name: | | Mail to: Kinecta Federal Credit Union Attn: Member Operations Support (M/S 42) P.O. Box 10003 Manhattan Beach, CA 90267 |
| Address: | | |
| City, State, Zip Code: | | |
| Membership #: | | |

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| Who is providing this notice? | Kinecta Federal Credit Union and its wholly owned credit union service organizations: Kinecta Financial & Insurance Services, LLC and Kinecta Financial Management Company, LLC (collectively referred to as “Kinecta Federal Credit Union” in this privacy policy). NOTE: This notice is also provided on behalf of Xceed Federal Credit Union, which will be merging into and will become Kinecta Federal Credit Union, effective April 1, 2021. |
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What we do

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| How does Kinecta Federal Credit Union 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 have strict policies, vendor requirements, and staff training all designed to protect your personal information and privacy. |
| How does Kinecta Federal Credit Union collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>In addition to collecting information from you, we also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates’ everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing with non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

Definitions

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| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include:</i> <ul style="list-style-type: none"> • <i>Financial Companies such as: Kinecta Financial & Insurance Services, LLC and Kinecta Financial Management Company, LLC</i> • <i>Nonfinancial companies such as Apollo Insurance Services, Inc.</i> |
| Non-Affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Kinecta does not share with nonaffiliates so they can market to you.</i> |
| Joint marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include credit card companies, ID theft solution companies, investment and wealth management companies, mortgage companies, and insurance companies.</i> |

Other important information

For California Residents: We will provide a separate short form notice describing the rights of California residents to opt-out of the sharing of your non-public personal information in accordance with the California Financial Information Privacy Act. We have also provided a separate Consumer Privacy Notice notifying you of your rights under the California Online Privacy Protection Act and the California Consumer Privacy Act of 2018 on our website <https://www.kinecta.org/website-privacy-policy>.

For Nevada Residents: We are providing this notice to you pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling **(800) 854-9846**. For more information, contact us at this toll-free number. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, at 555 E. Washington St., Suite 3900, Las Vegas, NV 89101, Telephone (702) 486-3132, email bcpinfo@ag.state.nv.us.

For Vermont Residents: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

For Alaska, Florida, Illinois, Maine, Maryland, New Jersey, and North Dakota Residents: The information that you provide to us will not be shared with nonaffiliated companies for them to market to you or for joint marketing without your authorization.