

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"> • Social Security number and income. • Account balances and payment history. • Credit history and credit scores. <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?
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	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 800.XFCU.222 (800.932.8222) or go to xfcu.org
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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: <ul style="list-style-type: none"> • 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: <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 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. <ul style="list-style-type: none"> • <i>Xceed Financial has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Xceed Financial does not share your personal information with nonaffiliates so that they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies.</i>

Other important information
<p>For Illinois, Maryland, Massachusetts, North Dakota and Vermont Residents Only. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing—without your authorization.</p> <p>For California Residents Only. 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 a 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.</p>