

# IMPORTANT PRIVACY CHOICES FOR CONSUMERS

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.

## YOUR RIGHTS TO OPT OUT

You have the right to opt out of the sharing of information as described in the section entitled "Information Sharing with Other Nonaffiliated Third Parties." You may opt out of our information sharing to the extent permitted by this privacy policy in one of the following ways:

- Complete the *Opt Out Request Form* and send it to:  
Xceed Financial Federal Credit Union  
Attn: Member Services  
888 North Nash Street  
El Segundo, CA 90245
- Call Xceed Financial Credit Union toll-free at 800.932.8222.
- Visit our website at [www.xfcu.org](http://www.xfcu.org) to download the *Opt Out Request Form* and email the signed form to [contact@xfcuhq.com](mailto:contact@xfcuhq.com).

Upon receiving your opt-out request, we will update our records to indicate your preference regarding the sharing of nonpublic personal information within a reasonable period of time.

Your opt-out request will remain in effect until you revoke it in writing. If you have a joint account with someone else or are a co-borrower, either of you may opt out, and this request will be effective for both of you.

Please be aware that by opting out, you may no longer receive promotional or exclusive offers for certain products or services from our nonaffiliated third parties. However, even if you opt out, we will continue to share your information with companies that provide services on our behalf or in other situations as permitted by law. Further, please note that your opt-out request does not require us to refrain from contacting you, even if we choose to contact you through companies that perform marketing services on our behalf, as described in this privacy policy.

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



4055-12/09

xceed financial credit union

## PRIVACY POLICY AND OPT OUT REQUEST FORM

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.



800.XFCU.222 • [xfcuhq.com](http://xfcuhq.com)

**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.

Unless the information sharing falls under another exception, you may request that we do not share this information with such nonaffiliated third parties by exercising your right to opt out as further described in the “Opt Out” section of this privacy policy.

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.

**Important Privacy Choices for Consumers**

As an Xceed Financial 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.

**TIME-SENSITIVE REPLY**

You may make your privacy choice(s) at any time. Your choice(s) 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(s).

**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**™

**800.XFCU.222 • xfcu.org**