



Privacy Policy

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 members 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 and income
- Account balances and payment history
- Credit history and credit scores
- Location Data
- Biometric Data
- Mobile Device Data (e.g., device type, operating system, mobile carrier, and mobile number)
- Camera (e.g., mobile check deposit)

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 Share?

Can You Limit?

For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus

Yes

No

For our marketing purposes to offer you our products and services

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 nonaffiliates to market to you

Yes

Yes

To Limit Our Sharing

Call 973 ASK XCEL (973 275 9235). Our menu will prompt you through your choice(s) or visit [XCELfcu.org](https://www.xcelfcu.org)

Please Note

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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.

Questions?

Call 973 ASK XCEL (973 275 9235) or visit [XCELfcu.org](https://www.xcelfcu.org)



What We Do

How does XCEL 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 require our employees to protect the privacy of information about our members and of what medium is used to fulfill your request.
How does XCEL collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• open an account or deposit money• pay your bills or use your credit or debit card• apply for financing• show your government issued ID or driver's license• give us your contact information• reveal your location data, if enabled on your device(s) <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State law and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p> <p>*No SMS contact or opt-in information will be shared with any other parties.</p>

Text Messaging Policy

What types of text messages does XCEL Federal Credit Union send?	If you opt in, we may send you automated text (SMS) messages for both transactional and marketing purposes. These may include account alerts, fraud notifications, updates about your membership, special promotions, and product offers.
How does XCEL Federal Credit Union obtain my consent?	You provide express consent to receive these messages when you opt in through online forms, applications, or other digital interactions with us. Message frequency may vary. Consent is not required as a condition of membership or purchase.
Can I opt out of receiving text messages?	Yes. You can opt out at any time by texting STOP in response to any message. For help, visit a branch location or contact our Member Service Center at 973 ASK 9235.
Message and data rates may apply.	Depending on your mobile carrier and plan, you may incur charges for receiving SMS messages.
How is my phone number and message data protected?	We treat your mobile number and related data as personal information under this Privacy Notice. It is securely stored and not shared with nonaffiliates for marketing purposes.



Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• XCEL Federal Credit Union has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• Nonaffiliates we share with can include marketing and insurance companies.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• Our joint marketing partners include advertising/marketing agencies, credit card companies and insurance companies.
Location Data	<p>If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, we will collect location data when you use the Services even when the app is closed or not in use; for example, to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device.</p>
Biometric Data	<p>Biometric Data is collected to unlock the XCEL Mobile Banking app and access your account(s).</p> <ul style="list-style-type: none">• If enabled on your device(s), you can use your face or fingerprint biometric data to log in to the XCEL Mobile Banking app and access your account(s).
Camera	<p>Your camera, if enabled, may be accessed to take and send pictures for mobile check deposit</p> <ul style="list-style-type: none">• If enabled on your device(s), we may access your camera to take and send pictures of the front and back of checks for mobile check deposit.