



Website Privacy Notice

Your Privacy Matters

XCEL Federal Credit Union is committed to protecting your privacy. This Website Privacy & Cookies Notice explains how we collect, use, and safeguard information when you visit our website.

This notice applies specifically to information collected through our website and online services. For information about how we collect, use, and share your financial information as a member, please refer to our [Privacy Policy](#) under [Disclosures](#).

Information We Collect

When you visit our website, we may collect limited information automatically, including:

- IP address
- Browser type and device information
- Pages visited and time spent on our site
- Referring website or search engine

This information helps us understand how visitors use our website, improve functionality, and enhance your overall experience.

We do **not** collect sensitive personal or financial information through general website browsing.

Cookies & Tracking Technologies

Our website uses cookies and similar technologies to enhance your experience.

What Are Cookies?

Cookies are small data files stored on your device that help websites function properly and remember your preferences.

How We Use Cookies

We use cookies to:

- Ensure the website functions properly
- Improve performance and user experience
- Understand how visitors interact with our website
- Support security and fraud prevention efforts

Cookies used on our site do not provide us access to your personal financial information.



Managing Cookies

You can control or disable cookies through your browser settings. Please note that disabling cookies may impact certain features or functionality of the website.

For more information on managing cookies, please refer to your browser's help section.

Secure Transmission of Information

XCEL Federal Credit Union uses secure encryption technologies (such as Secure Socket Layer (SSL) or its modern equivalent) to protect information transmitted through our website. When you enter and submit information online, it is encrypted to help safeguard it from unauthorized access.

Email Communications

Regular internet email is not a secure method of communication.

For your protection, please do not send sensitive or confidential information such as Social Security numbers, account numbers, or PINs through standard email.

XCEL Federal Credit Union provides secure options for communicating sensitive information, including secure messaging within online banking. We encourage you to use these secure channels or contact us directly for assistance.

Third-Party Services

We may use trusted third-party service providers (such as website analytics tools) to help us understand how our website is used and to improve our services.

These providers may use cookies or similar technologies to collect limited, non-personal information about your interaction with our site.

XCEL Federal Credit Union evaluates its third-party partners to ensure appropriate safeguards are in place to protect your information.

Data Security

We take appropriate measures to protect information collected through our website. While no system can guarantee absolute security, we maintain safeguards designed to protect against unauthorized access, misuse, or disclosure.

External Links

Our website may contain links to external websites. XCEL Federal Credit Union is not responsible for the privacy practices or content of those third-party sites. We encourage you to review their privacy policies when visiting external websites.

Children's Privacy

XCEL Federal Credit Union is committed to protecting the privacy of children. Our website is not intended to collect personal information from children under the age of 13. We do not knowingly collect, use, or maintain personal information from children through our website.



Contact Us

If you have any questions about this notice or how your information is handled, please contact us:

XCEL Federal Credit Union

- Phone: 973-275-9235
- Website: www.xcelfcu.org

Updates to This Notice

We may update this Website Privacy Notice from time to time to reflect changes in technology, regulations, or our practices. Updates will be posted on this page.

Last Updated: April 2026