

FACTS

WHAT DOES EXCITE 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?

The types of personal information we collect and share depend on the product or service members have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- credit history and assets

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 Excite Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Excite Credit Union 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	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Log into online or mobile banking and send us a **secure message**, or
- Call **800.232.8669** and Press "0" to speak with an Excite Credit Union representative

Please note:

If you are a *new* member, we can begin sharing your information forty five 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 800.232.8669 or visit our contact us page at excitecu.org

What we do	
How does Excite Credit Union protect my personal information?	<p>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.</p> <p>Credit Union staff, management and volunteers are trained to keep member information strictly confidential.</p>
How does Excite Credit Union 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 apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus 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 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?	<p>Your choices will apply to everyone on your account.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Excite Credit Union is the sole owner of one affiliate
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Excite Credit Union does not share with nonaffiliates so they can market to you.
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 providers of investment and financial services and insurance companies.
Other important information	
<p>California law gives you the right to limit sharing with joint marketing partners; we extend this right to all our members'</p>	

"Member" also refers to non-member joint owners of accounts and non-member obligors on loans.

This policy is effective October 2019 and replaces any previous privacy notice provided to you. We can change this policy by notifying you in writing. If the change will affect your ability to restrict sharing of your personal information, we will give you 30 day's advance notice.

California members: You will also receive a separate notice required by California law regarding your privacy choices. If we receive inconsistent instructions from you on the California election form and this form, we will follow the instructions most protective of your privacy. Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!