

<b>FACTS</b>	<b>WHAT DOES HAWAII PACIFIC FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>		1	
<b>Why?</b>	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.		2	
<b>What?</b>	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>		3	
<b>How?</b>	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 Hawaii Pacific Federal Credit Union chooses to share; and whether you can limit this sharing.		4	
	<b>Reasons we can share your personal information</b>	<b>Does Hawaii Pacific Federal Credit Union share?</b>	<b>Can you limit this sharing?</b>	5
	<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	
	<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No	
	<b>For joint marketing with other financial companies</b>	Yes	Yes	
	<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share	
	<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share	
	<b>For our affiliates to market to you</b>	No	We don't share	
	<b>For non-affiliates to market to you</b>	No	We don't share	
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Send a letter to Hawaii Pacific Federal Credit Union, 1441 Kapiolani Blvd., Ste. 1318, Honolulu, HI 96814-4406 or mail in the form below.</li> </ul>		6	
<p><b>Please Note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> <p><b>If you have questions, call us at 808-955-5933 or visit us online at <a href="http://www.hawaiipacific.org">www.hawaiipacific.org</a>.</b></p>				

<b>Mail-In Form</b>	Do not share my personal information with other financial institutions to jointly market to me.		
If you have a joint account, your choice(s) will apply to everyone on your account.	Name	Account No.	
	Address		
	City, State, ZIP		
<b>Mail to: Hawaii Pacific Federal Credit Union, 1441 Kapiolani Blvd., Ste. 1318, Honolulu, HI 96814-4406</b>			

# Privacy Policy

Continued from p. 1

## HAWAII PACIFIC

FEDERAL CREDIT UNION

1441 Kapiolani Blvd., Ste. 1318 • Honolulu, HI 96814-4406

PH: 808-955-5933 • FX: 808-949-3022 • www.hawaiiapacific.org

What We Do		7
How does Hawaii Pacific Federal Credit Union 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.	
How does Hawaii Pacific Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> <li>• pay your bills</li> <li>• make deposits to or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, including 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"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws 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?	Your choices will apply to everyone on your account unless you tell us otherwise.	
Definitions		8
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Hawaii Pacific Federal Credit Union has no affiliates.</i></li> </ul>	
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Hawaii Pacific Federal Credit Union does not share with non-affiliates so that they can market to you.</i></li> </ul>	
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include:</p> <ul style="list-style-type: none"> <li>• <i>Insurance companies</i></li> <li>• <i>Credit card companies</i></li> </ul>	
Other Important Information		
Should you have questions or need an explanation about any matter addressed in our privacy policy please contact us at 808-955-5933 during business hours and we will be happy to answer your questions.		