



FACTS	WHAT DOES HAWAIIUSA FEDERAL 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 you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and account balances ▪ account transactions and payment history ▪ credit history and credit scores
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 reason HawaiiUSA Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HawaiiUSA Federal 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	No
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	Yes	Yes

Questions?	Call (808) 534-4300 or toll-free (800) 379-1300 during Mon-Fri 8am-6pm, Sat 9am-1pm (HST)
-------------------	---

What we do	
How does HawaiiUSA Federal 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>We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.</p>
How does HawaiiUSA Federal 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 make deposits/withdrawals ▪ 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, 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 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?	<p>An opt out notice is provided to at least one party of a joint consumer account relationship. The financial institution will consider an opt out by a joint consumer as applying to all associated joint consumers. Example: <i>John and Mary have a joint checking account with HawaiiUSA, with statements arranged to be sent to John's address. A single opt out will be sent to John's address, and direction received from either John or Mary will apply to the entire account; it is not required for Mary to opt out before implementing John's direction.</i></p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as HICUSO LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial service providers.



IMPORTANT PRIVACY CHOICES FOR CONSUMERS

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 our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With to Provide Financial Products and Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with 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 unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account Number(s): _____

Signature: _____

To exercise your choices do one of the following:

1. Call (808) 534-4300 or toll-free (800) 379-1300 during the following business hours:
Monday – Friday: 8:00 am to 6:00 pm (Hawaii Time)
Saturday: 9:00 am to 1:00 pm (Hawaii Time)
2. Fax completed form to facsimile number (808) 534-4781, Attn: Account Services

If you prefer to mail the form in, please use the following address information:

HawaiiUSA Federal Credit Union
Attn: Account Services
1226 College Walk
Honolulu, Hawaii 96817