

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

To limit our sharing	<ul style="list-style-type: none"> ▪ Mail the form below <p>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.</p>
-----------------------------	--

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

Mail-in Form

Mark any/all you want to limit:

Do not share my personal information with other financial institutions to jointly market to me.

Do not share my personal information with nonaffiliates to market their products and services to me.

Name		Mail to: HawaiiUSA FCU Attn: Account Services 1226 College Walk Honolulu, HI 96817
Address		
City, State, Zip		
Account #		

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: 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.</p>

Definition	
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.