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Privacy Notice

FACTS

WHAT DOES BIG ISLAND 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:

- Social Security number and checking account information
- credit history and employment information
- income and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Big Island Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Big Island 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 to 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	No	We don't share
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	No	We don't share

QUESTIONS?

Call us at 808-935-9778 or send an email to info@bigislandfcu.com

WHAT WE DO

How does Big Island 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 and secured files and buildings. We restrict access to non-public personal information about you to those employees, service providers, auditors, and examiners who need to know that information to provide products or services to you.
How does Big Island Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - open an account or pay your bills - apply for a loan or use your credit or debit card - make deposits or withdrawals from your account We also collect your personal information from other companies.

Disclosures

- [Electronic Funds Transfer Agreement and Disclosure](#)
- [Truth in Savings Disclosure for Share Accounts](#)
- [Truth in Savings Disclosure for Certificate Accounts](#)
- [Children's Online Privacy Protection Act of 1998](#)
- [Terms and Conditions](#)
- [Fee Schedule](#)
- [Customer Identification Program Notification](#)
- [Funds Availability Policy Disclosure](#)
- [Privacy Notice](#)

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 law and individual companies may give you additional rights to limit sharing.</p>
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DEFINITIONS

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Big Island Federal Credit Union has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i></p>

WHAT MEMBERS CAN DO TO HELP

Big Island Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

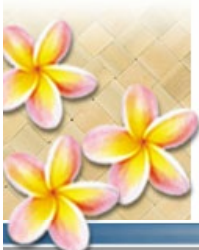
- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us -- we are here to serve you!

For more information on our Privacy Policy, you may write us at 66 Lono Street, Hilo, Hawaii, 96720 or call us at 808-935-9778.



This notice meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.

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