

FACTS

WHAT DOES HAWAII COMMUNITY 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 may include:

- *Social Security Number and address information (mailing and physical as well as phone numbers)*
- *Account balances, payment history, credit history and transaction history*
- *Credit scores or overdraft history*

How?

All financial companies need to share *customers'* personal information to run their everyday business. In the section below, we list the reasons financial companies can share their *customers'* personal information; the reasons Hawaii Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HCFCU 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes - information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

To limit our sharing

If you wish to be excluded from product and service promotions by mail from HCFCU, please write to:
 Hawaii Community Federal Credit Union
 Marketing Department
 73-5611 Olowalu Street
 Kailua Kona, HI 96740

Please Note: If you are a *new* member, we can begin sharing your information 15 days from the date we sent this notice. When you are no longer our member, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 808-930-7700, 1-800-514-2328 or go to www.hicommfcu.com

Who we are	
Who is providing this notice?	<i>Hawaii Community Federal Credit Union</i>
What we do	
How does Hawaii Community 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.
How does Hawaii Community Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • <i>Open an account ,deposit money or pay your bills</i> • <i>Apply for a loan or use your debit or credit card</i> • <i>Use our services</i>
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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
What happens when I limit sharing for an account I hold jointly with someone else?	<i>The account information will not be shared as long as at least one member has elected not to share information.</i>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other important information	
For more information regarding our Privacy Policy or this notice, you may write to us at 73-5611 Olowalu Street, Kailua-Kona, HI 96740 or call us at 808-930-7700 or toll-free at 1-800-514-2328 or visit our website at www.hicommfcu.com .	