



Privacy Practices

FACTS

WHAT DOES HAWAII COUNTY EMPLOYEES 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 account balances
- Assets and credit card or other debt
- Employment information and income

When you are no longer our member, 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 Hawaii County Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Hawaii County Employees 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

Yes

No

On-line Virtual Branch

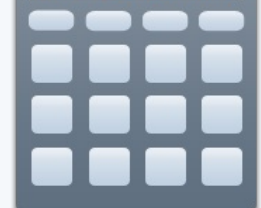
[SIGN IN](#)[Membership
Services](#)[Contact Us](#)[Rate & Fee
Schedules](#)[Reorder Your
Checks Online.](#) CLICK ON THE
REORDER
CHECKS LINK**EQUAL HOUSING
LENDER**

Get added
security online.

**Verified by
VISA****! Security Alerts**Your savings accounts insured to at least \$250,000
and backed by the full faith and credit of the United States Government**NCUA**National Credit Union Administration, a U.S. Government Agency

Your savings federally insured to at
least \$250,000 and backed by the full
faith and credit of the United States
Government

Loan Calculator



*Loan calculators do not guarantee
extensions of credit and are available
to you for your independent use and
are not intended to provide investment
advice. We do not guarantee their

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 our nonaffiliates to market to you	No	We don't share

accuracy or applicability in regards to your individual circumstances. We recommend that you seek professional advice for all of your financial concerns.

What We Do

How does Hawaii County Employees 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 County Employees 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 pay your bills - Use your credit or debit card or apply for financing - Make deposits or withdrawals from your account <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 law and individual companies may give you additional rights to limit sharing</p>

Definitions

Affiliates	<p>Companies related to common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">- Hawaii County Employees Federal Credit Union has no affiliates.
Nonaffiliates	<p>Companies not related to common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">- Hawaii County Employees Federal Credit Union does not share with our nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none">- Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.

Questions?

Call (808) 935-2969 or go to www.hawaiicountyfcu.com