



FACTS	WHAT DOES HAWAII STATE 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ transaction history and payment history ■ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
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 State Federal Credit Union chooses to share; and whether you can limit this sharing.		
	Reasons we can share your personal information		Does Hawaii State Federal Credit Union share?
	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
	For our marketing purposes— to offer our products and services to you		No
	For joint marketing with other financial companies		Yes
	For our affiliates' everyday business purposes— information about your transactions and experiences		No
	For our affiliates' everyday business purposes— information about your creditworthiness		No
	For our affiliates to market to you		We don't share
	For nonaffiliates to market to you		We don't share
Questions?	Call 808-587-2700 (or toll free 1-888-586-1056 Continental US and Neighbor Islands) or go to www.hsfcu.com		

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What we do	
How does Hawaii State 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 also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Hawaii State 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 deposit money ■ 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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include nonfinancial companies, such as HICUSO for shared branching service and PSCU-Financial Services for credit card services.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Nonaffiliates we share with can include mortgage brokers companies, insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse companies, consumer reporting agencies, data processors, check printers, and direct marketing companies.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include companies such as insurance companies (or insurance company administrators).