

FACTS

WHAT DOES KAMEHAMEHA 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 income • account balances and payment history • transactions and credit history
How?	All financial companies need to share member’s personal information to run their everyday business. In the section below, we list the reason financial companies can share their member’s personal information; the reasons Kamehameha Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kamehameha 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	Yes
For joint marketing with other financial companies	Yes	Yes
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 non-affiliates to market to you	No	We don’t share

To limit our sharing	<ul style="list-style-type: none"> • Call 808-842-9660 or • Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Mail-in Form

Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
<input type="checkbox"/> Apply my choices only to me	Name	
	Address	
	City, State, Zip	
	Account #	
	Mail to: Kamehameha FCU 1620 N School St. Ste. 116 Honolulu, HI 96817-1849	

Who we are

Who is providing this notice?

Kamehameha Federal Credit Union
1620 N School St. Ste. 116
Honolulu, HI 96817-1849

What we do

How does Kamehameha 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 Kamehameha Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Kamehameha FCU has no affiliates*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We disclose to non-affiliated companies only for our everyday business purposes such as to process transactions, maintain accounts, or report to credit bureaus or as otherwise permitted by law.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance and brokerage companies.*

Questions?

Call 808-842-9660 or go to www.kamehamehafcu.org