

or collect data from children as individuals or as a unique group explicitly, and we do not knowingly market our products exclusively to children as a separate group from the adults for whom the majority of our products and services are intended.

In certain instances, children may be eligible for giveaways or promotions available from the credit union. In these cases, information may be requested of a child to constitute eligibility, but will be limited to name and birth year — not a full birth date. Submissions for those giveaways or promotions will constitute automatic entry and is exempt from the Child Online Privacy Protection Act of 1998 rules, which require parental consent before information is accepted for consideration by the credit union. Parents will, however, be allowed to inquire about a child's suspected submission of this limited data and may request that such data be removed from consideration by the credit union.

If a parent or guardian suspects that his or her child has provided personally identifiable information to Hawai'i Schools Federal Credit Union, please contact us so that we can allow you the opportunity to review and/or delete the information. Please call our Business Development department or send E-MAIL to info@hawaiischoolsfcu.org.

Reducing Direct Solicitations

Organizations and/or companies that are not affiliated with Hawai'i Schools Federal Credit Union, or who are not acting on behalf of the credit union can also obtain your personal information from sources other than the credit union, such as from consumer reporting agencies. This information could be used for solicitation purposes.

If you wish to limit use of your personal information for marketing purposes, contact:

Mail Preference Service
P. O. Box 9008
Farmingdale, NY 11735

Be sure to include complete information about each name, address, and telephone number you would like excluded from these lists. If you have moved within the past year, remember to include your previous address and phone number.

If you would like to have your name taken off all pre-approved credit solicitations (not just those from Hawai'i Schools Federal Credit Union), you can write to the following credit reporting bureaus or call toll-free 1-888-5-OPTOUT (1-888-567-8688).

This service instructs consumer-reporting agencies not to share your information with third parties in connection with pre-approvals for insurance or credit cards.

Experian
Consumer Opt Out
701 Experian Parkway
Allen, TX 75013

Equifax, Inc.
Options
P. O. Box 740123
Atlanta, GA 30374

Trans Union Corporation
Name Removal Option
P. O. Box 97328
Jackson, MS 39288-7328

Contact Us For Additional Information

Members who have questions about this Privacy Policy or who have questions about the privacy of their information should call us toll-free at 1-866-521-0302, or write to: Hawai'i Schools Federal Credit Union, Vice President of Operations, 233 S. Vineyard Street, Honolulu, Hawai'i 96813, or by sending E-MAIL to info@hawaiischoolsfcu.org.

HAWAI'I SCHOOLS
FEDERAL CREDIT UNION
Teachers. Students. Families.

Call Any Branch
808-521-0302 or Toll-Free 1-866-521-0302

Downtown Honolulu 233 South Vineyard Street Honolulu, Hawaii 96813 Facsimile 808-538-3231	Town Center of Mililani 95-1249 Mcheula Parkway Mililani, Hawaii 96789 Facsimile 808-627-0236
---	---

NCUA
Member of the National Credit Union Administration

LENDER
Member of the National Credit Union Administration

CO-OP
Member of the National Credit Union Administration

Our Privacy Principles

**HAWAI'I SCHOOLS**
FEDERAL CREDIT UNION

Teachers. Students. Families.

Hawai'i Schools Federal Credit Union is committed to protecting our members' (your) personal information.

We have established physical, electronic, and procedural security standards to guard access to member information; collectively, what we call our Privacy Policy. We have outlined our Privacy Policy to explain how we handle information we obtain about you when you conduct business with us. Our Privacy Policy meets, and in most cases exceeds local and federal regulations about protection of member information.

Hawai'i Schools Federal Credit Union's Privacy Policy applies to consumer transactions conducted between our members and the credit union. Protecting our members' personal information and using it in a manner consistent with your expectations is a priority here at Hawai'i Schools Federal Credit Union. If after reading our Privacy Policy you have questions, please:

Call Toll-Free, 1-866-521-0302.

Or write, Vice President of Operations
Hawai'i Schools Federal Credit Union
233 S. Vineyard Street
Honolulu, Hawai'i 96813.

Your Personal Information

In conducting credit union business, and providing you with products and services, we collect information from you in person, during telephone interviews, and on applications and other forms you provide. We may also collect information about you from outside sources such as consumer reporting agencies. Additionally, we maintain records of your transactions with us.

Disclosing Nonpublic Personal Information to Affiliates or Third Parties

Hawai'i Schools Federal Credit Union may work with affiliated organizations, third party companies, servicing agents, and/or business partners to offer you a wide range of financial products and services.

Affiliates

An 'affiliate' is an organization or company that we own or control. We may share information between our affiliates about the products and services you maintain with us.

Third Parties

A 'third party' is an organization or company that we do not own or do not control its business practices. We do not share any personal information about you or our former credit union members with third parties, except as permitted or required by law and as necessary for business purposes. For example, we may share information to

comply with U. S. tax laws and court orders, or with consumer reporting agencies.

Servicing Agents

We also share information with companies that work for us in providing you products and services. Such companies include check printers, savings insurance companies, and data processing services. These companies act on our behalf and are obligated to keep any information we share with them confidential.

We may also enter into an agreement with a company that provides mail services to notify you of our products and services or other special promotions. As part of these agreements, we may share account-related information such as your name, address, or account activity. These agreements require that your information be kept confidential and used only for reasons agreed to us.

Business Partners

From time to time we may enter into joint agreements with other companies to offer you high-quality financial products and services or to provide marketing services on our behalf. For example, if you have a vehicle loan with us, we may enter into an agreement to offer you low-cost service contract coverage for that particular loan.

Non-Endorsed Companies

Please be aware that organizations and/or companies that are not affiliated with Hawai'i Schools Federal Credit Union, or who are not acting on behalf of the credit union can obtain your personal information from sources other than the credit union. This information could be used for solicitation purposes. For example, when you obtain a mortgage or home equity line of credit, by law the transaction is recorded in the public land records of the jurisdiction where the property is located. This information — including the lender's name — becomes public and is available to anyone who visits that particular government office. You are able, however, to limit the information that is gathered centrally by consumer reporting agencies. Please see our section "Reducing Direct Solicitations" for information on how to do this.

We do not provide account or personal information to third parties for the purpose of independent telemarketing or direct mail marketing of any products or services of any such party.

Limiting Employee Access to Information

We limit employee access to member information unless there is a business reason to know such information. All Hawai'i Schools

Federal Credit Union employees are responsible for maintaining the confidentiality of member information. Employees who violate the Privacy Policy will be subject to disciplinary measures.

Members Information Is Never For Sale

Hawai'i Schools Federal Credit Union will never sell member information to any third party. Further, third parties who conduct business with Hawai'i Schools Federal Credit Union will also be required to adhere to this 'Never For Sale' policy.

This Privacy Policy Does Not Expire

We will continue to adhere to these Policies even if you decide to terminate, inactivate, or suspend your membership with our credit union.

Accuracy of Information

We make every effort to ensure that our records contain accurate information about you. If you find any inaccuracies, please notify us immediately. We will promptly investigate and make necessary changes to update our records.

Your Ability to Limit What We Do with Your Personal Information

Under certain circumstances, federal laws give you the right to instruct financial companies not to share some of your information. This is referred to as an "opt out" of information sharing. The laws also permit financial companies to share certain information about you without permitting you to opt out. Generally, this type of information sharing is necessary for normal business such as maintaining your accounts, complying with your requests, complying with the law, or offering you additional products and services.

Fortunately, Hawai'i Schools Federal Credit Union and affiliates only share information with third parties for normal business reasons. Therefore, you cannot "opt out" of any of our information sharing activities.

You are able, however, to limit the information that is gathered centrally by consumer reporting agencies. Please see our section "Reducing Direct Solicitations" for information on how to do this.

Childrens' Privacy

The credit union recognizes that protecting the identity and privacy of children online is important and that responsibility rests with both the credit union and with parents.

Hawai'i Schools Federal Credit Union does not knowingly solicit