



<b>FACTS</b>	WHAT DOES WAILUKU FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>WHY?</b>	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing.</p> <p>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.</p>
<b>WHAT?</b>	<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"> <li>* Social Security Number</li> <li>* Account Balances</li> <li>* Transaction and loss history</li> <li>* Overdraft History</li> <li>* Account Transactions</li> <li>* Checking account information</li> </ul> <p>When you close your Wailuku Federal Credit Union account, we continue to share information about you as described in this notice.</p>
<b>HOW?</b>	Credit Union's need to share members' personal information to run their everyday business and to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons Wailuku Federal Credit Union can share their members' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wailuku FCU Share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
<b>For our marketing purposes-</b> To offer our products and services to you	NO	WE DON'T SHARE
<b>For joint marketing purposes with other financial companies</b>	NO	NO
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	NO	WE DON'T SHARE
<b>For our affiliates to market to you</b>	NO	WE DON'T SHARE
<b>For our nonaffiliates to market to you</b>	YES	YES

**To limit our sharing** Call 808-244-7981 or visit us online at: [www.wailukufcu.com](http://www.wailukufcu.com)

**Please note:**

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?** Call 808-244-7981 or go to [www.wailukufcu.com](http://www.wailukufcu.com)

Page 2	
<b>Who we are</b>	
<b>Who is providing this notice?</b>	Wailuku Federal Credit Union
<b>What we do</b>	
<b>How does Wailuku Federal Credit Union protect my personal information?</b>	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.
<b>How does Wailuku Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <p>Open an account      or      Apply for a loan  Provide account info      or      Provide mortgage info  Use your debit card      or      Show your driver's license</p> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>* Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>* Affiliates from using your information to market to you</li> <li>* Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non financial companies
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non financial companies
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>* CUNA Mutual Group</p>
<b>Other important information</b>	
<b>Mail-in Form</b>	
<p>Note: (if you have a joint account, your choice(s) will apply to everyone on your account</p>	<p style="text-align: center;"><b>Do not share my personal information with joint marketing companies to market their products and services to me.</b></p> <p>Signature: _____</p> <p>Date: _____</p>
<p>Mail to: Wailuku FCU  133 Ma'a Street Kahului, HI  96732</p>	