



PEARL HARBOR FEDERAL CREDIT UNION

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION - We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

THE INFORMATION THAT WE COLLECT - We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES - We will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law.

NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS - We do not disclose nonpublic personal information about former members, except as permitted by law.

YOU HAVE THE RIGHT TO CHOOSE

We may disclose nonpublic personal information about you in the future to nonaffiliated third parties to provide our members with information about additional products and services

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR NONPUBLIC PERSONAL INFORMATION

Nonaffiliated Third Parties. If you do not want us to share your nonpublic personal information with nonaffiliated third parties in the future, you can block the release of certain nonpublic personal information. This is known as your right to "opt out."

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

Opt out forms are located at all Pearl Harbor FCU branch locations.

DEFINITION OF TERMS

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

Opt out means a choice you can make to prevent certain sharing of information.