

THIS IS YOUR PRIVACY POLICY DISCLOSURE AND INSTRUCTIONS. IT CONTAINS IMPORTANT INFORMATION CONCERNING OUR PRIVACY POLICY AND INCLUDES NECESSARY DISCLOSURES AS REQUIRED BY THE GRAMM-LEACH-BLILEY ACT (15 U.S.C., CH. 94, §6801 ET SEQ.) AND THE NATIONAL CREDIT UNION ADMINISTRATION RULES AND REGULATIONS (12 CFR 716). PLEASE BE CERTAIN TO READ THESE DISCLOSURES AND INSTRUCTIONS CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Aloha Pacific FCU is a member-owned, non-profit organization. Members elect a board of directors whom set forth policies that govern this organization and its actions. You can be confident that your financial privacy is always a top priority of our credit union. Therefore, we are providing you with this privacy notice to help explain how we collect, use, and safeguard your personal financial information.

Our Commitment To You

We are committed to providing you with competitive products and services to meet your financial needs, which requires that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we may enter into agreements with other companies that provide either services to the credit union or additional financial products for your consideration. Under these agreements, we may disclose all of the information we collect as described below, to companies that perform data processing, marketing and other services on our behalf or to other financial institutions with whom we have joint servicing/marketing agreements. To protect your privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. In addition, we do not permit these companies to sell or share any information to other third parties.

Information We Collect and Disclose About You

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform data processing, marketing, and other services on our behalf or to other financial institutions with whom we have joint servicing agreements.

- From membership and loan applications and other forms, we may collect and disclose information such as name, address, social security number and income.
- From your transactions with us and other companies that work closely with us to provide you with financial products and services, we may collect and disclose information such as your account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we may collect and disclose information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we may collect and disclose information from current or past employers, other financial institutions, and other sources listed on the application or form.

We may also disclose information we collect about you under other circumstances only as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Aloha Pacific FCU, we will not share information we have collected about you, except as permitted or required by law.

How to Opt Out

If you prefer that we not disclose nonpublic personal information about you to other third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out, please send in the enclosed Opt Out form or call the credit union at 531-3711 or 1-877-531-3711 (toll-free).

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in using your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

If you have any questions regarding this privacy notice, please contact us at 531-3711 or 1-877-531-3711 (toll-free).



OPT OUT REQUEST

At Aloha Pacific Federal Credit Union, we are committed to safeguarding your personal financial information. We only disclose information as permitted by law. However, if you prefer to “opt out”, an Opt Out Request form must be completed by the primary **OWNER*** of the account (not a joint owner). An Opt Out Request applies to all products that fall under your account number. For example, if your account number is #12345 and you have a savings, checking, and car loan with us, your request applies to all of these products.

Please allow at least 2 to 4 weeks for your request to be processed. Once your request is implemented, it will remain in effect until you cancel it.

PRIMARY OWNER INFORMATION

NAME: (Please Print)

First

M.I.

Last

SOCIAL SECURITY NUMBER: _____

ACCOUNT NUMBER: _____

MAILING ADDRESS:** _____

Street

Apt. No.

City

State

Zip Code

TELEPHONE NUMBERS:** _____

Work

Home

**A primary owner is defined as the person on the account whose social security number is being used for tax reporting purposes. With regards to a minor’s account, the adult joint owner is authorized to sign this form.*

***Providing your current mailing address and telephone number(s) assists us with contacting you if we have any questions.*

Primary Owner Signature

Date

MAIL REQUEST TO:
Aloha Pacific FCU
Attn: Support Services
832 S. Hotel Street
Honolulu, Hawaii 96813

FOR OFFICE USE ONLY:
Processed by: _____ (initials)
Date: _____

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