

## PRIVACY POLICY

Lānaʻi Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please call the credit union at (808) 565-6522.

Lānaʻi Federal Credit Union collects 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 or others; and

Information we received from a consumer-reporting agency.

We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Each of these companies have been approved by the credit union's board of directors.

We may disclose all of the information we collect as described above to other financial institutions with which we have joint marketing agreements.

We may also disclose information we collect about you under other circumstances 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, or protect the security of our financial records.

If you terminate your membership with Lānaʻi Federal Credit Union, we will not share information we have collected about you, except as permitted by law.

Lānaʻi Federal Credit Union restricts access to nonpublic personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on 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.