



<b>FACTS</b>	<b>WHAT DOES HONOLULU FIRE DEPARTMENT FEDERAL CREDIT UNION (“HFDFCU”) DO WITH YOUR PERSONAL INFORMATION</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. 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.
<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>♦ Transaction history</li> <li>♦ Account balance(s)</li> <li>♦ Account number(s)</li> <li>♦ Payment history</li> <li>♦ Date of birth</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members’ personal information; the reasons Honolulu Fire Department Federal Credit Union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does HFDFCU share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates’ everyday business purposes – information about your transactions and experiences.	Not applicable	We have no affiliates
For our affiliates’ everyday business purposes – information about your creditworthiness.	Not applicable	We have no affiliates
For nonaffiliates to market to you.	No	We do not share

<b>Questions?</b>	Call 808-853-2355 or go to <a href="http://www.HFDFCU.org">www.HFDFCU.org</a>
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**Who we are**

Who is providing this notice?	Honolulu Fire Department Federal Credit Union
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**What we do**

How does HFDFCU protect my personal information?	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. We also limit access to your information to only those employees for whom access is necessary to provide services that you request.
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How does HFDFCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>◆ Open an account</li> <li>◆ Use bill payment services</li> <li>◆ Use your credit or debit card</li> <li>◆ Apply for a loan</li> <li>◆ Deposit money</li> </ul> We also collect your personal information from others, such as credit bureaus and other companies.
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Why can't I limit all sharing?	Federal law gives you the right to limit only: <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> State laws and individual companies may give you additional rights to limit sharing.
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**Definitions**

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ We do not have affiliates</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Nonaffiliates we share with may include insurance companies, government agencies, plastic card processors (credit, debit, and ATM), printing and mailing companies, and data processing companies</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ Our joint marketing partners may include insurance companies</li> </ul>

**Other important information**

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