



FACTS

WHAT DOES WEST MAUI COMMUNITY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

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.

What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law as described in this notice.

How?

All financial companies need to share members' 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 West Maui Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does West Maui Community Federal Credit Union share?	Can you limit this sharing?
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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

To Limit our Sharing

Call us at (808) 661-4825 or you may contact any of the credit reporting agencies by calling 1-888-5-OPT OUT (567-8688) or write to them at the addresses below:

- Experian Information Systems, P.O. Box 919, Allen, TX 75013-0919
- TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505

	<ul style="list-style-type: none"> Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123
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Questions?	Call (808) 661-4825 or write to us at: West Maui Community Federal Credit Union, PO Box 937, Lahaina, HI 96767-0937.
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What we do	
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How does West Maui Community Federal Credit Union 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.
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How does West Maui Community Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> open an account or apply for a loan apply for any credit union service make a wire transfer use your debit card or pay your bills file an insurance claim make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions	
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Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <i>West Maui Community Federal Credit Union has no affiliates</i>
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Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <i>Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), data processors, and check/share draft printers.</i>
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Joint marketing	<p>A formal agreement between West Maui Community Federal Credit Union and a non-affiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> <i>Our joint marketing partners include CUNA Mutual Group's TRUSTAGE Insurance.</i>
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