



PRIVACY NOTICE

Windward Community Federal Credit Union is committed to providing you with competitive products and services 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 you or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information provided to them.

We collect and may disclose nonpublic information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

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 as you authorize, or protect the security of our financial records.

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

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing 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.



PRIVACY NOTICE OPT OUT FORM

In the course of providing services to our membership, Windward Community FCU collects and shares information about you. The privacy notice that accompanies this form explains that nonpublic personal information about our members is shared with certain organizations on a confidential basis.

Windward Community FCU is required by law to give you the right to “opt out” of information sharing with certain businesses, other than what is permitted by law. This means that you may direct us not to disclose information about you to certain businesses. Unless we hear from you, we may share all the nonpublic personal information about you that we collect with businesses involved in travel services, automobile sales and insurance and consumer product discounts.

Windward Community FCU believes that these types of products and services will be of value and interest to our membership. If you prefer that we do not disclose your personal information to these types of businesses, you may exercise your opt out right at any time by one of the alternatives listed below. We will discontinue further information sharing as quickly as possible.

If you have any questions about this notice, if you would like to exercise your opt out right, or if you have elected to opt out previously but have changed your mind, contact the credit union at 808-254-3566, or print this form, sign it and mail to Windward Community FCU, 6699 Mokapu Road, Kailua, Hawaii 96734

By signing below I am exercising my opt out option as permitted by law.

Member Signature

Date

Account Number(s) _____