Rev. 11/26

FACTS What Does Hawaii Financial Services, LLC. 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 required 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 product or service you have with us. This information can include: • Social Security Number and Income • account balances and assets • credit scores and checking account information
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Hawaii Financial Services, LLC. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hawaii Financial Services, LLC. share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds 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	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
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 our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing	• Call 808-667-5626 • Visit us online: www.HawaiiFinancialServices.com or • Mail the form below • eMail the form to: Team@HawaiiFinancialServices.com **Please note:** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice.When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	• Call (808) 667-5626, eMail: Team@HawaiiFinancialServices.com or go to www.HawaiiFinancialServices.com

Mail-in Form

If you have a joint account, your choices(s) will apply to everyone on your account unless you mark below.

[ ] Apply my choice(s) only to me

Mark any/all you want to limit

[ ] Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

[ ] Do not allow your affiliates to use my personal information to market to me.

[ ] Do not share my personal information with nonaffiliates to market their products and services to me.

Name	
Address	
City, State Zip	
Loan #	

Mail to:
Hawaii Financial Services, LLC.
P.O. Box 342
Wailuku, HI 96793

Who we are	
Who is providing this notice?	Hawaii Financial Services, LLC. 1063 L. Main Street, Ste 221C Wailuku, HI 96793 NMLS#1566069

What we do	
How does Hawaii Financial Services, LLC. 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. Your SMS consent and Phone Number will never be sold for any purposes. We share Phone Number information for purposes of obtaining a loan as is reasonable and customary for purposes of obtaining a loan. We have no affiliations whatsoever.
How does Hawaii Financial Services, LLC. collect my personal information?	We collect your personal information, for example, when you • apply for a loan or give us your income information • give us your employment history or give us your contact information • give us your wage statements We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State Laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. *Hawaii Financial Services, LLC. has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Hawaii Financial Services, LLC. does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Hawaii Financial Services, LLC. doesn't jointly market.*