



715 S. King Street, Suite 110
 Honolulu, HI 96813
 (808) 547-4521

Rev 9/10

FACTS

WHAT DOES THE QUEENS 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 product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 The Queens Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does The Queens 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 | No |
| For joint marketing with other financial companies | Yes | No |
| 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 |

Questions?

Call (808) 547-4521 or go to www.queensfcu.org

Who we are

| | |
|--------------------------------------|---------------------------------|
| Who is providing this notice? | The Queens Federal Credit Union |
|--------------------------------------|---------------------------------|

What we do

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|--|--|
| How does The Queens 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. |
| How does The Queens Federal Credit Union collect my personal information? | We collect your personal information, for example, when you - open an account or apply for a loan - pay your bills or provide your employment information or employment history - provide your drivers license 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' everyday 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. |

Definitions

| | |
|------------------------|--|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>We do not share with affiliated companies</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>We do not share with nonaffiliated companies</i> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Insurance companies</i> - <i>Financial Services companies</i> - <i>Direct Marketing companies</i> |

Other important information

Do you Collect Information on My Children?

Yes. However, we respect the privacy of children and do not collect any more information than necessary to enable them to participate in the activities we offer at our website. We do not allow other organizations to collect personal information from children and do not have any agreements with outside organizations to collect information at our site.

Other important information (continued)

We collect the following information:

- E-mail Address
- Account Numbers
- Passwords
- Security Questions

The information that we collect from children is used:

- To fulfill a requested transaction; and
- To access homebanking or e-statement services.

We will obtain parental consent before collecting information on your child, and you can review the information we have collected from your child online; prevent the further use or maintenance of that information, or direct the deletion of that information by notifying us:

By mail: 715 South King Street, Suite 110, Honolulu, HI 96813

By e-mail: memberservices@queensfcu.org

By phone: (808) 547-4521

The Children's Online Privacy Protection Act is the federal law governing child on-line privacy it protects children under age 13. For more information on COPPA, visit <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>.

Identity Theft - Protect Yourself!

Identity Theft is more than just unauthorized use of your credit cards. Sophisticated identity thieves run scams to obtain your social security and account numbers, and other personal information, and then open accounts and take loans in your name. When they don't repay those loans, your credit score and reputation can be damaged. **We will never e-mail or telephone you requesting your personal account information, social security number, passwords, or other sensitive information.** You can protect yourself against fraud and Identity Theft by never providing your personal or account information in response to any unsolicited e-mails or phone calls. You can learn more about Identity Theft and ways to protect yourself by visiting <http://www.consumer.gov/idtheft/>. We will occasionally ask for your social security number and other personal information if you apply for an account or loan with us. We use your SSN only for legitimate business purposes such as to pull your credit report and to verify your identity. Once we have your social security number, we safeguard it and make it available only to those credit union employees who need it to do their jobs. If you ever have any questions about why we are asking you for certain information, please do not hesitate to ask us.