

PRIVACY POLICY NOTICE

Tripler Federal Credit Union believes it has a continuing and affirmative obligation to respect your financial privacy and to protect the security of your personal financial information. We value your time and your interest in our organization. We want you to be informed about the Privacy Policy that we have established to ensure the confidentiality and security of your personal financial information.

Our Privacy Policy Protects Your Personal Financial Information

Our Privacy Policy has been established to safeguard the personal financial information you have entrusted to us. This notice of our Privacy Policy will be provided to:

Members (or their legal representatives);

Visitors to our web site; and

Consumers, who may apply for a loan, inquire about our financial products and services, or who would like a copy of this notice of our Privacy Policy.

Accurate Information

Every effort is made to ensure our records of your personal financial information are complete and correct. If an error is noted on your statement or in any other communication from us, please contact us at the number shown on your account materials as soon as possible.

Information We Collect

We need to collect personal financial information about you to conduct our business relationship. In some cases, we collect information, to help us design or improve our products and services.

We collect personal financial information about you from the following sources:

Information we receive from you on applications or other forms;

Information about your transactions with others and us; and
Information we receive from a consumer-reporting agency.

Information We Disclose

We do not disclose any personal financial information about our members and former members to anyone, except as permitted by law. If you decide to terminate your membership or become an

inactive member, we will adhere to the privacy policies and practices described in this notice.

The law permits us to disclose personal financial information we collect about you as described above to unaffiliated third parties in a number of situations. We may disclose your personal financial information in situations where:

The information is shared confidentially with companies or vendors we hire to provide operational support, such as computer processing, or with companies that participate with us in supplying financial products, such as share drafts, and other services to you:

The information is disclosed to companies who perform marketing services on our behalf or to other financial institutions with which we have joint marketing arrangements;

The information is necessary to complete, administer, process or enforce a transaction you request or authorize,

The information is disclosed in connection with the servicing, processing or maintaining of financial products and services you obtain from us;

The information is disclosed with your consent or at your direction;

The information is provided to an information reporting agency; or

The disclosure is required to respond to judicial process, comply with regulatory proceedings and legal process, and to comply with federal, state or local laws, rules and other applicable legal requirements.

Our Security Measures

We restrict access to personal financial information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal financial information.

Annual Notices and Changes to Our Privacy Policy

We will mail a copy of this notice of our Privacy Policy and any future changes to your last known mailing address. We will also mail a copy of this notice to you annually thereafter. If you conduct transactions electronically at our web site and have agreed to receive an annual copy of this notice at the web site, we may require you to acknowledge receipt of it as a necessary step to obtaining a particular financial product or service. If you have asked us to refrain from sending you our annual copy of this notice, you may obtain a current copy upon request. If two or more members jointly obtain a financial product or service from us, we will provide only one copy of the initial and annual notice of our Privacy Policy, including any changes, to you jointly.

Information Collected and Stored Automatically on Our Web Site

For site security purposes and to ensure that this service remains available to all users, we employ software programs to monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damages,

For site management, information is collected for statistical purposes. For each visitor to Tripler FCU's "information only" web site, we automatically collect and store the following information about your visit:

The Internet Service Provider (for **example**, America Online or GST Hawaii Online), through whom you access our web site, but not your specific e-mail address. If your e-mail address is "John Aloha @AOL.com" only the "AOL.com" segment of the address is recognized:

The date and time you access our site: and

The pages you visit and the result of the request, such as an image or query.

Information Collected from E-mails and Web Forms

When you send us personal financial information, for example, in an electronic mail message containing a question or comment or by filling out a form that e-mails us this information, we use this information to fulfill or respond to your requests. We may store these requests to provide us with information for future improvements to our web site. We do not create individual profiles with the information you provide us, and your personal financial information is not disclosed to affiliates and non-affiliated third parties, except as permitted by law. An e-mail you send us that is general in nature and our response are generally not secure. A secure (encrypted) e-mail form is available for e-mails containing personal information that should remain secure.

How to Contact Us

If you would like additional information, or have questions regarding Tripler Federal Credit Union's Privacy Policy, please telephone us at (808) 833-1257 or send us e-mail. You may also write us or stop by our office and discuss your questions with one of our staff members.