

HAWAII NATIONAL BANK

PRIVACY POLICY NOTICE

We Value Your Business And Respect Your Expectation Of Privacy

In the normal course of business, Hawaii National Bank collects nonpublic personal information about you. “Nonpublic personal information” is information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history and overdraft history.

Protecting your privacy is vitally important to us. At Hawaii National Bank, it is our policy that all nonpublic personal information will be held in the strictest confidence. We do not disclose information about our customers or former customers to nonaffiliated third parties (i.e., third parties that are not members of our corporate family) except as permitted by law. We want you to understand what information we collect and how we use it. This notice describes our privacy policy, practices and how we protect your nonpublic personal information.

What Information We Collect

In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we may collect nonpublic personal information about you from the following sources:

- ◆ Information we receive from you on applications or other loan and account forms, such as name, address, social security number and employment data:
- ◆ Information about your transactions with us, or others, such as account balance and payment history;
- ◆ Information, such as credit history, and public records which we receive from third parties such as credit bureaus.
- ◆ Information you provide online, such as customization and other preferences on the bank’s website, or via electronic mail. We also collect and analyze non-personal identifiable information in the aggregate to determine online services usage.

What Information We Disclose and to Whom

We control and limit the sharing of information about you.

- ◆ We are permitted by law to disclose nonpublic personal information about you to nonaffiliated third parties in certain circumstances. For example, we may disclose information described above to third parties to assist us in servicing your account or loan with us, to government entities in response to subpoenas, and to credit bureaus, or when you ask us to disclose this information.
- ◆ We do not share medical or health information with anyone, unless necessary to process transactions or to provide services you have requested or initiated.
- ◆ We may disclose nonpublic personal information we receive from you on your application or other forms, such as your name and address, with other financial institutions with which we have joint marketing arrangements.

We require these financial institutions to keep your nonpublic personal information confidential, and to use the information only for the purpose intended.

- ◆ We may disclose nonpublic personal information about you, such as your name and address, to the following types of nonaffiliated third parties: non-financial companies such as retailers, direct marketers, airlines and publishers.

We will require these non-financial companies to keep your nonpublic personal information confidential, and to use the information only for the purpose intended.

While we believe that the sharing of nonpublic personal information with nonaffiliated third parties provides us with the opportunity to offer you a greater selection of financial services and products, you can request that we do not disclose nonpublic personal information about you to such nonaffiliated third parties. You may direct us not to make those disclosures (other than disclosures as permitted by law) by completing the attached “Opt-Out Reply Form” and returning it to Hawaii National Bank, Attention: Privacy Officer, P. O. Box 3740, Honolulu, Hawaii 96812-3740. Or you may call the Privacy Officer on Oahu at (808) 528-7847, or from the neighbor islands and the continental U.S., at (800) 997-2293. Your opt-out is effective until we receive a signed statement from you revoking it.

If you have a joint account, your request to opt-out will be considered an opt-out on behalf of all account holders.

- ◆ If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Cookies

We use temporary cookies to store usage information and to facilitate the users' access to the Bank's web site. Cookies are electronic files that expire after a period of time, and do not contain any personal information beyond what you may have provided online forms (e.g., customization, and other preferences). The Bank does not share the data in these cookies with others, although they may be accessible to other individuals or applications that have access to your computer files.

Some web browsers allow the user to reject cookies. If the browser you use rejects cookies you may not be able to properly access the Bank's web site. If you encounter this problem, we suggest that you enable the acceptance of cookies while logged on to the Bank's web site. Then, reject cookies once you have logged off from the site.

We suggest that while you are accessing the Bank's web site - notably, secure, transactional web site pages - you refrain from accessing other web sites in the same session. You should always properly log off from the Bank's transactional web page after completing your session.

NOTE: Our web site may contain links to other web sites whose information practices may be different than ours. These links are accompanied by disclaimers that explain that you are leaving the Bank's web site. Visitors should consult the other web site's privacy notices as we have no control over information that is submitted to, or collected by, these third parties.

Safeguarding Information About You

We restrict access to your personal and account information 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 standards to protect your personal information.

Questions

If you have any questions about this Privacy Policy Notice, you may call the Privacy Officer on Oahu at (808) 528-7818, or from the neighbor islands and the U. S. mainland at (800) 997-2293. You can also write to the Privacy Officer at Hawaii National Bank, Attention: Privacy Officer P. O. Box 3740 Honolulu, Hawaii 96812-3740.



OPT OUT REPLY FORM

Instructions: You must provide all of the information requested below to validate your Opt-Out request. If you have already submitted a completed Opt-Out form to Hawaii National Bank, you do not have to complete this form.

To: Hawaii National Bank
Attention: Privacy Officer

Please do not disclose my nonpublic personal information to nonaffiliated third parties, except as permitted by law. This notice is effective until I revoke it in writing.

PLEASE PRINT:

Complete Account Name

Street Address (or P.O. Box), City, State, Zip

List all account numbers

Signature

Date

Deliver this notice to any branch or mail it to: Hawaii National Bank, Attention: Privacy Officer, P. O. Box 3740 Honolulu, Hawaii 96812-3740.

If you have received more than one Privacy Policy Notice from Hawaii National Bank, a single response is sufficient. Your Opt-Out remains in effect until revoked in writing.

For Bank Use Only:

File Maintained by _____ Code _____

Date _____ Port _____