

CUSO of Hawaii Services LLC Privacy Policy

At CUSO OF HAWAII SERVICES LLC, protecting the privacy and confidentiality of your Personal Information is one of our most important goals. To help you understand how we protect your personal information, we are providing you with the following Privacy Policy (“Policy”) describing the policies and procedures we have adopted to safeguard the personal information about you and your loan.

Safeguarding Personal Information

We have adopted policies and procedures designed to protect your personal information from unauthorized use or disclosure.

- We have implemented physical, electronic, and procedural safeguards to maintain confidentiality and integrity of the personal information in our possession and to guard against unauthorized access. These include among other things, procedures for controlling access to customer files, building security programs and information technology security measures such as the use of passwords, firewalls, plus virus and use detection software.
- We continue to assess new technology as it becomes available and to upgrade our physical and electronic security systems as appropriate.
- Our policy is to permit employees to access your personal information only if they have a business purpose for using such information, such as administering, providing or developing our products or services.
- Our policy, which governs the conduct of all of our employees, requires all employees to safeguard personal information about the consumers and customers we serve or have served in the past.

Information We Collect

We collect information about you to help us serve your financial needs, to provide you with quality products and services and to fulfill legal and regulatory requirements. We consider all information about you in our possession to be personal information, even if you cease to be a customer. The personal information we collect about you may include among other things:

- Identifying information, such as your legal name, age, gender, marital status, dependents, addresses, phone and social security numbers.
- Employment information
- Financial information such as your income, assets and liabilities, as well as information about your savings, investments, insurance, and business.

Typically, we collect this information on applications and other forms you complete, through conversations you may have with our loan professionals, with our other representatives, and in some cases, over our website and via e-mail. We may also collect information from a wide range of other sources in order to process and/or underwrite your loan. These sources may include among others:

employers, attorneys, banks, title insurers, insurance companies, credit reporting agencies, and other third parties.

INFORMATION WE DISCLOSE

We may disclose any of the nonpublic information about you described in the “INFORMATION WE COLLECT” section, subject to your “Opt-Out-Rights” (which will be discussed in the next section) to the following entities:

- Financial institutions such as banks, mortgage companies, mortgage brokers, consumer credit companies, insurance companies (including but not limited to hazard insurance, automobile, and life insurance), investment advisors, escrow and title companies, and real estate brokers, agents and appraisers.
- Voluntary organizations and associations.
- Consumer service companies.

We may share personal information to third parties as required or permitted by law, even if you exercised your “Opt-Out-Rights” option. We may disclose information to service providers who assist us in the day to day operations of our company in the administration, processing, servicing, and sale of your loan. These third parties include among others: title companies, appraisers, insurance companies, underwriting services, processing services, printing companies, software providers, marketing services and purchasers of loans. Our policy is to require third party service providers to enter into confidentiality agreements with us, prohibiting them from using any personal information they obtain for any purpose other than those for which they were retained or as required by law. We may also disclose information about you, when necessary or required, in legal and arbitration proceedings and to government agencies.

YOUR OPT-OUT RIGHTS

If you do not want us to disclose nonpublic personal information about you to nonaffiliated third parties, you may Opt-Out and instruct us not to (other than as permitted by law or regulation). You may call us at 1-800-708-2876 (if you are calling outside the island of Oahu) or 539-0172 (if you are calling on the island of Oahu).

Even if you Opt-Out, we may share our direct transactions and experiences with you, with our affiliated companies. We may share with our affiliated companies, information about you that we obtained from third parties unless you Opt-Out and tell us not to. The information shared may include but is not limited to:

- Your Loan Application information such as your age, gender, marital status, assets, income, liabilities, number of dependents, employment, mailing and property address.
- Consumer Report information such as your creditworthiness, credit score, credit history (including bankruptcies and foreclosures).
- Verifications of income, employment, rent, deposits, and open lines of credit with others.

If you prefer that we do not share this information with our affiliated companies, you may call us at 1-800-708-2876 (if you are calling outside the island of Oahu) or 539-0172 (if you are calling on the island of Oahu).

Your Opt-Out will apply only to the loan number you give us during your call to us and apply to you and any co-borrower on that specific loan. Please allow two to four weeks for your request to be implemented.

CHANGES TO OUR POLICY

We will provide you a copy of our Privacy Policy annually which will include any changes, as long as you maintain a relationship with us.

You can help protect your information by not giving your loan number to anyone unless you want them to obtain information about you. Please call us at 539-0172 (or toll-free if you are calling outside the island of Oahu at 1-800-708-2876) should you have any questions. You may also submit your questions in writing to us at: 3465 Waialae Avenue, Suite 370, Honolulu, Hawaii 96816-2650