



Ohana Pacific Bank

PRIVACY NOTICE

FACTS	WHAT DOES OHANA PACIFIC BANK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Transaction history and credit history. <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
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 Ohana Pacific Bank chooses to share; and whether you can limit this sharing.	
	Reason we can share your personal information	Does Ohana Pacific Bank 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
	For our marketing purposes — to offer our products and services to you	Yes
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes — information about your transactions and experiences	No
	For our affiliates' everyday business purposes — information about your creditworthiness	No
	For nonaffiliates to market to you	No
Questions?	Call 808-237-6551 or go to www.ohanapacificbank.com	

Who we are	
Who is providing this notice?	Ohana Pacific Bank
What we do	
How does Ohana Pacific Bank protect 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 Ohana Pacific Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card . <p>We also collect your personal information from others, such as credit bureaus and service providers.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • Ohana Pacific Bank has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Ohana Pacific Bank does not share with nonaffiliates so they market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Ohana Pacific Bank doesn't jointly market.
Other important information	