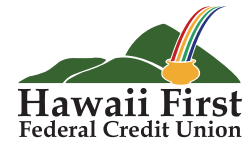


Have Trusted People Help You Monitor the Accounts, Loans, Products & Services with Us



PO Box 446
Kamuela, HI 96743
PH: 808-885-7349
www.hawaiiirstfcu.com

Information users can help you protect against fraud or losses due to health issues and emergencies.

While we may conduct routine verifications for the activity on the accounts, loans, products and services you have with us, we generally do not have the background information about the activity or reasons why you might conduct transactions or actions. We also do not know your relationship with other people on the accounts, loans, products or services you have with us, the people you do business with, your health status or circumstances you may be experiencing.

To protect you against vulnerability to potential fraud or losses, you can designate trusted family members, friends or professionals as **information users** on the accounts, loans, products and services you have with us to monitor the actions and transactions that take place on these products and services.

An “**information user**” is someone you designate (typically a trusted family member, friend or professional such as a financial advisor, CPA or attorney) who can access and monitor information about the accounts, loans, products and services you have with us. Information users only have the right to access information about the accounts, products and services you have with us. They cannot withdraw funds, do transactions or take other actions. Your information user can notify you or your family members if they detect any potential fraud or abuse of any products and services. You may add, change or remove an information user from the accounts, loans, products or services you have with us anytime we’re open for business. You may also have **more than one** information user for the added protection of multiple trusted people monitoring the accounts, loans, products or services you have with us. For more details about information users, please refer to Provision 4.k. of our MSA Part 2, which is available on our website or by calling us at the number above.

If you need assistance with designating an **information user** who can help you protect the accounts, loans, products and services you have with us against potential fraud or losses, just ask us any time we are open for business!

Thank you for being a member of our credit union. We greatly appreciate it and you!



Questions? Contact us anytime we're open for business!
