

## Our Online Privacy Policy/Statement

1. Kauai Government Employees' FCU may collect personal, financial and statistical information about you when you access various resources on our Website. These could include but are not limited to the following:
  - Information contained in applications or other forms submitted on-line
  - Information from transactions completed with us or with others
  - Information from consumer reporting agencies when applicable
  - Information contained in electronic communications received from you
  - The name of the domain from which you access the Internet
  - The date and time of your visit
  - The Internet address of the website you left to visit us
  - A list of the pages you visit while at our site
  - The Internet address of the website you then visit when you leave our site.
  - Personally identifying information given as through an online application, registration, sweepstakes, or sending us an e-mail

We will not collect personally identifying information about you when you visit our Website unless you choose to provide such information to us.

We do not disclose any non-public personal information about our members to anyone except as permitted/required by law.

2. Kauai Government Employees' FCU restricts access to your non-public, personal and financial information to those employees or affiliated organizations who need to know that information for the purpose of providing products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public, personal information.
3. Kauai Government Employees' FCU is not responsible for the content of third party sites hyperlinked from this website, nor does it guarantee the products or services offered on third party sites. You should review the privacy statement of a website before you provide personal or confidential information.
4. Kauai Government Employees' FCU's website uses SSL encryption to collect secure information from you. This is the case where confidential information, such as your account number or social security number, is requested.

*We ask that you do not send confidential information to us via e-mail. E-mail is not necessarily secure against interception. If your communication is very sensitive, or includes personal information like your account numbers, credit card numbers, or social security number, you may prefer to call us or send it by regular mail instead.*

## Terms and Conditions

Please read these Terms and Conditions carefully. By accessing this web site, you are agreeing to be bound by these Terms and Conditions. If you do not agree, do not access this web site. From time to time we may revise these Terms and Conditions without prior notice.

### Copyright

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### Products and Services

The information, materials, products and services on this web site are subject to change. Your eligibility for particular products or services is subject to determination by and the approval of Kauai Government Employees' FCU. No solicitation is made by Kauai Government Employees' FCU to any person to use any information, materials, products or services in any jurisdiction where the provision of such information, materials, products and services is prohibited by law.

### No Warranty

Kauai Government Employees' FCU does not warrant the accuracy, adequacy, completeness or timeliness of the information, materials, products and services on this web site or the error-free use of this web site. All information, materials, products and services are furnished 'as is' and "as available." no warranty of any kind, express or implied, including but not limited to the warranties of non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus is given in conjunction with the information, materials, products and services.

### Limitation of Liability

In no event shall Kauai Government Employees' FCU be liable for any damages, losses or liabilities including without limitation, direct or indirect, special incidental, consequential damages losses or liabilities, in connection with your use of this web site or your reliance on or use or inability to use the information, materials, products and services on this web site, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if Kauai Government Employees' FCU is advised of the possibility of such damages, losses or expenses.

### Hyperlinks

Your use of the hyperlinks on this web site to other Internet sites is at your own risk. Kauai Government Employees' FCU is not responsible for the content or accuracy of third party sites hyperlinked from this web site nor does it guarantee the products or services offered on third party sites. You should review the privacy statements of a web site before you provide any personal or confidential information.

### Applicable Law

Your use of this web site is governed by Hawaii state and applicable federal law. Kauai Government Employees' FCU is not responsible for the content of third party sites hyperlinked from this website including on-line banking, billpay and the various insurance and stock information pages, nor does it guarantee the products or services offered on third party sites. You should review the privacy statement of a website before you provide personal or confidential information.

### Third Party Links

Kauai Government Employees' Federal Credit Union does not provide, and is not responsible for, the product, service, or overall website content available at a third-party site. Kauai Government Employees' Federal Credit Union neither endorses the information, content, presentation, or accuracy nor makes any warranty, express or implied, regarding any external site. Kauai Government Employees' Federal Credit Union's privacy policies do not apply to linked websites. You should consult the privacy disclosures on any linked site for further information.

Information sent by email is at risk of loss of confidentiality if the information is transmitted over the Internet. We do not recommend sending confidential information such as social security or account numbers by email. You can contact us directly at (808) 245-2463.