



FACTS	WHAT DOES FIRST HAWAIIAN BANK DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	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.	
<b>What?</b>	<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"> <li>■ Social Security number and employment information</li> <li>■ account balances and overdraft history</li> <li>■ payment history and account transactions</li> </ul>	
<b>How?</b>	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 First Hawaiian Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does First Hawaiian Bank share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call 844-4444 or toll-free (888) 844-4444	



**Mail-in Form**

<p>If you have a joint account, your choice will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice only to me.</p>	<b>Mark if you want to limit:</b>		<p><b>Mail to:</b> First Hawaiian Bank - OSD Service Center Attn: Opt-Out P.O. Box 1959 Honolulu, HI 96805</p>
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
	<b>Name</b>		
	<b>Address</b>		
	<b>City State Zip</b>		
	<b>Account #</b>		

## What we do

<b>How does First Hawaiian Bank protect my personal information?</b>	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.
<b>How does First Hawaiian Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ open an account or apply for a loan</li> <li>■ apply for insurance or seek advice about your investments</li> <li>■ make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice will apply to everyone on your account-unless you tell us otherwise.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include financial companies such as BancWest Investment Services, Bank of the West, Bishop Street Capital Management, First Hawaiian Leasing and FHB Guam Trust Co.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First Hawaiian Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include insurance companies.</i></li> </ul>



## HOW TO PROTECT YOUR CREDIT INFORMATION.

**We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**

It's a good idea to check your report periodically with one or more of the major credit bureaus listed below to see that the information is accurate and up to date.

Equifax, Inc.  
(800) 685-1111  
**[www.equifax.com](http://www.equifax.com)**

Trans Union Corporation  
(800) 888-4213  
**[www.transunion.com](http://www.transunion.com)**

Experian  
(888) 397-3742  
**[www.experian.com](http://www.experian.com)**

If you believe that we have incorrect information or have reported inaccurate information to a credit bureau, please write to us at:

First Hawaiian Bank • Corporate Compliance Division  
P.O. Box 1959 • Honolulu, Hawaii 96805

## PROTECT YOUR GOOD NAME.

*You can take steps to secure your personal information and guard against identity theft, one of the fastest-growing kinds of fraud. (Identity theft occurs when criminals steal your financial information and assume your identity — applying for credit in your name, running up huge bills and generally wrecking your credit history.)*

- *If you suspect your identity has been stolen:*
  - *Contact First Hawaiian Bank immediately so we can start closing accounts and clearing your name. Call 844-4444 (from Oahu) or call toll-free (888) 844-4444 (from the Mainland U.S. or Neighbor Islands). From Guam, call (671) 475-7900. From CNMI, call (670) 235-3090.*
  - *File a police report and call the fraud units of the major credit bureaus:*

*Equifax (888) 766-0008  
Trans Union (800) 680-7289  
Experian (888) 397-3742*

- *Report the incident to the toll-free Identity Theft Hotline of the Federal Trade Commission at 1-877-ID THEFT (438-4338). Counselors there can help you resolve problems.*
- *Learn more about identity theft at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)*



**First Hawaiian Bank.**