



PRIVACY NOTICE for Consumers



Your Privacy is Important to Us

At Territorial Savings Bank, your privacy is a top priority. This Consumer Privacy Statement describes how we protect the privacy of your nonpublic information. Throughout this notice, the word “information” refers to personal information about you that may not be publicly available.

Information That We Collect and Disclose to Others

We collect information about you from the following sources:

- Information we receive from you on applications and other forms (such as your name, address, Social Security number, assets and income).
- Information about your transactions with us, our affiliates or others (such as your account balance, payment history, and parties to transactions).
- Information we receive from consumer reporting agencies, employers, or others to verify information (such as your creditworthiness, credit history, and employment history).

Parties to Whom We Disclose the Information

We may disclose information about you to the following types of third parties:

- Financial service providers, such as other financial institutions, mortgage bankers, credit card issuers, and insurance companies and agents.
- Non-financial companies, such as check printing companies and mailing service companies.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf, or to other financial institutions with whom we have joint marketing agreements. Those companies are contractually obligated to keep your personal information provided to them confidential, and to use the information only to provide the service we have asked them to perform.

We may also disclose information about you under other circumstances, as permitted or required by law. For example, we may disclose information when it is necessary

to complete a transaction or to resolve errors; in order to verify the existence and condition of your account for a third party such as credit bureau or merchant; in order to comply with court orders or what we believe to be proper requests by a government agency; in connection with an examination or inquiry by our regulators; if you or we report a possible crime involving your account; to a “check guarantee service” if your account is closed for cause or if an inquiry is made regarding the availability of funds to pay a check that you have written; to any person who is named with you as an owner of the account, or their representative; to any of our agents or persons with whom we do business that perform data processing, audit, legal, marketing, insurance or other services; or if you give us written permission to do so.

From time to time, customers of Territorial Savings Bank are offered discounted prices or other special promotions. Your participation in these promotions may identify you as a customer of Territorial Savings Bank.

If you decide to terminate your relationship with Territorial Savings Bank or your account becomes inactive, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you or to conduct our business. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

Marketing of Products and Services

From time to time, Territorial Savings Bank offers special products and services that may be of benefit and interest to you. If you prefer not to receive any information on these new products and services, or if you prefer that we do not disclose information about you to nonaffiliated third parties, you may opt out of these offers and disclosures. That is, you may direct us not to make these offers and disclosures (other than disclosures permitted or required by law). If you wish to opt out of such offers and disclosures to unaffiliated third parties, please complete the attached form and return it to us.

MARKETING MAIL "OPT OUT" FORM

We do not share your nonpublic personal information with third parties except as permitted by law. This request applies only to the receipt of marketing mail. However, you will continue to receive account statements and various statement inserts.

If you have a joint account, this request will apply to all other owners of the account.

If you previously submitted a request to not receive any marketing mail, you do not need to complete this form again. Your "opt out" is still in effect.

NAME

ACCOUNT NUMBER

ADDRESS

DAY PHONE NUMBER

Please complete this form and send it to us in a stamped envelope addressed to:

**Territorial Savings Bank
Privacy Processing
P. O. Box 1481
Honolulu, Hawaii 96806**

You may also drop off your completed form at any of our branch offices.



How to Protect Your Personal Information

You can help protect your personal information by following these suggestions:

- Safeguard your personal information. Shred or tear up all of your receipts, financial and credit card statements before disposing of them.
- Protect your account numbers, plastic cards (ATM, check and credit cards) and passwords. Do not keep your PIN with your cards or write them on the cards.
- Never give your Social Security number, bank account or credit card information over the phone unless you initiate the call.
- Retrieve your mail promptly. Thieves may use the personal information contained in your mail to steal your identity.
- Don't print your Social Security number on your checks.
- Review your account statements carefully to ensure all transactions are authorized.
- Review your credit report periodically to ensure that accounts opened in your name are authorized.

If You Become a Victim of Identity Theft

- Notify Territorial Savings Bank.
- Contact the credit bureau fraud departments.
- Contact all of the creditors involved.
- Report the theft to the Federal Trade Commission.
- File a police report.
- Keep a record of your contacts.

Identity Theft Contact Information

EQUIFAX
Order Credit Rpt: 1-800-685-1111
Report Fraud: 1-800-525-6285
www.equifax.com

EXPERIAN
Order Credit Rpt: 1-888-397-3742
Report Fraud: 1-888-397-3742
www.experian.com

TRANS UNION
Order Credit Rpt: 1-800-888-4213
Report Fraud: 1-800-680-7289
www.tuc.com

FEDERAL TRADE COMMISSION
ID Theft Hotline: 1-877-ID-THEFT
(438-4338)
www.ftc.gov/idtheft

PRIVACY RIGHTS
CLEARINGHOUSE
1-619-298-3396
www.privacyrights.org

IDENTITY THEFT
RESOURCE CENTER
Email: voices123@att.net
www.idtheftcenter.org



Call our Main Office at **946-1400**
for the branch nearest you.



P.O. Box 1481 Honolulu, HI 96806
Phone: (808) 946-1400
www.territorialsavings.net

