

***Pearl Hawaii Federal Credit Union***  
**GEEZEO Personal Financial Management (PFM) Terms and Conditions**

Please read this information and print a copy  
or retain electronically for your records.

A third-party vendor, Geezeo, has been contracted by PEARL HAWAII FEDERAL CREDIT UNION to operate and deliver to our members the PHFCUOnline LIFE Manager Personal Financial Management (PFM) tool. Your use of the PFM are also subject to agreement of PEARL HAWAII FEDERAL CREDIT UNION's Agreements and Disclosures governing the use of this web site ('Website'), available at <http://www.pearlhawaii.com>. If you have any questions about our privacy policy or web site, or wish to modify or delete any personally identifiable information that you have provided to us, please send a secure email to us through PHFCUOnline.

DebtFolio, Inc., doing business as [Geezeo.com](http://Geezeo.com) ("Geezeo") is the sole owner of the information collected on this site. We will not sell, share, or rent this information to others in ways different from what is disclosed in this statement. The process of maintaining a web site is an evolving one, and this policy will be assessed on an ongoing basis against new technologies, business practices, and our customers' needs. We reserve the right to change, modify, or amend this policy at any time. This privacy policy is incorporated into and subject to Geezeo's Privacy Policy governing the use of this web site ('Website'), available at <http://geezeo.com/privacy>.

Geezeo has designed and runs this Website to comply with US-based data protection rights laws. If you are unsure whether this privacy statement is in conflict with applicable local rules, you should not submit your information. This Website is not certified to operate for users trying to access it while outside the United States.

### **Children's Privacy**

This Website is not intended for children under the age of 13. Children at least 13 years of age and under the age of 18 may browse the Website pursuant to the Geezeo Terms and Conditions of Use, but only individuals at least 18 years old may submit personal information. If you do not agree to (or cannot comply with) any of Geezeo's Terms and Conditions of Use, do not use this Website.

### **What Information Do We Collect?**

Geezeo's goal is to provide you with the information and products and services that are most relevant to you. To achieve this goal, we collect two types of information from you when you visit our web site: personally identifiable information you voluntarily choose to disclose and "aggregate information" about your use of our web site that is automatically collected when you visit our web site.

### **Personal Information You Choose to Provide**

Personally identifiable information refers to information that tells us specifically who you are. We collect personal information from you when you voluntarily choose to provide it. In this connection, you may be asked to provide information such as your name, mailing and current email address, credit card information, and user name and password. You also may provide additional personal information at your option, such as your marital status, household income, net worth, credit score, education, and employment status. We may ask you to confirm your personal information when you contact our Customer Service department. This will allow us to protect your confidentiality by verifying your identity. Further, if you choose to correspond with us through email, we may retain the content of your email messages together with your email address and our responses.

### **How We Use Your Personal Information**

Broadly speaking, your personal information is used to help us customize the content and layout of our web site so that we may provide you with a smooth and efficient visit. We also use personal information for purposes of administering our business activities, providing customer service, and making available other products and

services to our customers and prospective customers. Occasionally, we also may use the information we collect to notify you about important changes to our web site, new services, and special offers we think you will find valuable.

For example, we may use the information we collect on our web site to enhance your experience to:

- Deliver merchandise and services that you purchase online
- Register you as a member of Geezeo
- Prevent fraud
- Confirm your orders and submissions
- Respond to your customer-service inquiries or requests
- Communicate featured items and special offerings to you
- Provide custom debt payoff strategies
- Educate you on term and payoff schedule of your aggregate debt

### **When and With Whom We Share Your Personal Information**

We do not sell or rent your personal information to any third parties. We will share personal customer information only with our agents, representatives, service providers, and contractors for limited purposes, including without limitation providing our customers with services; offering certain products and services in connection with this Website; communicating to customers; providing customer service; enhancing and improving customers' Website experience; enabling access to our partners' web sites; providing a personalized experience; preventing fraud; and completing payment method processing.

Aside from the purposes described above, we will not share your personal information with any other third parties unless we have your express permission or under special circumstances, such as when we believe in good faith that the disclosure is required to prevent harm or injury (such as product recalls, fraud, claims or other liability) or to comply with valid legal processes (subpoenas, warrants) or as required by law. We also may disclose your personal information in order to investigate network abuse or a violation of any of our Terms and Conditions of Use or other published guidelines, or if you engage in (or are reasonably suspected of engaging in) any illegal activities. We reserve the right to report any suspected illegal activity to law enforcement for investigation or prosecution. We also reserve the right to disclose your information to other parties in the context of a business transaction or contemplated business transaction involving a merger, consolidation, change in management, acquisition by another company, sale of company stock or assets, or similar event. We may share aggregated demographic and statistical information with our partners. This is not linked to any personal information that can identify any individual person.

### **Aggregate Information**

Aggregate information refers to information your computer automatically provides to us and that is not tied back to you as a specific individual. Examples include referral data (the web sites you visited just before and just after our site), the pages viewed, time spent at our Website, and IP (Internet Protocol) addresses. An IP address is a number that is automatically assigned to your computer whenever you surf the Internet. When you request a page from our Website, our servers log your IP address to create aggregate reports on user demographics and traffic patterns for advertisers and partners, and for purposes of system administration. We use this aggregated information to determine consumer trends and needs, which allows both Geezeo and our partners to advertise more effectively, and allows you to receive advertisements that are less duplicative and more relevant to your interests.

### **Log Files**

Geezeo uses IP addresses to analyze trends, administer the site, track users' movements, and gather broad demographic information for aggregate use. We do not link your IP address to other personally identifiable information about you.

## **Cookies**

Our Website uses a feature of your browser to set a “cookie” on your computer. Cookies are small packets of information that a web site’s computer stores on your computer. Geezeo’s Website can then read the cookies whenever you visit our site. We use cookies in a number of ways, such as to save your password so you don’t have to re-enter it each time you visit our site, to deliver content specific to your interests, to track the pages you’ve visited and to make sure you don’t see the same ads repeatedly. These cookies allow us to use the information we collect to customize your Geezeo experience so that your visit to our Website is as relevant and as valuable to you as possible.

Most browser software can be set up to deal with cookies. You may modify your browser preference to provide you with choices relating to cookies. You have the choice to accept all cookies, to be notified when a cookie is set or to reject all cookies. If you choose to reject cookies, certain of the functions and conveniences of our Website may not work properly, and you may be unable to use those Geezeo services that require registration in order to participate, or you will have to re-register each time you visit our site. Most browsers offer instructions on how to reset the browser to reject cookies in the “Help” section of the toolbar. We do not link non-personal information from cookies to personally identifiable information without your permission.

## **Web Beacons**

Geezeo also may use web beacons to collect non-personal information about your use of our web site. The information collected by web beacons allows us to statistically monitor how many people are using our Website; how many people open our emails; and for what purposes these actions are being taken. Our web beacons are not used to track your activity outside of our Website. Geezeo does not link non-personal information from web beacons to personally identifiable information without your permission.

## **Notice Of New Services And Changes**

Occasionally, we also may use the information we collect to notify you about important changes to our Website, new services, and special offers we think you will find valuable. If you would not like to receive these notifications, you can unsubscribe from receiving these notices by emailing [team@geezeo.com](mailto:team@geezeo.com)

## **Controlling the Use of Your Information**

You may review, correct, update, change or delete personal information you have submitted at any time by accessing your information on “Profile” page of our web site *PHFCUOnline*.

## **Notification of Changes**

If we decide to change our privacy policy, we will post those changes on our site so you will always be aware of our latest policy. It is your obligation to periodically check our site for our most up-to-date privacy policy. If at any point we decide to use personally identifiable information in a manner different from that stated at the time it was collected, we will notify users by way of email. Users will be given an opportunity to choose to not let us use their information in this different manner.

## **Security**

Our web site takes reasonable precautions to protect our users’ information by utilizing advanced security measures designed to maintain data security and integrity. When you submit sensitive information, including financial information, via the web site, your information is protected both online and off-line. However, no system is 100% secure, and you should use caution whenever submitting important information over the Internet, whether to our web site or to any other.

## **Contact Us**

If you have any questions about our privacy policy or web site, or wish to modify or delete any personally identifiable information that you have provided to us, please send an email to [team@geezeo.com](mailto:team@geezeo.com).