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Minors

The Bank does not intend to solicit information from children or market its products or services to children through this website.

Security

The Bank protects your privacy related to this website. All personal information in our computers is protected from unauthorized access by a secure firewall and database architecture. Information may only be accessed by personnel who have a legitimate business reason to access it. Some areas of this website use secure methods of Internet communication to exchange personal information with you.

Viruses

The Bank assumes no responsibility, and will not be liable for, any damages to, or viruses that may infect, your computer equipment or other property caused by your access to, use of, or browsing of this website, or your downloading of any materials, data, text, video, or audio from this website.

E-mail

E-mails that you send to us are not necessarily secure when they are transmitted to us. If your communication is sensitive or includes confidential information such as a Social Security Number or an account number, or if you need specific details about any information contained in our site, you should contact us by regular mail or as indicated on the Contact Us page. If you choose to use e-mail to communicate confidential information, you assume the risk that your e-mail may not be secure.

Governing Law

The laws of Hawaii will govern the content and use of this website, without giving effect to conflict of law principles.

The Bank controls this website from its offices within the United States. We make no representation that the content on our website is appropriate, legal or available for use in other locations. Those who choose to access the website from other locations do so at their own initiative and are responsible for compliance with applicable local laws. By registering for or entering this website, you consent and submit to the exclusive jurisdiction and venue of the state and federal courts located in the State of Maine.

Registration Information

You may be invited to register for this website to help us understand your financial needs and to alert you to other products and services. If you register for this website, you will be required to provide the Bank with certain information that may include your name, e-mail address, mailing address, zip code, country, as well as selection of a unique user name and

password. You agree to provide true, accurate, current and complete information about yourself on the registration screens and/or forms and to maintain and promptly update such information. If you provide any untrue or inaccurate information, or if we have reasonable grounds to suspect that such information is untrue or inaccurate, we may suspend or terminate your registration and refuse all current and future use by you of our website.

Compliance with Export Laws and Regulations

United States export control laws regulate the export and re-export of technology originating in the United States. This includes the electronic transmission of information and software to foreign countries and to certain foreign nationals. You agree to abide by these laws and their regulations, including, but not limited to, the Export Administration Act and the Arms Export Control Act, and not to transfer, by electronic transmission or otherwise, any such technology derived from our website to either a foreign national or a foreign destination in violation of such laws.

Hawaii Patriot Act

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Internet Confidentiality

Visitors to the website of Island Savings, remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as:

- Date and time site was accessed.
- IP Address (a numeric address given to servers connected to the internet).
- Web Browser used.
- City, State and Country.

Island Savings uses this information to create summary statistics and to determine the level of interest in information available on our site.

We welcome your comments and suggestions. Please use the [Contact Us form](#).

