

We recognize that you expect privacy and security for the non-public personal information we collect from you. We fully understand the need to safeguard sensitive information about you and we maintain standards and procedures designed to prevent misuse of this information.

We collect, retain, and use information about you only to help us administer our products and services. We do not provide non-public personal information, which includes financial information, to other companies including independent telemarketing or direct mail marketing companies. We gather information about you to protect you, to properly identify you and to validate your identity.

Our goal is to adhere to privacy legislation found in the Gramm Leach Bliley Act, which was enacted by Congress in October, 1999. The language in Section 502 of this legislation allows us to continue to collect personal data according to our current enrollment procedures to enable us to execute a transaction that is requested or authorized by the consumer. Please keep in mind that the My Account and related sites contain links to other sites. We are not responsible for the privacy practices or the content of such web sites.

The federal government has set online privacy standards for all of its regulated agencies and has identified the following principles to help ensure the protection of a consumer's non-public personal information.

## **NOTICE**

It is our policy to treat your account information as confidential. We may disclose information to third parties about your account or the transactions you make ONLY in the following situations:

1. It may be necessary to disclose your non-public personal information to complete a transaction you have authorized. However, we will only disclose non-public personal information to the party/vendor involved in that particular transaction.
2. We may share your non-public personal information with credit bureaus during the enrollment process to determine your credit history, and afterwards to verify the information contained in your account.
3. We may find it necessary to provide your non-public personal information in order to comply with a government agency or court order.
4. We may disclose your non-public personal information to other sources only if you give us your written permission.

## **ACCESS**

You may review and update your non-public personal information at any time to ensure that it is accurate and up-to-date in the Customer Service - Update Profile section of your account. We have procedures that limit access to personally identifiable information to those employees with a business reason to know such information about you. We educate our employees about the importance of confidentiality and customer privacy through standard operating procedures and special training programs. We take appropriate disciplinary measures to enforce employee privacy practices.

## **SECURITY**

To ensure that your non-public personal information remains confidential, the information is sent to us in a "secure session" established with Secure Socket Layer (SSL) technology. This technology encrypts - or scrambles - your account information so it's virtually impossible for anyone other than us to read it. Additionally, we maintain security standards and procedures to help prevent unauthorized access to confidential information about you. We update and test our technology to improve the protection of our information about you and to assure the integrity of that information.

## **GUARANTEE**

Your online account will be executed safely and reliably. Our Guarantee backs all electronic transactions processed through us. The two-part guarantee provides consumer protection from unauthorized transactions, and limits your liability for late-payment related charges due to processing delays, so long as the payment is scheduled in accordance with the Terms & Conditions of the My Account Service. You have chosen to do business with us, and we recognize our obligation to keep the non-public personal information you provide to us secure and confidential.

If you would like more information regarding the use of your non-public information, you can contact us in writing.