

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

This is CrediCard National Bank's Privacy Notice. Your account is issued by us.

DISCLOSURE OF INFORMATION - In order to facilitate the marketing of the store's goods and services, we share your nonpublic personal information with the store. However, we do not sell or disclose this information to any other nonaffiliated third parties for marketing purposes. In the event that we hereafter decide to modify our existing policies and practices and provide information to nonaffiliated third parties for marketing purposes, you will receive written notice of the same and be provided with an opportunity to prevent the disclosure of such information.

Nevertheless, we do disclose information to nonaffiliated third parties as necessary to conduct our business or when disclosure is required or permitted by law. Examples of the foregoing include the disclosure of information to: (a) Third parties to enable the same to perform services and functions for us as necessary to effect, administer or enforce a transaction between you and us; Information shared may include nonpublic personal information, date of birth, telephone number, payment history, credit information and balances; (b) Consumer reporting agencies to retrieve or report your creditworthiness and credit history; Information shared may include nonpublic information, payment history including late or missed payments, defaults on your account and credit limits or other credit information; or (c) Law enforcement or regulatory agencies for such purposes as the detection and prevention of fraud.

Information shared with any of the aforementioned may include any information we have on your account legally available to such parties or agencies, even if your account has been closed.

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION - We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

CORRECTION OF INFORMATION - We share your information with the store to provide you with the highest level of customer service. We value our relationship with you and would like you to remain one of our customers. If you believe that any of the information that we maintain or provide about you is inaccurate or you have any questions or comments regarding our policies and practices regarding the disclosure of your information, you may contact us at the following toll-free number: 1-800-749-5081.

DEFINITIONS:

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. The information we collect about you may come from: credit applications or other forms you fill out for us, your transactions with us, your transactions with nonaffiliated third parties in connection with your relationship with us, or from consumer credit reporting agencies. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.