
Privacy Policy for the UChoose Rewards® Program

Introduction and Scope

This Privacy Policy describes the types of “Personal Information” (nonpublic information that is identifiable to a particular person) that will be collected in connection with the UChoose Rewards® Program and the associated fulfillment services (the “Program”), and explains how your privacy as a Program Member will be protected. Fiserv Solutions, Inc. (“Fiserv”) is providing the Program on behalf of your financial institution, and the information in this Privacy Policy is intended to supplement information regarding privacy that was previously provided to you by your financial institution. In addition, please also refer to the “Terms & Conditions” found on this site for more information about your rights and obligations with respect to other issues. Products and services other than the Program are not covered by this particular Privacy Policy, even if discussed, advertised or linked to on this Web site. We encourage you to review the privacy policies of any non-Program sites or services before providing any of them with your personal information.

Security, Confidentiality and Access Controls

Fiserv has implemented an information security program designed to meet the following objectives, among others: ensure the security and confidentiality of Personal Information; protect against any anticipated threats or hazards to the security or integrity of Personal Information; protect against unauthorized access to or use of Personal Information; and ensure the proper disposal of Personal Information. Fiserv uses Secure Sockets Layer (“SSL”) technology to transmit and receive your Personal Information in encrypted form. Where processing is carried out on Fiserv's behalf by a third party service provider, Fiserv selects a reliable service provider with demonstrated security capabilities, and binds the service provider to a contract requiring that it use commercially reasonable security measures no less stringent than described in this Privacy Policy, and use and share Personal Information only to provide the services we ask them to perform. Access to Personal Information is limited by both Fiserv and its service providers to those with a legitimate business reason to have such access, and such persons are made aware of the restrictions in this Privacy Policy. Employees of Fiserv and its service providers are bound to personal confidentiality agreements and are subject to disciplinary action for violations.

Sources of Personal Information

Fiserv and its service providers may collect Personal Information about you from the following sources:

- You (including information you provide in your registration process for this site, your enrollment applications, or similar forms, and your use of the Program);
- Your financial institution; and
- Other sources, as permitted by law.

Types of Personal Information Collected

The Personal Information that Fiserv collects from or about you may include some or all of the following:

- Identification Information - information that helps us verify your identity and authenticate your access to your Program account

information and services, such as name and the last 4 digits of your Social Security Number, drivers license number, mothers maiden name, password, secret question and secret answer;

- Contact information - information we can use to communicate with you, such as postal addresses, telephone and fax numbers, and email addresses;
- Application Information - additional information you provide to us on applications and through other means that will help us determine if you are eligible for services you request;
- Additional Profile Information – information that you may optionally provide in various places throughout the site, such as your favorite activities, interests and hobbies, and whether you are a homeowner;
- Transaction and Experience Information - information about transactions and account experience, as well as information about our communications with you, such as account numbers, account balances, payment history, account usage, accumulated points and information regarding your rewards redemptions, and your inquiries and our responses;
- Consumer Report Information - information from a consumer report, such as credit score and credit history;
- Eligibility Information from Other Outside Sources - information from outside sources regarding employment, credit and other relationships that will help us determine if you are eligible for products you request, such as credit card balances and other verifications; and
- Other General Information - information from outside sources, such as data from public records, that is not assembled or used for the purpose of determining eligibility for a product or service.

Information Use and Sharing

Fiserv may use Personal Information for the purposes listed below and may share Personal Information for these purposes with your financial institution, Fiserv affiliates and service providers (possibly including parties located outside the U.S.), and providers of Program Member benefits that you have requested. All nonaffiliated companies that act on our behalf and receive Personal Information from us are contractually obligated to keep the information we provide to them confidential, and to use the Customer Information we share only to provide the services we ask them to perform:

- To complete transactions and render products and services authorized by you (such as sharing the information with a redemption service provider as necessary to allow the provider to redeem points for merchandise or other rewards, and to send messages to you related to the authorized products and services);
- To send you information about additional products and services that have been or will be offered through this site by Fiserv and others, although you may opt-out of receiving commercial email marketing messages from Fiserv by following the opt-out processes described in "Options Available to You" below;
- To perform fraud screening, to verify your identity, to verify the information contained in your account, collect on accounts, and prevent unauthorized persons from accessing your accounts;
- To comply with laws and regulations, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend claims, and to protect rights and property; and
- As otherwise authorized by you.

Options Available to You

The following options are available to you:

- If you have any questions about this Privacy Policy or the privacy of your information, you may contact Fiserv via email at the following address: CSprivacy@fiserv.com.
- If you believe that Program records contain inaccurate or incomplete information about you, please notify your financial

institution to correct any inaccuracies.

- If at any time you would like to stop receiving UChoose marketing and promotional email messages, you may go to the UChoose "Profile" page and change your email preference. Alternative instructions may also appear in individual messages that you receive.
- If you would like to stop the sharing of Personal Information pertaining to you as described in this Privacy Policy, you may contact your financial institution and ask to be removed from the rewards Program.

Keeping Up to Date with Our Privacy Policy

The most current Privacy Policy is kept posted on this site. In addition, Fiserv provides a special electronic notice of our Privacy Policy on this site at the following times to those who subscribe to and use products and services on this site: upon initial registration, whenever there is a material change, and at annually when there has been no material change. For a printed copy of the most current Privacy Policy, you may contact us by email at the address listed in the "Options Available to You" section above. If you close your account(s) or become an inactive customer, we will continue to adhere to this Privacy Policy.

Your Acceptance of These Terms

By using the UChoose Program, you signify your acceptance of our Privacy Policy. If you do not agree with this policy, please withdraw from the Program and do not use the site. Your continued use of the Web site or the Program following the posting of changes to these terms will mean that you accept those changes.

Compliance with Applicable Laws

Fiserv complies with applicable laws and regulations pertaining to information about you, including U.S. federal laws pertaining to "nonpublic personal information" and "consumer report information." Fiserv also complies with applicable state laws, which in some cases (such as California and Vermont) may impose additional requirements for residents of those states.

