

# Privacy Policy for ePaystub Access Users

Privacy is an important issue. We provide this Policy as required by law to explain our information practices. Please read and retain this Policy to learn how we collect and use information about you and your rights to limit the sharing and use of information.

## How do we protect information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We only authorize our employees to access your information if they need it to do their work. We require the companies that work for us to protect your information.

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*This Policy applies to individuals who inquire about and/or obtain products or services from us for personal, family and household purposes. This Policy describes information practices across our company. However, departments within our company may have more restrictive information sharing practices.*

*This Policy supersedes all previous notices or statements about practices described in this Policy. You should retain a copy of this Policy for your records. If we materially change our Policy, we will notify customers (who maintain an active relationship with us) and prominently place a notification on our website.*

## COLLECTING INFORMATION

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

## SHARING AND USING INFORMATION

We reserve the right to share and/or use all information we collect as this Policy describes. We do not share information about you with third parties outside of our company, except as permitted by law. We don't share personal information for joint marketing with other financial companies, for our affiliates' everyday business purposes – information about your transactions and experiences, for our affiliates' everyday business purposes-information about your credit worthiness, for nonaffiliates to market to you, and for marketing purposes – to offer our products and services to you. We can share your personal information for our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

## ONLINE INFORMATION PRACTICES

We use technology that encrypts (scrambles) online information so it transfers privately between you and our network. Your unique User ID and password help protect information online. While we strive to protect personally identifiable information, we cannot warrant the security of the personally identifiable information transmitted to or received by us.

We join with certain third parties to deliver online products and services. If you ask for information through our website, we and these outside parties may keep some information you provide in order to deliver these services, such as online applications, online surveys, e-mail and cookies.

- We may keep information from online tools, online applications and forms, online service subscriptions, or business conducted online through Internet or wireless devices.
- **Online surveys** – This information is used solely for research to help us improve our customer service and develop a superior website. We may maintain this information in a form that does not identify you.
- **E-mail** – If you send us e-mail, we may keep the content of your e-mail. Please be careful about the information you e-mail to us, because e-mail to any public website can sometimes be intercepted. If you agree to receive e-mail from us, we keep the information you give us and may use it to send you e-mail messages regarding your account or for other customer service purposes.
- **Cookies** – A "cookie" tells us our site was visited by you before and which pages were viewed. Cookies are also used for security purposes when you conduct business online. We may use cookie files to enhance the use of our site and redesign of our site, as necessary. Accepting a cookie does not give us access to your computer or any personal information about you. Outside parties, other than vendors who assist us with our website and who are under strict confidentiality requirements by contract, are not given access to our cookie files. We use cookies that do not transmit any personal information about you.