

Privacy Policy

(Effective April, 2001)

Respecting and protecting privacy has been vital to Systems & Services Technologies, Inc.'s ("SST") business since its inception. We are proud of our commitment to keep information about you private and secure.

The Privacy Policy explains the following:

- ◆ Protecting the confidentiality of our information
- ◆ Who is covered by the Privacy Policy
- ◆ The types of information we have about you and where it comes from
- ◆ The types of information SST shares, why and with whom

Protecting the Confidentiality of Information

We, at SST, take our responsibility to protect the privacy and confidentiality of information about you very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. Our control policies, for example, authorize access to personal information only to individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information and they may not use it for any other purposes.

Who the Privacy Policy Covers

This Privacy Policy applies to you as a current or former obligor whose account is serviced by SST. We may change our privacy policy, but if we make a major change you will be notified.

Information We Have About You

SST receives information about you from various sources, including information from:

- ◆ The originator or holder of your account
- ◆ Your transactions with us, such as your account balances and transaction history
- ◆ Consumer reporting agencies (credit bureaus), such as your credit history

Information SST Shares

SST shares information it has about you for legal and routine business reasons, as permitted by law. For example, we may share information with regulatory authorities and law enforcement officials; provide information to protect against fraud; share information with your consent; and give account information to statement printers and other service providers who work for us. **Other than as stated in this paragraph, SST does not share personally identifiable information it has about you with anyone.**

If you have any questions regarding this policy, please feel free to contact us at: (800) 789-7576.