Digital Privacy Policy

The services provided on myccpay.com Account Center ("Site") are provided to enable cardholders to submit payments online. In addition to the protections, we provide to financial information about you in accordance with the Privacy Notice of the issuing bank associated with your account, we want you to understand how we handle and protect information we may collect from you when you use the Site. If you do not agree with the practices described in this Digital Privacy Policy, please stop using our Site immediately. This Site is intended for U.S. residents only.

California Privacy Rights

Under the California Consumer Privacy Act, California residents have the right to:

- Request that a business delete any personal information about the consumer which the business has collected from the consumer.
- Request that a business that collects personal information about the consumer disclose to the consumer, free of charge, the following:
 - The categories of personal information that it has collected about that consumer.
 - The categories of sources from which the personal information is collected.
 - The business or commercial purpose for collecting or selling personal information.
 - The categories of third parties with whom the business shares personal information.
 - The specific pieces of personal information it has collected about that consumer.
- Request that a business that sells the consumer's personal information, or that discloses it for a business purpose disclose, free of charge, to the consumer:
 - The categories of personal information that the business collected about the consumer.
 - The categories of personal information that the business sold about the consumer and the categories of third parties to whom the personal information was sold, by category or categories of personal information for each third party to whom the personal information was sold.
 - o The categories of personal information that the business disclosed about the consumer for a business purpose.
- Direct a business that sells personal information about the consumer to third parties not to sell the consumer's personal information.

To exercise any of the consumer's rights as described in this section, please submit a request to us by either using our online form at myccpay.com/pages/consumerPrivacy.php or calling us at 1-844-727-3477. Only you, a person registered with the California Secretary of State

that you authorize on your behalf, or a person you designate to us as an authorized agent may make a request related to your personal information.

A designated authorized agent may make a request on your behalf by using our online form at myccpay.com/pages/consumerPrivacy.php.

We will not discriminate against you because you exercise any of the rights as described in this section.

Information We Collect

We obtain information that personally identifies you when you choose to provide it. To access the Site you will need to register your account to establish a User ID and Password. To register your account, you must provide certain requested information. Our Site contains forms, including a credit card application, through which you can voluntarily submit your name, address, email, telephone number, date of birth, or other personal information.

We also collect technical information about your visit to our Site, which may include information about your device, your web browser, and your location.

We may use "cookies" to help you navigate our site more easily, as well as to help us improve our Site and service to you. A "cookie" is a small data file that our Site can send to your computer, which may then be stored on your hard drive to help our Site "remember" information about your visit, for example, what pages you have accessed. We may collect information about the date and time you access our Site, what pages you viewed and how long you spent on our Site. A cookie cannot retrieve other data from your computer or pass on computer viruses. Cookies will identify your browser, but will not provide any personal information about you. Our policy is never to store any personal information in a cookie. We use two different types of cookies with our Site: "Non-Persistent" cookies track the way you click through our Site on a single visit. These nonpersistent cookies are deleted when you close your browser. "Persistent" cookies enable us to remember you when you return to our Site. Your web browser will send cookie information from your previous visits back to us when you reaccess our Site. Persistent cookies remain on your computer after you close your browser. We may use cookies to help us analyze the performance of our Site or to identify other products and services that may be of interest to you. These cookies may track your online activities over time and across different websites. You can set your computer to refuse to accept cookies. However, if you do so, you may not be able to obtain some services online and may find our site harder to navigate.

We use web server logs to count the number of people who visit our web site, average time spent on the site, pages viewed, and other relevant statistics and information each day. We use the information on our web server logs in aggregated form to better understand the use of our Site and to help us improve the content of the Site. The web server logs are not used in any individualized manner about you.

Our Site does not respond to Do Not Track signals.

Information Sharing

We may share your information with third party service providers that perform services on our behalf.

We may also be required to share information about you if we reasonably believe that disclosing the information is needed to comply with any valid legal process, governmental request, or applicable law, rule, or regulation; investigate, remedy, or enforce potential violations of our Terms of Use or Online Privacy Policy; protect the rights, property, and safety of us, our users, or others; or detect and resolve any fraud or security concerns.

If we are involved in a merger, asset sale, financing, corporate divestiture, reorganization, or acquisition of all or some portion of our business to another company, or if we undergo liquidation or bankruptcy proceedings, we may share your information with that company before and/or after the transaction closes or the proceedings are completed.

Third Party Links

We may provide links to sites operated by unrelated third parties, such as companies that provide services for us, or merchants who may offer products, such as tax preparation software, in which we think you may have an interest. Please note that when you navigate to the site of an unrelated third party, the Privacy Policy of the issuing bank associated with your account and our Online Privacy Policy no longer apply. You should read the privacy policies of those third parties to understand how they will handle information about you.

Security of Your Information

Please be aware that if you communicate with us by e-mail or use our Contact Us page, you are not using a secure means of communication and should not send confidential information, such as Social Security or account numbers, through such unsecured channels. When you send us an e-mail, we may retain the content of the e-mail, your e-mail address and our reply in order to track how we have handled your request.

We may store information collected from you on our Site in electronic databases. We limit access to those databases to people whom we believe have a legitimate business purpose to access such information. We maintain physical, electronic and procedural safeguards that comply with federal standards to protect information about you. We also deploy the following technologies to protect you:

• We use Secure Socket Layer (SSL) 256-bit encryption to encode and decode any information that is sent over the Internet between your computer and our server. Anyone "listening in" on the data transmission would hear only unintelligible gibberish.

• Our server is located behind a firewall/router to prevent unauthorized people from being able to retrieve any applicant data stored there.

Children's Online Privacy

This Site is not intended for use by children under the age of 13. We do not knowingly solicit data from children, and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents. Please notify us immediately if you believe that we may have collected personal information from a child, so that we can delete such information.

Changes to the Online Privacy Policy

If we make changes to the Online Privacy Policy, we will post the revisions on this Site and change the "Effective" date at the top of the Online Privacy Policy. Checking the "Effective" date above will allow you to determine whether the Online Privacy Policy has changed since your last visit to our Site. Your continued use of the Site after the "Effective" date constitutes your agreement to any changes.

Questions Regarding the Online Privacy Policy

If you have questions regarding this Online Privacy Policy, you can contact us at Acct-Admin, LLC Attn: Card Services P.O. Box 911007 San Diego, CA 92191