

## Privacy Notice

In connection with your transaction, Payment Systems may obtain information about you and your business as described in this notice.

1. We collect nonpublic personal information about you from the following sources.
  - Information we receive from you on applications and other forms;
  - Information about your transactions with us, our affiliates or others; and
  - Information we receive from a consumer reporting agency (e.g., credit bureau)
2. We may disclose all of the information we collect, as described above to companies that perform marketing on our behalf or to financial institutions with whom we have joint marketing agreements. We may make such disclosures about you as a consumer, customer, or former customer.
3. We may disclose nonpublic personal information about you as a consumer, customer or former customer, to non-affiliated third parties as permitted by law (e.g., the police or other government authority issuing a subpoena or litigants in response to a legal process).
4. We restrict access to all nonpublic personal information about you to those personnel who need to know that information in order to determine your eligibility for products and services, and to provide you with products and services, and to others who are subject to confidentiality provisions and restrictions that prohibit the use of that information beyond performance of specified services. To guard your nonpublic information we maintain physical, electronic, and procedural safeguards that comply with federal standards.