

**FACTS****WHAT DOES CREDIT FIRST NATIONAL ASSOCIATION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

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 and income
- account balances and payment history
- credit history and purchase history

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Credit First National Association chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit First National Association share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Call 1-800-843-3449 and provide your name, account number, last four digits of your Social Security number and phone number.

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we provide this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 1-800-321-3950

## What we do

<b>How does Credit First National Association protect my personal information?</b>	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.
<b>How does Credit First National Association collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or give us your contact information</li> <li>■ pay your bills or give us your income information</li> <li>■ use your credit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Our affiliates include companies with a Bridgestone and Firestone name, and nonfinancial companies such as Tires Plus, Wheel Works, and Hibdon Tire.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Nonaffiliates we share with can include independent retailers, insurance providers, direct marketing companies, and merchandise vendors.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ Our joint marketing partners may include insurance providers.</li> </ul>

## Other important information

If your billing address is in California, you have the right to limit our sharing of your personal information to our affiliates (either for their own everyday business purposes or to market to you) and for joint marketing with other financial companies. See the notice titled "IMPORTANT PRIVACY CHOICES FOR CONSUMERS." If your billing address is in California or Vermont, we do not disclose your personal information for nonaffiliates to market to you. If your billing address is in Vermont, we do not disclose information about your creditworthiness for our affiliates' everyday business purposes or to market to you.

## PRIVACY AND THE USE OF THIS WEBSITE:

---

### 1. Use

Use of this website (the "Site") constitutes your consent to the collection and use of the information as described in this Privacy Policy as modified from time to time by CFNA.

### 2. Registration

To use this Site, or certain portions or features of this Site, you may be required to first complete an online registration form. During registration you may be prompted to provide to CFNA with certain personal information, including, but not limited to, your name, address, phone number, e-mail address and account information. Becoming a registered user enables you to review confidential account information for the service(s) for which you are enrolled and perform other confidential transactions.

### 3. Browsing

If you browse this Site and have not registered, you are browsing anonymously. Personally identifiable information such as your name, address, phone number, and e-mail address is not collected as you browse. However, your use of this Site may be tracked, regardless of whether or not you have registered.

### 4. Cookies

One way your use of this Site is tracked is by using "Cookies" which are small pieces of information that are stored by your Internet browser on your hard drive. A Cookie cannot retrieve any other data from your hard drive, pass on computer viruses, or capture your e-mail address or any other personally identifiable information. Cookies allow us to recognize you when you return to this Site and provide you with a customized experience that we feel will be of value to you. Most web browsers allow you to exercise control over Cookie files on your computer by erasing them, blocking them, or notifying you when such a file is stored. Please take a look at your particular browser for instructions on this function. If you do elect to disable this Site's Cookies, you may not be able to take full advantage of this Site. **Accepting Cookies is required if you want to view personal or confidential information online, because they are essential for site administration and security.**

### 5. Log Files

This Site automatically collects information pertaining to your access. Such information may include your Internet protocol ("IP") address as well as other connection and usage information for system administration and troubleshooting purposes. (An IP address indicates the location of your computer on the Internet.) CFNA does not link an IP address to any personally identifiable information.

### 6. Changes to This Policy

This Privacy Policy is effective as of October 1, 2015, and updates and replaces any previous Privacy Policy for this Site. If we decide to change or update this Privacy Policy, we will post the revised Privacy Policy on this Site so that you will always be aware of what information we collect, use and distribute. Changes are effective when posted on this Site. You should review this Privacy Policy from time to time to be aware of any such changes. Your continued use of this Site indicates your agreement to any such changes. If you have any questions about this Privacy Policy, please use the "Contact Us" section of this Site.

### 7. Childrens' Online Privacy Protection Act (COPPA)

This Site is a website directed to the general public. CFNA does not knowingly collect, maintain or use personal information from children under 13.

### 8. E-mail

We may use your e-mail address to send you the following types of e-mail messages:

- Occasional updates about our products and services as well as CFNA marketing offers.
- Regularly scheduled e-mail newsletters related to CFNA products or services for which you have enrolled.
- Valuable offers from our business partners that we send you on their behalf.
- Service notifications related to your account(s).

All e-mail offers and e-mail newsletters sent to you by CFNA provide instructions on how to opt out of receiving future offers or newsletters. These instructions are located at the bottom of the e-mail message. You may receive separate newsletters pertaining to different CFNA products and services. In that case, you must reply to and decline the newsletters individually. If you opt out, we will still send you e-mail with service updates as well as other important information related to CFNA online products or services for which you are enrolled.

## **9. Transfer of Database**

Please note that because a customer information database is customarily considered a business asset, CFNA reserves the right to transfer the database in a merger or sale of some or all of its assets or in an action for bankruptcy. Your information will continue to be treated in accordance with this Privacy Policy by the acquiring or merged company unless you are notified and provided an opportunity to change your preferences.

## **10. Data Security**

This Site incorporates various physical, electronic and administrative procedures to safeguard the confidentiality of your personal information. Access to your personal information is restricted. Only employees who need access to your personal information to perform a specific job are granted access to your personal information.

## **11. User Name and Password**

Many areas of this Site require that you log in with the use of a User Name and Password as an additional security measure that helps protect your confidential information. This allows CFNA to verify who you are thereby allowing you access to your account information and preventing unauthorized access.

When you have finished using a secure area of this Site, you should always click on the "Log Out" link that appears on each secure page. By logging out you will end your secure session. No further secure transactions can be conducted without re-entering your User Name and Password.

## **12. Caching**

You should be aware that browser software often "caches" a page as you look at it, meaning that some pages are saved in your computer's temporary memory. Therefore, you may find that clicking on your "Back" button shows you a saved version of a previously viewed page. Caching in no way affects the security of your confidential User Name or Password. If you use a computer in a public place to access your account information, simply quit/exit the browser software before leaving to minimize the possibility of anyone else viewing your confidential information.

## **13. Linked Sites and Framed Pages**

THIS SITE MAY INCLUDE LINKS TO THE WEB SITES OF THIRD PARTIES ("LINKED SITES"). THIS SITE ALSO INCLUDES CERTAIN PAGES THAT ARE FRAMED TO PROVIDE INFORMATION FROM WEB SITES OF THIRD PARTIES ("FRAMED PAGES"). CFNA PROVIDES LINKED SITES AND FRAMED PAGES AS A CONVENIENCE TO THE VISITORS TO THIS SITE. THE INCLUSION OF ANY LINKED SITE OR FRAMED PAGE DOES NOT IMPLY CFNA'S ENDORSEMENT OF ANY COMPANY, ITS WEB SITE, OR THE PRODUCTS AND SERVICES IT SELLS. PLEASE NOTE THAT CFNA IS NOT RESPONSIBLE FOR ANY CONTENT, TERMS OF USE OR THE PRIVACY PRACTICES OF ANY WEB SITE OTHER THAN OUR OWN SITE AND THE TERMS AND POLICIES OF THE PAGE OWNER WILL CONTROL. CFNA HAS NO DISCRETION TO ALTER, UPDATE, OR CONTROL THE CONTENT ON A LINKED SITE OR FRAMED PAGE. THERE ARE INHERENT RISKS IN RELYING UPON USING, OR RETRIEVING ANY INFORMATION FOUND ON THE INTERNET, AND CFNA URGES YOU TO MAKE SURE YOU UNDERSTAND THESE RISKS BEFORE RELYING UPON, USING, OR RETRIEVING ANY SUCH INFORMATION ON A LINKED SITE OR FRAMED PAGE.

## **14. Advertising**

CFNA may use third party companies to serve ads on this Site. These companies help CFNA execute, optimize, and measure the effectiveness of our online advertising programs. These companies use Cookies and non-personally identifiable information (for example, information that does not include name, address, e-mail address or telephone number) about your visit to this Site to measure advertising effectiveness and to provide ads about goods and services that may interest you. CFNA IS NOT RESPONSIBLE FOR ANY CONTENT, TERMS OF USE OR THE PRIVACY PRACTICES OF THE ADVERTISEMENTS OR THE WEBSITES TO WHICH THEY LINK.

This Site's online advertisements and online applications may contain small graphics with tags in them. These tags are not personally identifiable and work in conjunction with Cookies. These tags allow CFNA to measure the effectiveness and response rates of our advertising.