

Online Privacy Practices Effective as of April 2014

In addition to the protections we provide to information about you under the Privacy Policy, we want you to understand how we handle and protect information we may collect from you when you visit the Total Card Visa website.

Visiting Our Website

This website is intended for U.S. residents only. You can visit our website, without providing your name, e-mail address or other information that personally identifies you. We will only obtain information that personally identifies you when you choose to provide it.

Cookies

- **How We Use Cookies.** We may use website “cookies” to help you navigate our site more easily, as well as to help us improve our website and service to you. A “cookie” is a small data file that our website can send to your computer, which may then be stored on your hard drive to help our website “remember” information about your visit, for example, what pages you have accessed. We may collect information about the date and time you access our website, 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 website: “Non-Persistent” cookies track the way you click through our website on a single visit. These non-persistent cookies are deleted when you close your browser. “Persistent” cookies enable us to remember you when you return to our website. 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.
- **Disabling Cookies.** 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, such as credit card applications, and may find our site harder to navigate.

Web Server Logs

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.

Linking to Other Sites

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 link to the site of an unrelated third party, the Privacy Policy and Online Privacy Practices no longer apply. You should read the privacy policies

and online practices of those companies and their websites to understand how they will handle information about you.

Security of Your Online Communications with Us

- Applications for Credit Cards. When you apply for a Credit Card, the information you provide to us is handled by server software protected by Secure Socket Layer (SSL). The information you enter is encrypted before it is sent and decoded when it reaches us.
- E-Mails and Requests for 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.

Information Storage

We may store information collected from you on our website 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.

Children's Online Privacy

This website is not intended for use by children under the age of 13 and we do not knowingly collect information on this website from children under the age of 13.

Changes to the Online Privacy Practices

If we make changes to these Online Privacy Practices, we will post the revised Online Privacy Practices on this website and change the "Effective" date at the top of the Online Privacy Practices. Checking the "Effective" date above will allow you to determine whether the Online Privacy Practices have been changed since your last visit to our website.

Questions Regarding these Online Privacy Practices

If you have questions regarding these Online Privacy Practices, you can contact us at Total VISA, P.O. Box 89028, Sioux Falls, SD 57109-9028