

## FACTS

### WHAT DOES CHECKFREEPAY DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and payment history</li> <li>■ Account transactions and checking account information</li> <li>■ Account balances and transaction history</li> </ul>
<b>How?</b>	All financial companies need to share 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 CheckFreePay chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CheckFreePay 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	No	No
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	No	No

## Questions?

Call +1 (800) 368-1000 or go to [www.checkfreepay.com](http://www.checkfreepay.com)

Who we are	
<b>Who is providing this notice?</b>	<p>This notice is provided:</p> <ul style="list-style-type: none"> <li>(i) to residents of New York state by CheckFreePay Corporation of New York,</li> <li>(ii) to residents of California when using CheckFreePay's services to pay bills by CheckFreePay Corporation of California and by CheckFreePay Corporation for other services, and</li> <li>(iii) by CheckFreePay Corporation for residents elsewhere (collectively, "CheckFreePay").</li> </ul>
What we do	
<b>How does CheckFreePay 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 CheckFreePay collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Provide account information or give us your contact information</li> <li>■ Pay your bills and tell us who receives the money</li> <li>■ Show us your driver's license or government-issued ID</li> </ul> <p>We may 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>
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>■ CheckFreePay is a subsidiary of Fiserv, Inc.</li> <li>■ Our affiliates include companies such as First Data Corporation.</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 financial service providers, such as banks; and non-financial companies, such as companies selling consumer products, services and utilities companies.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include credit card companies and other financial institutions.

## Other important information

**For California Residents:** We will not disclose nonpublic personal information about you to our joint marketing partners, or to nonaffiliates for them to market to you, except as permitted by California law.

**For Vermont Residents:** We will not disclose nonpublic personal information about you to our joint marketing partners, or to nonaffiliates for them to market to you. We will not share a credit report about you with our affiliates, except with your express consent or as permitted by law.

We may share your personal information, as permitted by law, with the person or company to whom we are remitting payments on your behalf, to other financial institutions to whom we provide services and facilitate your transactions, and to our agents. You cannot limit this sharing.