

## **Privacy Disclosure**

This Privacy Disclosure explains the privacy policies of MetaBank with respect to the GO-Tag™ program and TAXI-Tag™ program. References throughout the remainder of this Disclosure to the GO-Tag product shall also apply to the TAXI-Tag product.

We are committed to protecting our customers' privacy and security. This disclosure explains what information we collect about you, with whom we share it, and how you can direct us not to share certain information with certain parties.

### **DEFINITIONS**

**We, our, and us**, means MetaBank, the issuer for your GO-Tag™ product.

**You and your**, means customers with a GO-Tag product issued by MetaBank.

**Nonpublic personal information**, means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter we will use the term "information" to mean nonpublic personal information as defined by this section.

**Affiliate**, means a company MetaBank owns or controls, a company that owns or controls MetaBank, or a company that is owned or controlled by the same company that owns or controls MetaBank. Ownership does not mean complete ownership, but means enough to have control.

**Nonaffiliated third party**, means a person not employed by MetaBank or a company that is not an affiliate of MetaBank.

**Opt out**, means a choice you can make to prevent certain sharing or use of information. We will explain how you can exercise this choice.

### **INFORMATION WE COLLECT**

**We may collect the following information ("Cardholder Information"):**

**(a) non-public personal information you provide to us, such as when you register a Card or seek a replacement Card or a PIN or when you contact us with customer service issues, which may include your name, address, e-mail address, social security number, date of birth and other information that will allow us to identify you; and**

**(b) information about transactions made with the Card, such as date and amount of transaction, Card balance and Card activity.**

We may also collect and disclose information about how users use our Web site, for example, by tracking unique views received by pages of the Web site or the domains from which users originate. This information is not personally identifiable. We may also use "cookies" to track returning users to our Web site. A cookie is a piece of software that a Web server can store on the users' PCs and use to identify the users should they visit the Web site again. Information collected may be associated with nonpublic personal information users provide us through our Web site.

## INFORMATION WE MAY DISCLOSE

(a) We may disclose Cardholder Information about current and former cardholders to nonaffiliated third parties as permitted by law, such as:

- where necessary to complete transactions and provide customer services;
- to verify the existence and condition of your Card for a third party, such as a merchant or credit bureau;
- to comply with government agency, court order, or other applicable law or legal reporting requirements;
- to our employees, auditors, service providers or attorneys, as needed, including to allow us to collect funds from you; and
- to help protect against fraud.

(b) We may also disclose Cardholder Information about current and former cardholders as follows: (1) to nonaffiliated third parties that perform marketing or other services on our behalf; and (2) except for cardholders with a mailing address in California (or other states where prohibited by law), to other financial institutions with whom we have joint marketing agreements.

(c) Except for cardholders with a mailing address in California or other states where prohibited by applicable law, we may also disclose Cardholder Information about current and former cardholders to First Data Corporation and its affiliates, and third parties such as merchants, retailers and financial institutions for their own uses, which may include use or disclosure to market or provide additional products and/or services that they believe may be of interest to you.

## YOUR RIGHT TO OPT-OUT OF CERTAIN DISCLOSURES

By registering or using this Card you agree to our collection, sharing and disclosure of all Cardholder Information as set forth herein.

**NOTWITHSTANDING THE FOREGOING, YOU MAY USE THE CARD BUT OPT OUT OF HAVING YOUR CARDHOLDER INFORMATION DISCLOSED AS DESCRIBED IN (c) ABOVE AT ANY TIME BY CONTACTING CUSTOMER SERVICE, WITHOUT CHARGE, AT 1-800-468-5661, or by writing to us at MetaBank Customer Service, 7000 Goodlett Farms Parkway 2<sup>nd</sup> Floor, Cordova, Tennessee, 38016.**

## INFORMATION SECURITY

Subject to the exceptions set forth above, we restrict access to Cardholder Information to persons who need Cardholder Information to perform their job responsibilities. In addition, we maintain physical, electronic and procedural security measures that are designed to comply with federal regulations to safeguard Cardholder Information.

## **INFORMATION ABOUT FORMER CUSTOMERS**

The privacy policies and practices described in this Privacy Disclosure also apply to our former customers and cardholders.

## **PRIVACY PRACTICES OF THIRD PARTIES**

Our Web site may feature links to third-party sites that offer goods, services, or information. We are not responsible for content or privacy policies or practices of any advertisers or linked sites of any third parties. We encourage you to review their privacy policy before providing them with any personally identifiable information. Third party sites may collect and use information about you in a way that is different from this policy.

## **ACCESS OR CORRECT YOUR INFORMATION**

You can access most of your nonpublic personal information that we collect online and maintain at [www.everywherepaycard.com/gotag](http://www.everywherepaycard.com/gotag) and [www.everywherepay.com/taxitag](http://www.everywherepay.com/taxitag). You can correct factual errors in your nonpublic personal information by contacting us at the number or address listed above.

## **CHANGES TO THIS PRIVACY DISCLOSURE**

We may change our Privacy Disclosure from time to time. We will provide current customers with a revised disclosure that describes the new practices as required by law.

## **QUESTIONS**

If you have any questions regarding this Privacy Disclosure, you can contact us at 800-468-5661 or write us at MetaBank Customer Service, 7000 Goodlett Farms Parkway 3<sup>rd</sup> Floor, Cordova, Tennessee, 38016.

## **USA PATRIOT ACT**

The USA PATRIOT Act is a Federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. You will be asked to provide your name, address, and other information that will allow us to identify you. You may also be asked to provide documentation as proof of identification. "100% Approval" and "No one is Turned Down" is contingent upon successfully passing this mandatory identification confirmation.