

PRIVACY DISCLOSURE

This Privacy Disclosure explains the privacy policies of CashPass with respect to the CashPass Prepaid MasterCard card program.

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 CashPass, the marketer for your CashPass Prepaid MasterCard® card issued by MetaBank.

You and your, means customers with a CashPass Prepaid MasterCard card, as well as any consumers who apply for a CashPass Prepaid MasterCard® card 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 CashPass owns or controls, or a company that is owned or controlled by the same company that owns or controls CashPass. Ownership does not mean complete ownership, but means enough to have control.

Nonaffiliated third party, means a person not employed by CashPass.

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 AND DISCLOSE

We collect and may disclose the following information about you:

- Information you provide on applications or other forms, such as name, address, e-mail address, social security number, telephone number, and date of birth;
- Information about your transactions with us, our affiliates, or other parties, such as account balance, payment history, parties to transactions, and card usage; and
- Information we receive from a consumer reporting agency, such as verification of your identity and creditworthiness.

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' PC 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 SHARE WITH SERVICE PROVIDERS OR JOINT MARKETERS

We may disclose all of the information we collect, as described above, to companies (including affiliates) that perform services on our behalf, including those who assist us in preparing and mailing statements and responding to customer inquiries. We may provide that information, except for information from consumer reporting agencies, to others who perform marketing services for us and to financial institutions

that are not our affiliates with whom we jointly offer financial products or services. You do not have the right to opt out of the disclosure of this information.

INFORMATION WE SHARE WITH AFFILIATES

Our affiliates include nonfinancial companies, and may include financial service providers, such as insurance companies. In addition to the information we share with affiliates that provide services to us, we may share information described above among affiliates in order to provide you with information about additional products and services. You have the choice to opt out from our sharing of certain information with affiliates.

INFORMATION WE SHARE WITH NONAFFILIATED THIRD PARTIES

We may disclose information to third parties who do not belong to our corporate family. These nonaffiliated third parties may include financial services providers, such as mortgage and insurance companies; nonfinancial companies, such as direct marketers, retailers and publishers; and others, such as nonprofit organizations.

You have the choice to opt out from our sharing of certain information with these types of third parties. In addition, we generally will not disclose information to nonaffiliated third parties as long as your billing address is in California or Vermont except as permitted by law.

YOUR RIGHT TO OPT-OUT OF DISCLOSURES TO THIRD PARTIES

If you prefer that we not share nonpublic personal information about you with third parties, you may opt out of those disclosures at any time by directing us not to make those disclosures (other than disclosures permitted or required by law). You may opt-out by calling CashPass Customer Service at 1-877-766-3551 or write us at CashPass Customer Service, P.O. Box 906, Burnsville, MN 55337-0906.

INFORMATION SECURITY

We restrict access to nonpublic personal information about you to our employees who have a need to know such information (e.g., to process your transactions). We train our employees on the importance of customer privacy and confidentiality. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard the nonpublic personal information of our customers.

INFORMATION ABOUT FORMER CUSTOMERS

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

PRIVACY PRACTICES OF THIRD PARTIES

Our website 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.cashpass.com. 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 should we broaden our information sharing practice about you.

SPECIAL NOTICE FOR CALIFORNIA RESIDENTS

In order to comply with California law, if your account has a California address we will not disclose information that we have about you with non-financial companies outside of our family of companies, unless otherwise permitted by law.

SPECIAL NOTICE FOR VERMONT RESIDENTS

In order to comply with Vermont law, if your account has a Vermont address we will not disclose nonpublic personal financial information about you to nonaffiliated third parties, other than permitted by law, unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. If we disclose information about you to nonaffiliated third parties with whom we have joint marketing agreements, we will only share information about your name, contact information, and our own transactions and experiences with you.

QUESTIONS

If you have any questions regarding this Privacy Disclosure, you can contact us at 1-877-766-3551 or write us at CashPass Customer Service, P.O. Box 906, Burnsville, MN 55337-0906.