

Digital Privacy Policy

Last Updated: January 1, 2020

In addition to the protections we provide to financial information about you in accordance with our Privacy Policy, we want you to understand how we handle and protect information we may collect from you when you visit the First Progress Card website. If you do not agree with the practices described in this Digital Privacy Policy, please stop using our website immediately. This website is intended for U.S. residents only.

California Privacy Rights

Under the California Consumer Privacy Act, California residents have the right to:

- Request that a business delete any personal information about the consumer which the business has collected from the consumer.
- Request that a business that collects personal information about the consumer disclose to the consumer, free of charge, the following:
 - The categories of personal information that it has collected about that consumer.
 - The categories of sources from which the personal information is collected.
 - The business or commercial purpose for collecting or selling personal information.
 - The categories of third parties with whom the business shares personal information.
 - The specific pieces of personal information it has collected about that consumer.
- Request that a business that sells the consumer's personal information, or that discloses it for a business purpose disclose, free of charge, to the consumer:
 - The categories of personal information that the business collected about the consumer.
 - The categories of personal information that the business sold about the consumer and the categories of third parties to whom the personal information was sold, by category or categories of personal information for each third party to whom the personal information was sold.
 - The categories of personal information that the business disclosed about the consumer for a business purpose.
- Direct a business that sells personal information about the consumer to third parties not to sell the consumer's personal information.

To exercise any of the consumer's rights as described in this section, please submit a request to us by either using our online form at apply.firstprogress.com/consumerprivacy or calling us at 1 (866) 706-5543. Only you, a person registered with the California Secretary of State that you authorize on your behalf, or a person you designate to us as an authorized agent may make a request related to your personal information.

A designated authorized agent may make a request on your behalf by using our online form apply.firstprogress.com/consumerprivacy.

We will not discriminate against you because you exercise any of the rights as described in this section.

Information We Collect

We obtain information that personally identifies you when you choose to provide it. Our website contains forms, including a credit card application, through which you can voluntarily submit your name, address, email, telephone number, date of birth, Social Security number, employer or other personal information.

We also collect technical information about your visit to our website, which may include information about your device, your web browser, IP address, and your location.

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 website. 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 nonpersistent 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 website. Persistent cookies remain on your computer after you close your browser. We may use cookies to help us analyze the performance of our website or to identify other products and services that may be of interest to you. 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 and may find our site harder to navigate.

Some of our business partners, including our analytics service providers and advertisers, use cookies on our Site. We have no access to or control over these cookies. These third party cookies may collect personally identifiable information about your online activities over time and across different websites when you use our Site or Services. For example, Google provides us with services that include Site analytics and advertising. To learn more about your choices relating to these activities, please review the options available to you for Google Analytics and Google Ads.

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 website and to help us improve the content of the website. The web server logs are not used in any individualized manner about you.

Our website does not respond to Do Not Track signals.

Information Uses

We may use the information we collect about you to provide our products or services, respond to your requests, process your transactions or payments with us, maintain your account, offer our products and services to you, and conduct any other legitimate business activities not otherwise prohibited by law.

We may also use this information to detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, and prosecute those responsible for that activity. This information also allows us to debug our systems to identify and repair errors that impair existing intended functionality.

Information Sharing

We may share your information with third party service providers that perform services on our behalf.

We may also be required to share information about you if we reasonably believe that disclosing the information is needed to comply with any valid legal process, governmental request, or applicable law, rule, or regulation; investigate, remedy, or enforce potential violations of our Terms of Use or Privacy Policy; protect the rights, property, and safety of us, our users, or others; or detect and resolve any fraud or security concerns.

If we are involved in a merger, asset sale, financing, corporate divestiture, reorganization, or acquisition of all or some portion of our business to another company, or if we undergo liquidation or bankruptcy proceedings, we may share your information with that company before and/or after the transaction closes or the proceedings are completed.

We sell personally identifiable information for consumers who opt-in to receive emails from All Inbox, LLC. To unsubscribe from these emails if you have previously opted-in to receive them, please visit www.firstprogress.com/unsubscribe. We will not sell personally identifiable information except as described in this Digital Privacy Policy. If we sell personally identifiable information, we will provide you with notice and a right to opt-out of such sale.

Third Party Links

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. By including a link to a third-party site, we do not endorse or recommend any products or services offered or information contained at the third-party site. Please note that when you navigate to the site of an unrelated third party, the Privacy Policy and Digital Privacy Policy no longer apply. You should read the privacy policies of those third parties to understand how they will handle information about you. Such third party may have a privacy policy different from that of ours and the third-party site may provide less security protection than our Site. If you decide to visit a third-party site via a link contained on our Site, you do so at your risk.

Security of Your 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 email address and our reply in order to track how we have handled your request.

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. Please notify us immediately if you believe that we may have collected personal information from a child, so that we can delete such information.

Changes to the Digital Privacy Policy

If we make changes to the Digital Privacy Policy, we will post the revisions on this website and change the "Last Updated" date at the top of the Digital Privacy Policy. Checking the "Last Updated" date above will allow you to determine whether the Digital Privacy Policy has changed since your last visit to our website. Unless otherwise stated, any modifications to the Digital Privacy Policy will go into immediate effect after they have been posted, as indicated by the "Last Updated" date. Your continued use of the website after the "Last Updated" date constitutes your agreement to any changes.

Questions Regarding the Digital Privacy Policy

If you have questions regarding this Digital Privacy Policy, you can contact us at First Progress Card, PO Box 9053, Johnson City, TN 37615-9053.