

Money Mission Consumer Privacy Policy

At Money Mission protecting your identity and personal information is critical to us. We want you to be fully informed about how we use and protect your information. Please take a moment to review this privacy policy. By choosing to become a User, you are agreeing to the terms of this Privacy Policy.

Information we use to provide our program

If you are a user, we may obtain and provide to you a password or other information about you. We also may obtain such information as your name, last four digits of your social security number, mailing address, e-mail address, and month and year of birth. If a User provides this information, he or she is hereby consenting to the use of that information in accordance with the policies and practices described in this Privacy Policy.

We may use your personal information to:

- Process and administer your access to our program
- Verify your identity and your credit union membership
- Provide the products and services you earned, and
- Conduct quality testing and improve our program;

We may disclose your personal information to our service providers who help us provide our program. We also may disclose that information:

- To verify your scholarship eligibility
- To verify your credit union membership
- For credit unions to share more detail of their services; and
- For the delivery or access to any earned rewards.

All Personal information is gathered directly from Users through online registration. Only the User can modify his or her own personal profile once it has been created.

Money Mission use of Information: Money Mission shares information with the companies that are Sponsors of Money Mission (see the list of Sponsors at www.moneymission.com) and with the credit union whose website you accessed our program through. Money Mission will store the information in a database.

Money Mission will not sell your personal information, use it directly for marketing, or give it to anyone else for marketing other than the credit union whose website was used to access the program.

Information we may use for marketing

We may use personal information to contact you about our Program and the products and services or our Sponsors and participating credit unions.

By responding to offers of program of our Sponsors or participating credit unions, you may be disclosing your personal information directly to them. Use and disclosure of your information by them in connection with their products and services is governed by their respective policies. We do not control their use or disclosure of that information.

You may elect not to have us contact you for marketing purposes. You may call us, or if we send you an e-mail primarily for the purpose of marketing, you may follow the instructions in the e-mail.

If you become a user of our program through a financial institution with whom we have a joint marketing agreement or in which they have a marketing agreement with one of our sponsors or distributors, we may disclose certain of your information to that financial institution solely for use in connection with marketing of those products and services offered by that financial institution.

Additional Disclosure of Personal Information to Others

We do not disclose User personal information, combined personal and demographic information or information about the use of Money Mission to Third parties.

We disclose information if legally required to do so, if requested to do so by a governmental entity or if we believe in good faith that such action is necessary to: (a) conform to legal requirements or comply with legal process; (b) protect our rights or property of our affiliated companies; (c) prevent a crime or protect national security; or (d) protect the personal safety of users or the public.

Cookies

If you access our website, we may use cookies. Cookies are small bits of computer code that we install on your computer. We use cookies to make your visit to our website easier, and to collect information such as traffic, viewing and usage patterns, but only on an anonymous basis. For website visitors who do not sign in to our program, our web server does not have access to personally identifiable information about you. It doesn't know your e-mail address unless you volunteer it. We place unique identifier cookies on the hard drives of those who sign on which are used to maintain the visitor "sign on" status for the duration of the visit, for one-time customizing/tailoring of your visit and for long-term storage of user preferences. We also use cookies to track the pages visited by a visitor so that we can deliver content based on the visitor's profile (as provided by the visitor) and the visitor's past activity on the website. We collect click-stream data and HTTP protocol elements through access logs. This information is not personally identifiable and is used for website and system administration including: research and development, user analysis and business decision-making. In addition, we may work with third parties who advertise on our website or whose websites we advertise. We cannot control the cookies or other instruments those third parties may use to collect personal information.

Restricted access

To access your personal information on our website, you are required to select a user name and password. It is your responsibility to restrict access to your user name and password so that only you may gain entry to your personal information online. You may remove your Profile from

our database at any time; however, others who have gained access to the data may have already saved a copy of your Profile. We are not responsible for the retention, use or privacy of Profiles in this situation.

Confidentiality and security

We recognize the importance of advanced security for your information. We maintain physical, electronic and procedural safeguards to protect your personal information. We also undergo both an annual web certification and quarterly scans or tests by a nationally recognized computer security firm. Due to the nature of this technology, there is always a remote danger of information interception no matter what barriers are in place. Employees within our company with access to User information provided are instructed to utilize such information only in adherence to this Privacy Policy. Employees who utilize information for any reason other than the reasons stated within this Privacy Policy may be subject to reprimand or even legal proceedings. The privacy policies of linked sites may differ from those of Money Mission.

Posting to Public Areas

Please remember that if you post personal information in public areas of Money Mission such as in online forums or chat rooms, such information may be collected and used by others over whom we have no control. We are not responsible for the use made by third parties of information you post or otherwise make available in public areas of Money Mission.

Please note, if Users do not log-out once registered or logged in, other users with access to your computer could view your personal information. If Users choose to participate in our online discussion forums, posts will be publicly accessible, as will the user-name and email address you use.

Other websites

You may access our website through other websites. We are not responsible for the collection of information by those other websites, and are not bound by any policies or statements made on such sites. Other websites, internet search engines and marketing companies through which you access our website may use persistent or session cookies and collect information such as traffic, viewing and usage patterns.

Children's privacy

Our website, and our program is designed for use only by individuals who are 13 years or older. We do not knowingly solicit or retain information from individuals who are less than 13 years old. If you are less than 13 years old, please do not submit any personal information to us.

Former customers and other consumers

This privacy policy applies to both existing and former users.

This privacy policy applies to each user who visits our website or otherwise gives us personal information, even if he or she does not participate in our program.

Changes to our privacy policy and other changes

We reserve the right to modify or supplement this Privacy Policy at any time.

We will not change these policies until those changes are posted on our website. If you use our website, you agree that we may notify you of changes to our privacy policy by updating our website.

If we are acquired by another company or business, merge with another company or business, or complete a similar business transaction, your personal information may be transferred as part of that transaction. We will post notice of that transaction on our website for a limited period of time.

Question and comments

If you have questions or comments about our privacy policy, please contact us at the customer service e-mail address posted on our website or provided in other materials.

Last updated: 8.15.2011