

FACTS

HOW DOES COMENITY PROTECT YOUR SECURITY AND PRIVACY?

SECURITY

Protecting your privacy and the security of your account is important to us. To ensure the security of all your transactions, we:

- Build information protection right into our technology, using industry accepted security standards.
- Use strong encryption methods, e.g. Secure Socket Layer (SSL), to prevent information from being read during transmission between our systems and your browser.
- Continuously monitor security systems to ensure external communication only occurs for approved purposes.
- Ask you to create a unique user name and password when you register for online account access.
- Contact you when changes are made to your account or company profile, such as when your banking information is updated.

KEEPING YOUR
ACCOUNT
SECURE

Tips for keeping yourself safe online:

- Your password should be easy for you to remember, but difficult for others to guess.
- Never write your password down; if you need help remembering, we recommend writing down a hint and keeping it in a secure location, away from your computer.
- Do not use the “save password” function included in some Internet browsers.
- Never leave your session unattended, especially if you are using a shared computer, and always log out of your session when you’re finished.
- Be sure your computer always has the latest software updates installed, including the most recent anti-virus, anti-spyware, and firewall software.
- Bookmark the financial websites you use most often, and use these to access your account.

EMAIL SAFETY

Email is a quick, safe way for us to communicate with you regarding your account. However, if you receive an email that seems suspicious, there are steps you can take to ensure your account information stays secure:

- Remember, we will never ask you for your personal information, e.g. account password, Social Security number, or bank account number, via email.
- If you receive an unexpected or unsolicited email requesting personal or financial information, or asking you to provide account or log-in information, don't respond directly. Instead, contact us using the information provided on the "Contact Us" page or on your billing statement.
- Rather than clicking on a link included in an email, we recommend you use a bookmarked URL to access the website, or manually type in the correct URL into your browser.
- Never open an attachment if you're not certain where the email originated.

TELEPHONE SAFETY

On certain occasions, we may reach out to you by phone. If you receive a phone call from someone claiming to be your financial institution:

- Remember, we will never ask you for your personal information, e.g. account password, Social Security number, or bank account number, if we call you. Never give out personal information or account details unless you've initiated the call.
- If you are at all uncertain about the individual contacting you by telephone, hang up and call us at the phone number listed on the "Contact Us" page or on your billing statement.

WHO WE ARE

This security notice is provided by the Comenity family of companies, including Comenity Bank and Comenity Capital Bank.