

## **Privacy Policy**

At ICUL Service Corporation (referred to as “ENVISANT,” “us” or “we”), we recognize that your privacy is important. This Policy discloses the privacy practices for the cumoney.com website and mobile app (collectively, the “Site”), as well as related products and services we may offer to you (collectively referred to as the “Services”). This Policy also covers how personal and other information that we receive or collect about you is treated. Please read the information below to learn the following regarding your use of this Site.

You acknowledge that this Privacy Policy is designed to be read in connection with any applicable terms and conditions, including cardholder agreements or credit union agreements, as applicable, and that by accessing or using our Site, you agree to be bound by the applicable terms and conditions, as well as this Policy.

We reserve the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by placing a prominent notice on our site, and by updating any privacy information on this page. Your continued use of the Site and or Services available through this Site after such modifications will constitute your: (a) acknowledgment of the modified Policy; and (b) your agreement to abide and be bound by that Policy.

If you have any questions about this Policy, please feel free to contact us at: [Prepaid@Envisant.com](mailto:Prepaid@Envisant.com).

**IMPORTANT: BY USING THE SITE AND/OR OFFERINGS AVAILABLE ON THIS SITE, YOU GIVE YOUR CONSENT THAT ALL PERSONAL DATA THAT YOU SUBMIT MAY BE PROCESSED BY US IN THE MANNER AND FOR THE PURPOSES DESCRIBED BELOW. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, DO NOT USE THE SITE.**

### **1. Types of Information We Collect**

In order to better provide you with prepaid card services, we collect two types of information about our users: Personally Identifiable Information (“PII”) and Aggregate Information.

**Personally Identifiable Information:** This refers to information that lets us know the specifics of who you are. When you engage in certain activities on this Site, such as registering for an account or sending us feedback, we may ask you to provide certain information about yourself.

Examples of PII may include your first and last name, email address, mailing address (including zip code), telephone numbers, card numbers, and other identifying information.

### **2. How We Collect and Use Information**

We do not collect any PII about you unless you voluntarily provide it to us. However, you may be required to provide certain PII to us when you elect to use certain products or services available on the Site. These may include: (a) registering for an account on our Site; (b) sending us an email message; (c) submitting a form or transmitting other information by telephone or letter; or (d) submitting your credit card or other payment information when ordering and purchasing products and services on our Site. When processing certain information, such as payment information with affiliated banking institutions or payment processors, we encrypt the transaction, using Secure Socket Layer (SSL) encryption technology, in order to prevent your PII from being stolen or intercepted. Additionally, your credit card information is encrypted and stored on a restricted-access database that is away from our main Site and only accessible by authorized users.

We will primarily use your PII to provide product or service offerings to you. We will also use certain forms of PII to enhance the operation of our Site, improve our internal marketing and promotional efforts, statistically analyze Site use, improve our product and service offerings, and customize our Site's content, layout, and services. We may use PII to deliver information to you and to contact you regarding administrative notices. Finally, we may use your PII to resolve disputes, troubleshoot problems and enforce our agreements with you, including your cardholder agreement and this Privacy Policy.

### **3. Cookies**

Depending on how you use our Site, we may store cookies on your computer in order to collect certain aggregate data about our users and to customize certain aspects of your specific user experience. A cookie is a small data text file which is stored on your computer that uniquely identifies your browser. Cookies may also include more personalized information, such as your IP address, browser type, the server your computer is logged onto, the area code and zip code associated with your server, and your first name to welcome you back to our Site. We may use cookies to perform tasks such as: monitoring aggregate site usage metrics, storing and remembering your passwords (if you allow us to do so), storing account and advertising preferences that you have set, and personalizing the Services we make available to you. However, we do not use cookies to track your browsing behaviors.

Most browsers are initially set up to accept cookies, but you can reset your browser to refuse all cookies or to indicate when a cookie is being sent. However, some aspects of the Site may not function properly if you elect to disable cookies.

### **4. Release of Information**

We will not sell, trade, or rent your PII to others. We do provide some of our product and service offerings through contractual arrangements made with affiliates, service providers, partners and other third parties ("Service Partners"). We and our Service Partners may need to use some PII in order to perform tasks between our respective sites, or to deliver products or services to you. For example, we must release your credit card information to the card-issuing bank to confirm payment for products and services purchased on this Site and provide order information to third parties that help us provide customer service.

We will encourage our Service Partners to adopt and promote strong privacy policies. However, the use of your PII by our Service Partners is governed the respective privacy policies of those providers, and is not subject to our control. Except as otherwise discussed in this Privacy Policy, this document only addresses the use and disclosure of information we collect from you. We are not responsible for the policies or practices of third parties.

Occasionally we may be required by law enforcement or judicial authorities to provide PII to the appropriate governmental authorities. In such cases, we will disclose PII upon receipt of a court order, subpoena, or to cooperate with a law enforcement investigation. We fully cooperate with law enforcement agencies in identifying those who use our services for illegal activities. We reserve the right to report to law enforcement agencies any activities that we in good faith believe to be unlawful.

### **5. Updating and Correcting Information**

We believe you should have the ability to access and edit the PII that you have provided to us. You may change any of your PII in your account online at any time by linking to your account in accordance with instructions posted elsewhere on this Site. You may also access and correct your personal information and privacy preferences by emailing or writing us at:

1807 W. Diehl Road

Naperville, IL 60563

**Email:** Prepaid@Envisant.com

Please include your name, address, and/or email address when you contact us.

We encourage you to promptly update your PII if it changes. You may ask to have the information on your account deleted or removed; however, some information, such as past transactions, may not be deleted. In addition, it may be impossible to completely delete your information without some residual information because of backups.

## **6. Security of Your PII**

At our Site you can be assured that your PII is secure, consistent with current industry standards. We strive to take appropriate security measures to protect against unauthorized access to or unauthorized alteration, disclosure or destruction of your PII. For example:

- We work hard to ensure that the data we collect is reliable, accurate, complete and current. We encrypt all PII, in order to prevent unauthorized parties from viewing such information when it is transmitted to us. We also only keep collected information only for as long as reasonably necessary or required for compliance reasons, and use it only for the purposes for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.
- We limit access to PII only to specific employees, contractors and agents who have a reasonable need to come into contact with your information. For example, we may provide members of our technical support team with limited access to your account in order to allow them to troubleshoot problems you may be having with the Site.
- Additionally, we also employ a number of physical, electronic, and procedural safeguards to protect PII. Our secure servers and our data centers are protected by industry-standard encryption, and our servers reside behind firewalls and employ high-level password protection.
- Finally, access by you to your PII is available through a password and unique customer ID selected by you. This password is encrypted. We recommend that you do not divulge your password to anyone.

In order to most effectively serve you, credit card transactions and order fulfillment are handled by established third party banking institutions and processing agents. They receive the information needed to verify and authorize your credit card or other payment information and to process and ship your order.

Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your PII, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) the security, integrity and privacy of any and all information and data exchanged between you and us through this Site cannot be guaranteed.

## **7. Miscellaneous**

You must be at least 18 years old to have our permission to use this Site. Our policy is that we do not knowingly collect, use or disclose PII about minor visitors.

If you have any questions, concerns or inquiries about our Privacy Policy, or our use of your PII, or our privacy practices, please contact us at: [Prepaid@Envisant.com](mailto:Prepaid@Envisant.com). You can also reach us by sending written correspondence to:

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