

## FIA Consumer Privacy Notice

Rev. 10/2014

FACTS	WHAT DOES FIA CARD SERVICES DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information, which, under federal law, means personally identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• account balances and transaction history</li> <li>• credit scores and credit history</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons FIA Card Services chooses to share and whether you can limit sharing.

Reasons we can share your personal information	Does FIA Card Services share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — with service providers we use to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	Call 866.325.8310 <b>Please note:</b> If you are a <b>new</b> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <b>no longer</b> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
<b>Questions?</b>	Refer to the customer service number printed on the back of your card or on your account statement.

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Bank of America, N.A. also known as FIA Card Services.

<b>What we do</b>	
<b>How does FIA Card Services protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does FIA Card Services</b>	We collect your personal information, for example, when you:

<p><b>collect my personal information?</b></p>	<ul style="list-style-type: none"> <li>• open an account</li> <li>• pay your bills</li> <li>• give us income or employment information</li> <li>• use your credit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit some but not all sharing related to:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. (See below for more information on your rights under state law.)</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply individually unless you tell us otherwise, except for your choice to limit sharing with nonaffiliates to market to you where your choice will apply to all joint account holders. If you have more than one account and you choose to opt out, you will need to do so for each account.</p>

<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Bank of America, N.A. also known as FIA Card Services, does not share information <b>about holders of</b> cards issued under the trade name "FIA Card Services", with its affiliates.</li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include financial services companies, such as insurance agencies, nonfinancial companies such as retailers and travel companies, other companies such as nonprofit organizations, government agencies, and to other nonaffiliated third parties as requested by you or your authorized representative, or when required or permitted by law.</li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include financial services companies.</li> </ul>

<p><b>Other important information</b></p>	
<p><b>Vermont:</b> In accordance with Vermont law, FIA Card Services will not share information we collect about Vermont residents with companies outside of FIA Card Services, except as permitted by law, such as with the consent of the customer, to service the customer's accounts or to other financial institutions with which we have joint marketing agreements. FIA Card Services will not share application information, consumer report information and information from outside sources about Vermont residents among the FIA Card Services companies except with the authorization or consent of the Vermont resident.</p>	
<p><b>California:</b> In accordance with California law, FIA Card Services will not share information we collect about California residents with companies outside of FIA Card Services, except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will limit sharing among our companies to the extent required by applicable California law.</p>	

**U.S. Online Privacy Notice - last updated November 13, 2014**

The U.S. Online Privacy Notice explains how we may collect information from you online when you visit the FIA Card Services (NetAccess), Web site.

In addition to the protections you enjoy through our U.S. Online Privacy Notice, your online activities may also be covered by our Consumer Privacy Notice. The FIA Card Services Consumer Privacy Notice explains our collection, use, sharing and security of consumer information and applies to FIA Card Services products and services offered within the United States for consumer purposes.

**Collecting information online**

When you visit our Web site, we may collect information from you to conduct our business and deliver the top-quality service you expect. We may collect technical information regarding your computer and operating systems; such as your Internet Protocol (IP) address, domain name, system configuration and settings.

**Sharing information**

Please read the FIA Card Services Consumer Privacy Notice for information on how personal information may be shared and how you may be able to limit certain types of sharing.

## Security

To protect personal information from unauthorized access and use, we use security measures that comply with applicable U.S. federal and state laws. These measures may include device safeguards and secured files and buildings as well as oversight of our third party service providers to ensure information remains confidential and secure. Please read our Security Tips for additional information.

## Safeguarding Social Security numbers

FIA Card Services Social Security Number Policy (1) protects the confidentiality of Social Security numbers, (2) prohibits unlawful disclosure of Social Security numbers, and (3) limits access to Social Security numbers.

## Cookies

Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted personal information. Cookies allow us to collect information such as browser type, time spent on the Web site, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the Web site in order to continually improve the design and functionality, and to assist us with resolving questions regarding the Web site.

You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the Web site and some online products and services. For example, we will not be able to recognize your device and you will need to answer a challenge question each time you log on.

## Flash objects

As part of our solutions for online authentication, we use Flash objects (sometimes referred to as "Local Shared Objects") to help us recognize you and your device when you come back to the Web site. For our pages running Adobe® Flash® content (demos and tutorials with moving content), we use Flash objects to determine your browser type and version of Adobe Flash in order for you to view the content. Deleting cookies does not delete Flash objects. You can learn more about Flash objects - including how to control and disable them - through the Adobe interface. If you choose to disable Flash objects from our Web site, then you may not be able to access and use all or part of the Web site or benefit from the information and services offered.

## Promotions and offers

FIA Card Services sometimes displays reminders of promotions or offers that you are currently eligible for. If you click on one of these reminders, you link to the FIA Card Services page for additional information to take advantage of the promotion or offer.

## Making sure information is accurate

Keeping your account information accurate and up to date is very important. If your account information is incomplete, inaccurate or not current, please use the Contact Us option on our Web site, or call or write to us at the telephone number or appropriate address for such changes listed on your account statement, bank records or other account materials.

## Links to other web sites

The Web site may contain links to other web sites controlled or offered by third parties ("Linked Sites"). Our inclusion of a link to a Linked Site does not imply approval or endorsement of the Linked Site or any products or services offered on the Linked Site. We are not responsible for the content, accuracy, reliability, or opinions expressed in the Linked Sites. We have not investigated or monitored the Linked Sites for accuracy or completeness. The Linked Sites may have different privacy policies and security standards from ours. We are not responsible if any offer terms shown on the Web site differ from those shown on the Linked Site.

## Using aggregation sites

Aggregation sites are Internet sites that allow you to consolidate account information from several sources to be viewed on one site. To do this, an aggregation provider may request access to your personal information, including financial information, your username and passwords. You should use caution and ensure that the aggregator company has appropriate policies and practices to protect the privacy and security of any information you provide or to which they are gaining access. If you provide username, password, or other information about your FIA Card Services accounts to an aggregation site, we will consider that you have authorized all transactions or actions initiated by an aggregation site using access information you provide, whether or not you were aware of a specific transaction or action. If you decide to revoke the authority you have given an aggregation site, we strongly recommend that you change your FIA Card Services password to ensure that the aggregation site cannot continue to access your account. We are not responsible for the use or disclosure of any personal information accessed by any company or person to whom you provide your FIA Card Services Web site username and password.

## Protecting children's privacy online

The Web site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide personal information through the Web site. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission website for more information about the Children's Online Privacy Protection Act (COPPA).

## Changes to the U.S. Online Privacy Notice

This U.S. Online Privacy Notice is subject to change. Please review it periodically. If we make changes to the U.S. Online Privacy Notice, we will revise the "last updated" date at the top of this notice. Any changes to this notice will become effective when we post the revised notice on this Web site. Your use of the Web site following these changes means that you accept the revised notice.

**Secure Area** | [Contact Us](#) | [Privacy](#) | [Security Statement](#) | [Terms of use](#)

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