



## Holiday Smart Savings Credit Card PRIVACY NOTICE

FACTS	WHAT DOES ERICKSON PETROLEUM CORPORATION DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal 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.	
What?	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</li> <li>• Income</li> <li>• Transaction history</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>	
How?	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 Erickson Petroleum Corporation chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Erickson Petroleum Corporation share?
	<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
	<b>For our marketing purposes -</b> To offer our products and services to you	No
	<b>For joint marketing with other financial companies</b>	No
	<b>For our affiliates' every day business purposes -</b> information about your creditworthiness	No
	<b>For our affiliates to market to you</b>	No
	<b>For nonaffiliates to market to you</b>	No
Questions?	Call toll-free 800-745-7411 ext. 5204.	
<b>Who we are</b>		
Who is providing this notice?	Erickson Petroleum Corporation	
<b>What we do</b>		
How does Erickson Petroleum Corporation protect my personal information?	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.	
How does Erickson Petroleum Corporation collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account</li> <li>• pay your bills</li> <li>• use your credit</li> <li>• give us your income information</li> <li>• provide your employment information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only <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> State law and individual companies may give you additional rights to limit sharing.	
<b>Definitions</b>		
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Erickson Petroleum Corporation does not share with our affiliates.</li> </ul>	
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Nonaffiliates with which we share information include companies who provide payment processing services.</li> </ul>	
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Erickson Petroleum Corporation doesn't jointly market.</li> </ul>	