



The Payroll Company Privacy Policy for Individuals

This policy is effective as of October 1, 2005

In this disclosure, you'll find details about our privacy policies and procedures, as well as the opportunity to choose how information about you may be shared. We want you to make an educated choice, so please read this disclosure carefully to understand the options available to you.

- We do not sell customer information to third parties.
- We do not share customer information with outside parties who may wish to market their products to you.

You do not have to take any action or instruct us to keep your information confidential. We will protect your privacy automatically.

- Within The Payroll Company companies, we safeguard your customer information carefully.

You have a choice about how your information may be shared and used within The Payroll Company.

- We are committed to protecting your customer information in every transaction, at every level of our organization.

For this purpose, we have designed procedures, standards and technology, which are described in our policy.

- We are committed to helping you protect your privacy every day. On our web site, you'll find tips to help you protect yourself from identity theft, and limit direct marketing from outside companies.

The Payroll Company name has been a trusted symbol of service and reliability, and we remain dedicated to those principles. At The Payroll Company, we value your relationship, and we work diligently every day to honor the trust you place in us. The Payroll Company Privacy Policy describes how we protect and use your customer information. We believe that protecting your privacy is an integral part of the customer service we provide to you. This is the reason why we do not share customer information with outside parties who may wish to market their products to you.

HOW WE PROTECT AND USE CUSTOMER INFORMATION

We begin by safeguarding the security and integrity of customer information. We are committed to protecting the security and integrity of customer information through procedures and technology designed for this purpose. For example:



- We limit employee access to customer information to those who have a business reason to know this information. Employees are required to honor our code of conduct, which includes standards to protect customer confidentiality. They are subject to disciplinary action if they fail to do so.
- We maintain policies and procedures covering the proper physical security of workplaces and records.
- We require independent contractors and outside companies who work with us to adhere to strict privacy standards through their contracts with us.
- We use technological means (such as backup files, virus detection and eradication software, firewalls, and other computer software and hardware) to protect against unauthorized access or alterations to customer data.

We collect and maintain customer information as part of servicing your account and your customer relationship. In the course of serving you, we collect information about you from a variety of sources, such as:

- Information you provide to us on applications or forms
- Information we receive from an outside company, such as a credit bureau.
- Information about your transactions or experiences with companies affiliated with The Payroll Company

The customer information we collect is used to serve your accounts.

Information may be used among The Payroll Company companies, as well as with authorized third parties (described in section 4), for a number of purposes, such as:

- To protect your accounts from unauthorized access or identity theft
- To process your requests such as purchases
- To service your accounts by issuing checks
- To keep you informed about financial services of interest to you

We do not share information with outside parties who may wish to market their products to you. We may disclose the information we collect, as described above, with nonaffiliated third parties that are acting on our behalf, including:

- Companies that perform support services for us, such as data processors, technical systems consultants and programmers or companies that help us market The Payroll Company products and services to you.
- There are other situations when we may disclose to third parties the customer information we collect as permitted or required by law. Third parties could include government entities, courts or other entities (in response to subpoenas and other legal processes), and those with whom you have requested us to share information.
- Approved business partners that offer financial services that may benefit you.



Within The Payroll Company companies and its approved partners, we share information so that we can work together to serve you. We may disclose all of the information we collect, as described above, within The Payroll Company and other affiliated companies.

Some state laws may impose additional restrictions on disclosure of information about customers in those states for certain purposes.

YOU HAVE CHOICES AT THE PAYROLL COMPANY

The Payroll Company does not sell customer information or share it with outside third parties who may wish to market their products to you. We will protect your privacy automatically.

We may share information about you within The Payroll Company companies. However, you may instruct us not to share certain personal financial information within The Payroll Company companies and business partners by calling 1-877-277-2926. You may notify us of your preference at any time.

If you are satisfied with the current level of information you receive from The Payroll Company, you do not need to change your solicitation preference at this time. If you choose not to hear from us, you may not be notified about new services at The Payroll Company that may benefit you. You may always change your instructions at any time in the future by calling 1-877-277-2926. (Note: If you call us to indicate your contact preferences, selecting both telephone and mail options will result in no solicitation.)

If you have already recorded your privacy preferences with us, there is no need to do so again.

The policies and practices described in this disclosure are subject to change, but we will communicate any significant changes to you as required by applicable law. The policies and practices described in this disclosure replace all previous notices or statements regarding this subject.