

| **PRIVACY STATEMENT** |

Effective Date 12/22/15.

PREMIER Bankcard, LLC. [hereinafter referred to as “our”, “us”, or “we”] is committed to advising you of the right to your privacy, and strives to provide a safe and secure user experience. This Privacy Statement describes how we collect, use and share information obtained by and through our website. By accessing and using our website, you explicitly accept, without limitation or qualification, the collection, storage, use and transfer of information about you in the manner described in this Privacy Statement. Please read this Privacy Statement carefully, as it affects your rights and liabilities under the law. If you disagree with the way we collect and process personal information, please do not use this website.

Scope of Privacy Statement.

This Privacy Statement applies to this website. It regulates the processing of information relating to you and grants both of us various rights with respect to your personal data. It describes what type of information we collect, how we use that information, and to whom we can provide that information. It also informs you of how to notify us to stop using your information. We are located in the State of South Dakota, United States of America. You may be located in a state or country that has laws which are more restrictive about the collection and use of your personal information. However, by using our website, you agree to waive the more restrictive laws and be governed by the laws of South Dakota and the United States of America.

Information We Collect.

We collect general types of information about you when you visit and use our website, including personal information, demographic information, and behavioral information.

Personal information is information that can be used to identify you. This is information which you are prompted to provide to us during the registration process or in customer service communications. This collection includes, but is not limited to, your name, address, telephone number(s), social security number and email address, credit card number(s) or bank account(s). We also obtain your credit report.

Demographic information is information that may or may not be unique to you in the sense that it refers to selected population characteristics. Such information includes your zip code, telephone number(s) (including mobile phone type, number(s) and carriers), birth date, gender, salary range, education and marital status, occupation, industry of employment, personal and online interests.

Behavioral information is information pertaining to how you use our website, the areas of our website that you visit, what services you access, and information about your computer hardware and software, including your IP address, geographic location, browser preference,

operating system type, domain names, times that you access the internet, and other websites you have visited.

Third party information is information about you that we acquire from a third party which may include personal, demographic, or behavioral information.

No Information Collected from Children. You must be 18 years of age to use our website. As such, we will never knowingly collect any Personal Information from children under the age of 13. If we obtain actual knowledge that we have collected Personal Information about a child under the age of 13, that information will be immediately deleted from our database.

No sensitive health information is collected. We do not collect information about past, present or potential future medical conditions or treatments.

Credit Card Information and Bank Account Information. We collect credit card number(s), bank account and related information, when you request a product or service on our website. When the credit card or bank account information is submitted to us, such information is encrypted and is protected with SSL encryption software. We will use the credit card or bank account information for the purpose of processing and completing the transaction you requested. Such information will be disclosed to third parties as necessary to complete the requested purchase transaction. This information is removed from the server within 24 hours of your request.

Use of Cookies, Web Beacons, and JavaScript.

Cookies. “Cookies” are a feature in your browser software. If enabled, cookies store small amounts of data on your computer about actions you take on the pages of our website. Cookies assist us in tracking which of our features you visit most often, and what content you viewed on past visits. When you visit this website again, cookies allow us to customize our content according to your preferences. We may use cookies to keep track of the number of return visits, accumulate and aggregate statistical information generally pertaining to our website, and deliver specific content to you based on your past viewing history.

Cookie Type. We use “session” cookies which are not permanently stored on your hard drive. Session cookies usually expire after inactivity or when you close your browser. Session cookies allow us to keep track of this data until you have completed your search or registration.

Removing Cookies. You have the ability to accept, decline or remove cookies, at any time, by modifying your browser settings. Please see the “help” section of your browser or read more about cookies at <http://cookiecentral.com>.

Web Beacons. We use electronic images known as Web beacons (sometimes called single-pixel gifs, clear gifs or action tags) which allow us to collect information about your visit to our website, measure and improve the effectiveness of advertisements and track delivery of advertising. Web beacons collect only a limited set of information including a cookie number,

time and date of page view, as well as a description of the page on which the Web beacon resides.

Disabling Web Beacons. Because Web beacons are the same as any other content request, you cannot opt out or refuse them. However, they can be rendered ineffective by either opting out of cookies or changing the cookie setup in your browser.

How We Use Information Collected.

Providing Services and Products. We use the information we gather on our website to provide you with the services and or products you have requested. This may include passing your information on to a third party to provide such services or products. Although our contractual arrangement limits how this party can use your information, we do not control the privacy practices of third parties. If you have any questions or wish to remove your information from the third party databases, you will need to contact that party directly.

Customer Support Services. We will use the information to confirm your registration and complete transactions requested by you or verify information you have provided to us to assist you with any support services you request.

Improving Our Website. We use the information we gather to respond to any inquires you make, operate and improve the functionality of our website, and deliver the products and services advertised on our website. Our services include the display of personalized products, content, and advertising, relating to your experience and interests.

Promotional Material. We will use the information to contact you when we have special offers or promotions.

Disclosure of Information to Others.

We do not disclose your credit report, social security number, credit card or banking information to third parties not assisting us with supplying your request for products or services without your authorization. However, we disclose your other personal, demographic and behavioral information to third parties 30 days after registration throughout the world:

Product and Service Delivery. We share your information with third parties who help us in the delivery of the products and services you have requested.

Website Functionality. We share your information with companies and individuals we employ to perform technical functions on our behalf. Examples include third parties who host our website, analyze our data, provide marketing assistance, process credit card payments, and provide customer service.

Third Party Products and Services. We share your information with third parties who will provide you with their opportunities, products or services. This includes your personal,

demographic and behavioral information so they may determine whether you might be interested in their products or services.

Anonymous information. We share aggregated anonymous information about you, combined with other persons using our website with third parties, so that they can understand the kinds of visitors that come to our website, and how those visitors use our website. This includes demographic information and behavioral information.

Legal Process. We disclose your information if legally required to do so, or at our discretion, pursuant to a request from a governmental entity, or if we believe in good faith that such action is necessary to (a) conform to legal requirements or comply with legal process; (b) protect our rights or property, or our affiliated companies; (c) prevent a crime or protect national security; or (d) protect the personal safety of users or the public.

Acquisition or Merger. We may disclose and transfer your information to a third party who acquires any or all of our business, whether such acquisition is by way of merger, consolidation or purchase of all or a substantial portion of our assets. In the event we become the subject of an insolvency proceeding, whether voluntary or involuntary, we or our liquidator, administrator, receiver or administrative receiver may sell, license or otherwise dispose of, such information in a transaction approved by the court.

Use of Your Information for Email Marketing.

Email and Unsubscribe Privacy Statement. We may share your information with third parties for promotional offers by email beginning 30 days after you have registered. These offers may be our services and products or those of third parties. If you wish to end your email subscription from a particular list, please use the unsubscribe link at the bottom of the commercial email. If you wish to unsubscribe from all of our commercial email lists, please send us an email at REMOVAL@premierbankcard.com.

Third Party Email Messages. You may receive certain commercial email messages sent by third parties for products and services which may be of interest to you. In such case, a third party's name will appear in the "from," and the email will have a method at the bottom of the email to unsubscribe from that party. We are not responsible for third party emails sent to you.

Wireless Addresses. If the email address you provide to us is a wireless email address, you agree to receive commercial messages at such address from us, our vendors or advertisers (unless and until you have elected not to receive such commercial messages by following the instructions in the unsubscribe portion of this Privacy Statement). You understand that your wireless carrier's standard rates apply to these messages. You represent that you are the owner, or authorized user of the wireless device on which messages will be received, and you are authorized to approve the applicable charges.

Security.

We endeavor to safeguard and protect your information. When you submit information on our website, such information is protected both online and offline. We have security measures in place to protect against the loss, misuse, and alteration of personal information under our control. The servers in which we store your information are kept in a secure physical environment. The servers have industry standard firewalls. Access to such servers is password protected and access by our employees is limited. Currently, we use Secure Socket Layer software ("SSL") to protect data and to secure any transactions. SSL encrypts information including credit card number(s), and names and addresses, as they are transmitted over the Internet. Please be advised that, although we take commercially reasonable technological precautions to protect your data, no data transmission over the Internet can be guaranteed to be 100% secure; therefore, we cannot and do not warrant that your information will be absolutely secure. Any transmission of data at or through our website is at your own risk. However, access to your information is strictly limited and not accessible to the public.

Changes to Privacy Statement.

We reserve the right to make material changes to the substance of this Privacy Statement. We will post those changes through a prominent notice on the website, so that you will always know what information we gather, how we might use that information, and to whom we will disclose it.

Changes to Your Personal Information.

If you have completed an application, you may contact us to make changes to the personal information we collect. This includes, but is not limited to, your name, address, telephone number(s), and email address, credit card number(s) or bank account(s). You may contact us at 1-800-987-5521, or by mail at First PREMIER Bank, PO Box 5524, Sioux Falls, SD 57117-5524. If you have established an account with First PREMIER Bank, and have enrolled your account at mypremiercreditcard.com, you may update certain personal information by logging into your account and selecting "UPDATE PROFILE."

"Do Not Track" Signals or Other Mechanisms

We do not respond to such signals or other mechanisms.

California Resident Rights.

California law permits California residents who provide personal information in obtaining products or services for personal, family, or household use to request certain information regarding third parties to whom their information was shared once a calendar year. If applicable, this information would include the categories of customer information and the names and addresses of those businesses with which we shared customer information for the immediately prior calendar year. To obtain this information from us, please send an email message to presref@premierbankcard.com or at the address below with "Request for California

Privacy Information" in the subject line and in the body of your message. We will provide the requested information to you at your e-mail address in response.

Contact US With Any Questions.

Please do not hesitate to contact us with any questions or requests you have regarding our services or this Privacy Statement. We can be reached as follows:

PREMIER Bankcard
3820 North Louise Avenue
Sioux Falls, SD 57107

By phone at 1-800-987-5521

Or by email at privacystmt@premierbankcard.com