

# Our Website Privacy Policy

This website (the "site") is made available by Genesis FS Card Services, Inc. ("we," "us" or "our").

This site is provided for the users of credit products issued by The Bank of Missouri. Your use of this site is subject to The Bank of Missouri's Privacy Policy, which can be found [here](#).

The Bank of Missouri's Privacy Policy discusses what personally identifiable information about you we collect, and how we share and protect that information. This Website Privacy Policy contains specific information about how your information may be collected on this site, and how you can update your personal information and contact us with questions or concerns. The site is exclusively directed to and intended for use by legal residents of the United States who are adults, age 18 and over. We do not knowingly solicit information from or market products or services to non-US residents or minors. If you are not a legal resident of the US or are under the age of 18, you are not permitted to set up an account, and may not enter personal information. If we knowingly obtain personally identifiable information of children under the age of 13, we will delete that information from our systems.

## **How the site responds to do-not-track signals.**

The site does not respond to browser do-not-track signals.

## **Does the site use cookies?**

This Site uses cookies. A cookie is a piece of data stored by your Internet browser on your computer's hard drive. A cookie helps us measure how often you visit our site, the average time you spend on our site, and allows us to store your online preferences. When you browse our site or respond to one of our emails, we may use cookies, pixel tags, Flash objects, web beacons, clear GIF's or other technologies to collect information. Cookies are widely used, and most browsers are set up to accept them automatically. If you would prefer, you can choose to not accept cookies. If you prefer not to accept cookies, you can:

- change your browser settings to notify you when you receive a cookie, which lets you choose whether or not to accept it;
- set your browser to automatically not accept any cookies.

## **Information We Collect.**

We collect two types of online information: Non-Personal Information and Personal Information.

*Non-Personal Information:* When you visit our site, we collect the IP address of the device you use to connect to the Internet and the domain you used to access the Internet. In addition, we collect other information such as what browser type you are using, the type of operating system you have, and what website you may have come from and other information from your device settings. We may also collect navigational information such as pages visited, when they were visited and time spent on a particular page. This information is collected separately from personal information we collect.

*Personal Information:* In addition to the information described above, we may also gather personal information that you provide including, but not limited to, your:

- Name
- Address
- Telephone number
- Email address

- Account number, routing number, and name of financial institutions where you currently have an account and will use in connection with your credit product
- User name and password
- Other personal information used to verify your identity

We collect personal information when you register with our site, when you "contact us" through the site, when you make payments on your account. We may gather your product choice or other preferences and selections along with this personal information, and we may connect your personal information to the non-personal information that we also gathered. If we have other personal information about you or have information about you that is publicly available, we may use it in combination with the information we have collected online.

#### **Do we share your information with third parties?**

By providing information to us through our site, you authorize us to provide your personal information to our affiliates, including but not limited to selected third party contractors who provide services to us for the operation of this site and its business, communication services, and for fulfilment of services you request. You also authorize us to provide this information to the Issuer of your credit account. We may disclose your personal information to third parties: (1) when necessary to complete a financial transaction or transfer, (2) in order to verify the existence and condition of your account to a third party such as a credit bureau or merchant, (3) in order to comply with a government agency or court order, (3) in the event that all or part of our assets are acquired, merged with, sold to, or otherwise disposed of to one or more third parties, (4) as permitted or required by applicable law and/or regulation or (5) if you give us written permission.

#### **How do we protect your personal information?**

We, along with our service providers, have implemented technical and organizational measures designed to protect against unauthorized access, disclosure, alteration, or destruction of information you provide on our site. We instruct our personnel who have access to your personal information that such access must be used only in adherence to this Privacy Policy and with applicable laws. However, no security measures are perfect. Therefore, we do not guarantee the security of the information you provide us.

#### **What can you do to protect your personal information?**

You are responsible for maintaining the confidentiality of your account username and password. We recommend that you choose a unique password which you do not use for any other accounts and that you change your password regularly. You agree to immediately notify us if your password and/or account has been accessed without your authorization or of any other breach of security. We are not responsible or liable for any losses or damage arising from your failure to comply with this provision.

#### **Can I review or request changes to personal information I have provided?**

You can review your personal information through this site and may make changes to your address. To request a change of any other personal information, please call customer service at 1-855-456-8048.

#### **What happens if I visit another website from this site?**

This Privacy Policy applies only to the use and disclosure of information we collect from visitors and customers through our site. If you leave this site by clicking on a link or by entering a new address in your browser's address window, we no longer have control over your information security, and we are not responsible for the content, privacy policies, practices, or use of other websites.

#### **Notice of Changes.**

From time to time, we may change our Privacy Policy without notice. Please review the Privacy Policy periodically. The effective date of this notice, as stated below, indicates the last time our Privacy Policy was

revised or materially changed. Your use of the site following any and all changes means that you accept the revised practices.

**Effective Date**

October 1, 2020

**Contacting Us**

If you have questions about this Website Privacy Policy, you can contact us by calling 1-855-456-8048.