

Privacy Policy

Your Direct[®] Vision Prepaid Visa[®] Card account is operated by The Bancorp Bank and subscribes to The Bancorp Bank's privacy policy.

The Bancorp Bank values each and every customer relationship. Customers such as you have entrusted us not only with your finances, but also with your personal information. To protect and maintain this relationship, we've adopted a privacy policy to maintain the confidentiality of the information you have shared with us.

We recognize your expectations for the responsible use and protection of your information and your right to privacy. To this end, The Bancorp Bank will maintain standards to reasonably ensure that your information is private and secure at all times. This notice will describe how your information is used, protected, and the benefits such use provides to you.

How we use, collect, and retain information about you.

Your relationship is important to us and we're committed to providing you with the best service possible. To do that, we gather information from a variety of sources to keep you informed about the many financial services, products, and benefits available to you as a The Bancorp Bank customer and to provide you the ability to manage your finances most effectively. For example, we collect information from the following sources:

1. From you whether in writing on applications, by telephone, electronically or by any other means. This information may include your name, address, employment information, and income;
2. Transactions with others or us. This information may include your account balances, payment history and account usage;
3. Consumer reporting agencies. This information may include account information and information about your creditworthiness and credit history; and,
4. Public sources. This information may include real estate records and telephone numbers.

If you end your customer relationship with us or become an inactive customer, we will treat the information we have about you as if you were still our customer.

Responsible use of information provides customer benefits.

The information we collect provides significant benefits to you, our customer. This information:

1. Enables us to better understand your financial needs;
2. Assists us as we improve products and enhance customer service;
3. Allows us to comply with laws and regulations; and
4. Helps us protect you against fraud.

We will maintain accurate information about you.

We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please call us at 1-877-554-2339. We will investigate your concerns and correct any inaccuracies.

We will maintain a security program to protect your information.

We are committed to the security of your financial and personal information. We safeguard information according to established security standards and procedures, and we continually assess new technology for protecting information. We restrict access of personal information about you to those employees who need to know that information to provide products or services to you. Our employees are trained to understand and comply with these information principles. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information. You may view our Security policy on our web site which provides additional detail.

Restrictions on disclosing your personal account information to outsiders.

We will not share your confidential information with any company or third party except as required or permitted by law. This means, for example, that we can disclose your confidential information:

- To third parties that help us provide products or services to you, such as companies that print your checks, data processors that work for the Bank, mail companies, or software vendors;
- To third parties that assist us in marketing accounts and services; to other financial institutions with which we have joint marketing agreements to enhance our financial product or service offerings;
- To investors or other financial institutions that purchase loans from us;
- To consumer reporting agencies;
- To third parties that process or service a financial product, service or transaction that you requested or authorized;
- To respond to a subpoena, court order or judicial process; to pursue a sale, merger, or transfer of all or a portion of a business or operating unit; to our regulators and auditors; to protect against or prevent fraud, manage risk, or resolve customer disputes;
- To a third party to whom you specifically authorize us to share the information.

Whenever other companies or third parties provide services for us or on our behalf, we require them by contract to maintain the appropriate safeguards to ensure the security and the confidentiality of the information that we provide them.

Because certain disclosures of confidential information are specifically required or permitted by law, we can make these disclosures even if you prefer we do not do so. Therefore, you do not have to respond to this notice in any way.

We will maintain your privacy in business relationships with non-related third parties.

If we do provide customer information to a third party, we will insist, through a written agreement, that the third party adheres to similar privacy principles to those that The Bancorp Bank adheres to for keeping this information confidential.

Disclosing our privacy commitment to you.

At The Bancorp Bank, we value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how The Bancorp Bank protects your confidential information, please contact us at 1-877-554-2339.

Use of Cookies

Our web site may use a feature of your Internet browser called a cookie. A cookie is a piece of information which a web server may place on your computer when you visit a web site. The use of cookies is to facilitate your Internet session, to maintain security and to improve the user experience. For example, we use cookies to verify your identity, remember your personal settings such as your offer preferences, and to monitor your use of our website to improve our services. If you choose not to enable cookies on your browser, you will not be able to use some of the services offered on our web site.

Children's Privacy

We do not knowingly collect or use personal information from children under 13 without verifiable consent from their parents.

Obtaining Your Card: The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying documents. "Guaranteed Approval" is contingent upon successfully passing this mandatory identification confirmation.

This Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.