Reply Mailer Instructions: 1. Fill out and sign form. 2. Moisten glue strip. 3. Fold insert in half to seal. 4. Put return address and stamp on the front of Reply Mailer. 5. Mail.

Important Privacy Choices for Consumers

You have the right to control whether we, **Direct Merchants Credit Card Bank, N.A.**, share some of your personal information. Please read the following carefully before you make your choices below.

Your Rights

You have the right to restrict the sharing of personal and financial information with outside companies we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your account(s) with us. This includes sending you information about some other products and services. **We will not share your information with outside companies except for the two options listed below. Those options are in addition to the options in the enclosed "Privacy Statement".** Choices you make on this form will no longer apply if you move out of California.

Your Choices

Restrict Information Sharing With Financial Companies We Contract With To Offer and Provide Financial Products And Services: If you check "No," we will not share your personal and financial information with outside financial companies we contract with to offer products and services to you.

❑ **NO**, please do not share my personal and financial information with these companies.

Restrict Information Sharing With Non-Financial Companies We Have an Affinity Agreement with To Issue Credit Cards: If you check "No," we will not share your personal and financial information with non-financial outside companies, with which we have an affinity agreement to issue credit cards.

❑ **NO**, please do not share my personal and financial information with these companies.

Time Sensitive Reply

You may make these choice(s) at any time. Your choice(s) marked here will remain active unless you state otherwise or move out of California. However, If we do not hear from you we may share some of your information with the companies described in the choices above.

Please print clearly

Name: _____

Account Number(s): _____

_____

Signature: _____

Daytime telephone: _____

To exercise your choices, please log on to www.dmccb.com/choices, call 1-877-9PRIVACY, or fill out, sign and send this form back to us. Reply Mailer Instructions are noted on the left side column of this form. You may want to make a copy of this form for your records.

Affix Moistened Glue Strip Here

Important
Privacy
Choices
for
Consumers

A-15323

PLACE
STAMP
HERE

Cardmember Service
PO Box 21550
Tulsa, OK 74121-1550

A-15323 Privacy 7x7 2/9/05 9:48 AM Page 3

Reply Mailer Instruction: 1. Fill out and sign form. 2. Moisten glue strip. 3. Fold insert to seal. 4. Put return address and stamp on front of Reply Mailer. 5. Mail.
Instrucciones para usar el Sobre de Respuesta: 1. Llene y firme el formularío. 2. Humedezca la banda engomada. 3. Doble para sellar. 4. Coloque su dirección y la estampilla en el frente del Sobre de Respuesta. 5.Colóquelo en el buzón de correo.

Important Privacy Choices for Consumers

You have the right to control whether we, **Direct Merchants Credit Card Bank, N.A.**, share some of your personal information. Please read the following carefully before you make your choices below.

Your Rights

You have the right to restrict the sharing of personal and financial information with outside companies we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your account(s) with us. This includes sending you information about some other products and services. **We will not share your information with outside companies except for the two options listed below. Those options are in addition to the options in the enclosed "Privacy Statement"**. Choices you make on this form will no longer apply if you move out of California.

Your Choices

Restrict Information Sharing With Financial Companies We Contract With To Offer and Provide Financial Products And Services: If you check "No," we will not share your personal and financial information with outside financial companies we contract with to offer products and services to you.

❑ **NO**, please do not share my personal and financial information with these companies.

Restrict Information Sharing With Non-Financial Companies We Have an Affinity Agreement with To Issue Credit Cards: If you check "No," we will not share your personal and financial information with non-financial outside companies, with which we have an affinity agreement to issue credit cards.

❑ **NO**, please do not share my personal and financial information with these companies.

Please see reverse to complete necessary information.

Importantes Opciones de Privacidad para los Consumidores

Usted tiene el derecho a decidir si nosotros, **Direct Merchants Credit Card Bank, N.A.**, podemos compartir alguna parte de su información personal. Le rogamos leer cuidadosamente los siguientes párrafos antes de tomar una decisión sobre estos asuntos.

Sus Derechos

Usted tiene el derecho de restringir que se comparta su información personal y financiera con empresas externas con las cuales hacemos negocios. Nada de lo contenido en este formulario, sin embargo, nos prohíbe compartir la información necesaria para dar cumplimiento a disponsiciones legales, en los casos permitidos por ley, o con el fin de prestarle un mejor servicio a sus cuentas con nosotros. Esto incluye la posibilidad de enviarle información sobre otros productos o servicios. **No compartiremos su información con compañías externas sino en lo referente a las dos opciones indicadas en los siguientes párrafos. Estas opciones son adicionales a las contenidas en la "Declaración de Privacicad" anexa a este documento.** Las opciones que adopte en esta ocasión dejarán de tener vigencia en caso de que usted deje de residir en California.

Sus Opciones

Restringir que se comparta información con empresas financieras con las cuales contratamos con el objeto de ofrecerle y prestarle productos y servicios financieros. Si useted marca "No", no compartiremos su información personal y financiera con empresas externas con las cuales contratamos para ofrecerle servicios y productos financieros a usted.

❑ **NO**, Deseo que no se comparta mi información personal ni financiera con esas compañías.

Restiringir que se comparta información con empresas no financieras con las cuales mantenemos convenios de afinidad con el fin de emitir tarjetas de crédito. En el caso de que marque "No", no compartiremos su información personal y financiera con empresas externas no financieras, con las cuales tenemos convenios de afinidad con el fin de emitir tarjetas de crédito.

❑ **NO**, Deseo que no se comparta mi información personal o financiera con esas compañías.

Por favor, vea el reverso para completar la información necesaria.

Time Sensitive Reply

You may make these choice(s) at any time. Your choice(s) marked here will remain active unless you state otherwise or move out of California. However, If we do not hear from you we may share some of your information with the companies described in the choices above.

Respuesta Sensible al Tiempo

Usted es libre de adoptar una decisión sobre estos asuntos en el momento que desee, y sus opciones seguirán vigentes hasta tanto usted decida modificarlas o deje de residir en California. Sin embargo, si no recibimos oportunamente su respuesta, podríamos compartir una parte de su información a las empresas mencionadas en las opciones anteriores.

Please print clearly. / Por favor escriba con claridad en letra de molde.

Name / Nombre: _____

Account Number / Número(s) de Cuenta: _____

Signature / Firma: _____

Daytime telephone / Número de teléfono diurno: _____

To exercise your choices, please log on to www.dmccb.com/choices, call 1-877-9PRIVACY, or fill out, sign and send this form back to us. Reply Mailer Instructions are noted on the other side of this form. You may want to make a copy of this form for your records.

Para escoger sus opciones, por favor visite la página del Internet www.dmccb.com/choices, llame al 1-877-977-4822, o firme y envienos este formulario. Las instrucciones para usar el sobre de respuesta estan descritas adentro de este formulario. Es conveniente que saque copia de esta comunicación para sus archivos personales.

Affix Moistened Glue Strip Here
Coloque aquí la banda engomada humedecida

PLEASE PLACE PROPER POSTAGE HERE

CARDMEMBER SERVICE
PO BOX 21550
TULSA OK 74121-1550

Important Privacy Choices for Consumers

Importantes Opciones de Privacidad para los Consumidores