

Viamerica's Privacy Statement

This Privacy Statement applies to information collected by Viamerica's Corporation, and its affiliates Viamerica's Money Services Corp., Viamerica's Financial Services Corporation, and Viamerica's New York Corporation (together "Viamerica's").

FACTS	WHAT DOES VIAMERICAS DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information, whether you send money, receive money, or we otherwise collect information about you. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include, without limitation:</p> <ul style="list-style-type: none"> ▪ domestic and foreign-government identification numbers, such as driver's license, passport, visa, Social Security or tax identification number ▪ name, date of birth, address, email address, occupation, employer, mobile and home telephone number ▪ transaction history ▪ credit, debit, bank account and payment history information ▪ phone conversations and e-mail communications ▪ hardware and software identifiers, geolocation, browser type, internet service provider, referring/exit pages, operating system, IP address, and browsing history logs to obtain usage statistics and behavior patterns as well as other information from and about your device (such as device properties, settings, applications, stored information and usage) and carrier; the browser and operating system software you use; social profile and network information; the date and time you access our website and the Internet address used to link to our website when you visit us <p>You consent to our collection, transfer and storage of information by computers or other transfer or storage devices in the United States and elsewhere.</p>
How?	All financial companies need to share customers' and consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' and consumers' personal information; the reasons Viamerica's chooses to share; and whether you can limit this sharing.
When?	This privacy statements was last revised on October 8, 2018.

Reasons we can share your personal information	Does Viamericas share?	Can you limit this sharing?
<p>For our everyday business purposes – such as to process your transactions; collect payment; detect and prevent fraud and other illegal activities; cooperate with criminal or government investigations; maintain your account(s); comply with court orders, subpoenas, and court orders and other lawful requests; report to credit bureaus; enhance your consumer experience; validate your creditworthiness or your identity; in the event Viamericas were to become involved in a merger, acquisition or any form of sale of some or all of its business; or as otherwise permitted or required by law</p>	Yes	No
<p>For our marketing purposes – to offer our proprietary products and services to you or send you marketing and promotional messages</p>	Yes	No
<p>For joint marketing with other financial companies - to offer jointly marketed products and services to you or send you marketing and promotional messages</p>	Yes	No
<p>For our affiliates' everyday business purposes – such as information about your transactions and experiences</p>	Yes	No
<p>For our affiliates' everyday business purposes – such as information about your creditworthiness</p>	No	We don't share
<p>For our affiliates to market to you</p>	No	We don't share
<p>For non-affiliates to market to you</p>	No	We don't share

Questions?	Call 1-800-401-7626 or go to www.viamericas.com and click on the " Contact Us " link
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Who we are	
Who is providing this notice?	Viamericas

What we do	
How does Viamericas protect my personal information?	<p>Viamericas employs reasonable security measures to protect your personal information from unauthorized access and use. These measures can include physical, electronic and procedural safeguards such as computer safeguards and secured files and buildings. We also endeavor to limit personal information access to only employees, agents and representatives that need to know. Despite our efforts, third parties may unlawfully intercept or access your transmissions to us or may wrongly instruct you to disclose information to them by posing as Viamericas or by misinforming you about our services. Always use caution and good judgment when sending money and when using internet and mobile technologies.</p>

<p>How does Viamericas collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ configure a transaction, complete a payment or use or request other products or services from us ▪ provide account information or otherwise give us your contact information ▪ provide your government issued ID ▪ use or visit our online sites, navigate through mobile apps providing our services (for example, to complete a transaction, manage your accounts, or provide your choices) ▪ enter a Viamericas-sponsored or affiliated promotion or loyalty program ▪ communicate with our customer representatives online, via phone or email <p>We also collect your personal information indirectly from a variety of sources, including without limitation, public information repositories; computer systems; third party sources such as our business clients, government agencies and other suppliers of information; and consumer reporting agencies – all in compliance with and subject to the limitations of applicable law.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes — information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>

	<ul style="list-style-type: none"> ▪ For example: Viamericas agents that offer our services; banks, credit card companies, and other financial companies or MSBs, including for joint marketing purposes; non-financial companies such as providers of services complementary to Viamericas' services or the locations that offer such services; government agencies; and any third parties that are necessary to process transactions that you have requested or authorized; and otherwise as permitted or required by law
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include Viamericas retail agents and/or payout correspondents, and companies that provide products and services supplementary to Viamericas services or the locations that offer such services.

Other important information

STATE PRIVACY LAWS

We will comply with state privacy laws to the extent they apply to Viamericas services.

California and Vermont consumers:

Viamericas will disclose information about consumers with a California or Vermont mailing address only with your written authorization ("consent"), unless otherwise permitted or required by law. Written authorizations from Vermont consumers may be delivered to us at the email or mailing address below and must contain your name, address, signature and your consent. You may revoke your consent at any time by calling us at 1-800-401-7626 (ask to speak with the Legal Department), or by writing or emailing us at the addresses below. California consumers should contact us at the mailing address below for instructions on how to deliver their consent.

Email: legal@viamericas.com

Mail to:

Viamericas Corporation
 Legal Department - Privacy Unit
 7910 Woodmont Ave., Suite 220
 Bethesda, MD 20814

Nevada residents: This notice is provided to you pursuant to state law. Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal opt-out list by calling us at 1-800-401-7626 or you

may also contact the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; telephone 702-486-3132; email: BCPINFO@ag.state.nv.us.

Texas residents: If you have a complaint, first contact Viamericas Corporation, at 1-800-401-7626 and ask to speak to the Legal Department. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking: 2601 North Lamar Boulevard, Austin, TX 78705-4294; 1-877-276-5554 (toll free); www.dob.texas.gov.

CHILDREN'S PRIVACY

Our website is not directed at children under the age of 13. Viamericas will not knowingly collect personal information from children under the age of 13, without the consent of a parent or guardian.

EXTERNAL WEBSITES

Our website may be linked to or from third party websites. Viamericas is not responsible for the content or privacy practices of websites that are linked to or from our website.

COOKIES

Some of our web pages may contain "cookies", small data files which are sent to your web browser and stored on your computer or mobile device to, among other things, allow us to recognize you as a returning customer and log your browsing trends and remember your website preferences to make your experience more convenient and personal. Cookies may also be used for future analysis by us or third parties to analyze trends, optimize website use, and to learn more about customer preferences which altogether help us improve our products and services. You may configure your web browser to not accept cookies or to notify you if a cookie is sent to you. Disabling cookies may limit functionality of our websites and/or applications and may also affect service levels.

ONLINE ACTIVITIES

We do not honor any Web browser "do not track" signals or other mechanisms that provide you the ability to exercise choice regarding the collection of personally identifiable information about your online activities over time and across third-party websites or online services. In addition, other parties may collect personally identifiable information about your online activities over time and across different websites when you use our website or any of our services.

CHANGES

Viamericas reserves the right to amend this privacy statement at any time. To the extent required by applicable law, we will notify you and give you the opportunity to opt out of any material change in the way we use or disclose personal information you previously have provided. You can get an updated Privacy Statement by calling us at 1-800-401-7626 or by visiting our website at www.viamericas.com.