BANK OF AMERICA PREPAID MOBILE SERVICES PRIVACY NOTICE

Effective October 12, 2016

This Privacy Notice ("Notice") applies to the Bank of America Prepaid Mobile Services, including the prepaid card mobile applications that link to this Notice, operated and made available by Bank of America (collectively or individually, "the Mobile Services"). This Notice describes how Bank of America ("we") may collect, share and use information from or about you or your device in connection with the Mobile Services. At Bank of America, we take seriously our commitment to the privacy and security of our customers’ information.

Information collected from the Mobile Services will be used in accordance with the Privacy Notice that applies to your prepaid card. For further information on the applicable privacy notice, please consult the website listed on the back of your prepaid card.

Information We Collect

Personal Information

Prepaid card mobile applications allow you to access your account balance, view transactions and manage your prepaid account on your mobile device.

When you visit the Mobile Services, we may collect information from you to conduct our business and deliver the quality service you expect. We may collect personal information captured during initial Registration and Alert set up that includes:

- Name
- Phone Number
- Email Address
- Card Number
- Expiration Date
- CVV2
- Billing Address
- Mobile Services credentials

Device and System Information

We also collect information through automated means from your browser or device and some of this information may be considered personal data by itself or when combined with other data. For example we may automatically collect information about your device such as device type, device operating system, Internet Protocol (IP) address, domain name, device identifiers, mobile or internet carrier, screen resolution, operating system version and internet browser type and version, page views and clicks to referral URLs. We may use this information: to ensure the application functions properly; for fraud detection and prevention; for security purposes.

Location Information
We may offer certain features as part of the Mobile Services in whole or in part based on your location. In order to use certain additional features, you may be required to opt in to location sharing. For example, geo-location will use your device’s latitude and longitude or your device’s location capabilities (e.g. GPS or Wi-Fi) to let you find a nearby ATM. If you decline to share your geo-location information for these additional capabilities, you may need to enter your zip code for the service requested. However, even if you have not expressly granted us permission to access location data, we may also have access to and use location information for fraud purposes and to improve the Mobile Services.

Cookies and Data Technologies

When you use the Mobile Services, we may place cookies or similar files on your device for security purposes and to facilitate site navigation. Cookies are small text files or pieces of information stored directly on the device you are using. Cookies allow us to collect technical and navigational information, such as browser type, time spent on the Mobile Services and pages visited. Cookies provide us the capability to monitor the use of the Mobile Services so we can continually improve the design and functionality to better serve you. If you choose not to accept cookies from the Mobile Services, then you may not be able to access and use all or part of the site or benefit from the information and services offered.

Information from Other Sources

We may obtain information, including personal information, from the sponsor that established the Commercial Prepaid card program with us. If we combine such personal information with information collected through the Mobile Services, we will treat the combined information as personal information in accordance with this Notice.

How We Use Personal Information We Collect

We may use the personal information we collect about you in connection with the Mobile Services to:

- Manage your account;
- Complete transactions requested by you;
- Enable certain features within in the Mobile Services;
- Comply with applicable laws and regulations;
- Respond to and process inquiries, complaints, and disputes; and
- Protect against and prevent fraud and unauthorized activity.

How We Share Information

We do not disclose personal information we collect about you, except as described in this Notice or otherwise disclosed to you at the time information is collected while using the Mobile Services. For additional information about how we may share your particular card’s information see the website on the back of your card.

Making sure information is accurate

Keeping your account information accurate and up to date is very important. If your account information is incomplete, inaccurate or not current, please call us at the telephone number on the back of your prepaid card.
How We Protect Personal Information

Bank of America maintains reasonable and appropriate administrative, technical, and physical safeguards to protect personal information against unauthorized access and use.

Our security measures may include device safeguards and secured files and buildings as well as oversight of our third party service providers. Unfortunately, no security collection or data transmission can be guaranteed to be 100% guaranteed. As a result, although we strive to protect your personal information, we cannot ensure the security of any information you transmit to us through or in connection with the Mobile Services.

Children’s Privacy

The Mobile Services are not directed to or intended for children and we do not knowingly collect information from children under the age of 13. If you are under 13, please do not enter your personal information. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website.

Changes to this notice

This Notice is subject to change. Please review it periodically. If we make changes to this Notice, we will revise the effective date at the top of this Notice. Any changes to this Notice will become effective when we post the revised notice on the Mobile Services. Your use of the Mobile Services following these changes means that you accept the revised notice.

Contacting Us

Please contact us at 1.844.511.1331 if you have any concerns or questions about the privacy or security of this service.