

Xerox State & Local Solutions, Inc. (“Xerox”), as the program manager for your Comerica Debit MasterCard® Card (“Card”), is providing this notice to help ensure you understand: our Privacy Policy; our error resolution procedures; and basic Card account and Automated Teller Machine (“ATM”) safety precautions.

In Case of Errors or Questions About Your EPPICard Electronic Transfers

Telephone us at 1-800-503-1283 or for hearing impaired at 1-800-750-0750 or write us at EPPICard Payment Processing Service, P.O. Box 245997, San Antonio, TX 78244-5997 as soon as you can if you think an error has occurred with your Card account. We must hear from you no later than 60 days after you learn of the error. You will need to tell us: (1) Your name and Card account number; (2) Why you believe there is an error, and the dollar amount involved; and (3) Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Card account within

10 business days for the amount you think is in error, so that you will have the use of the funds during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Card account.

For errors involving new Card accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Card accounts, we may take up to 20 business days to credit your Card account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If you need more information about our error-resolution procedures, call us at 1-800-503-1283 or for hearing impaired at 1-800-750-0750 or visit our website at www.EPPICard.com.

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FACTS

WHAT DOES XEROX STATE & LOCAL SOLUTIONS, INC. (“XEROX”) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Payment History
- Account Transactions and Purchase History
- Account Balances and Transaction History

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Xerox chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Xerox share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your Card account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	Not Shared
For joint marketing with other financial companies	No	Not Shared
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	No	Not Shared
For our affiliates to market to you	No	Not Shared
For nonaffiliates to market to you	No	Not Shared

Questions?

Call toll free at 1-800-503-1283 or for hearing impaired at 1-800-750-0750 or go to www.EPPICard.com

Who we are

Who is providing this notice?	Xerox State & Local Solutions, Inc. ("Xerox")
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What we do

How does Xerox protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Xerox collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open a Card account or give us your contact information • Use your Card or Card account to conduct transactions • Use your Card or have funds deposited or withdrawn from your Card account <p>We also collect your personal information from government agencies and companies.</p>
Why can't I limit all sharing?	<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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include <i>Xerox Corporation</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Xerox does not share information with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Xerox does not jointly market.

Other important information

Xerox extends their Customer Care Service with this Annual Notice of Privacy. Please retain this information for future reference.

Card Account Safety

- Memorize your personal identification number (PIN) and never share it with anyone.
- When selecting your PIN, do NOT use numbers or words that appear in your wallet (i.e. birth date, address, or social security number).
- You should treat your Card with the same care as you would treat cash. Always protect your Card and keep it in a safe place.
- Do NOT send your Card number through email.
- Make sure your Internet shopping websites are secured with encryption to protect your Card account information.
- If you believe either your Card or PIN has been lost or stolen, call us immediately at 1-800-503-1283 or for hearing impaired at 1-800-750-0750.
- Do not provide your Card account information over the telephone, except when you call us directly. No individual from the State or program agency, a county employee, Xerox Customer Service, or EPPICard will ever contact you to request or verify your confidential information, such as your Card account number, PIN, or social security number.

ATM Safety Precautions

- Be aware of your surroundings and exercise caution when withdrawing funds at an ATM, particularly during the hours of darkness.
- Be accompanied by another person when using an ATM during the hours of darkness.
- Use another ATM or return at a later time if you observe or sense suspicious persons or circumstances when using an ATM or if you are apprehensive for your safety.
- Ensure that no one sees you enter your PIN.
- Refrain from displaying cash, put your cash away as soon as your transaction is complete, and count cash in the safety of a locked enclosure, such as a car or home.
- Securely dispose of your ATM receipts or keep them in a safe place.
- Close the entry door of any ATM facility equipped with a door entering and exiting and do not allow unknown persons to enter after regular banking hours.
- When using a drive-up ATM, keep the engine running, lock all doors, and roll up the passenger-side windows.
- To protect against ATM fraud, compare your ATM receipts to your transaction history.
- Report any problems and/or crimes immediately to the operator of the ATM or local law enforcement.