

FACTS		WHAT DOES KWIK TRIP, INC. 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: <ul style="list-style-type: none"> ▪ Social Security number and account transactions ▪ Transaction or loss history and overdraft history 		
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 Kwik Trip, Inc. chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Kwik Trip, Inc. share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account, or respond to court orders and legal investigations		Yes	No
For our marketing purposes -- to offer our products and services to you		Yes	No
For joint marketing with other financial companies		No	We don't share
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	We don't share
For our affiliates to market to you		No	We don't share
For non-affiliates to market to you		No	We don't share
To limit our sharing	Call (800) 305-6666 Please note: If you are a new customer and for those circumstances where you can prohibit our sharing, we may begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.		
Questions?	Call (800) 305-6666		

Who we are	
Who is providing this notice?	This privacy policy is provided by Kwik Trip, Inc. It applies to your Kwik Rewards Plus Card Account issued by Kwik Trip, Inc.
What we do	
How does Kwik Trip, Inc. 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 Kwik Trip, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ apply for the Kwik Rewards Program and give us your contact information ▪ give us your income information and show us your driver's license/identification card ▪ use your Kwik Rewards Plus Card <p>We also collect your personal information from others, such as consumer reporting agencies, affiliates or other 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 ▪ 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>
What happens when I limit sharing for a card I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Kwik Trip, Inc.'s affiliates include those companies that control, are controlled by or under common control with Kwik Trip, Inc.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Non-affiliates we share with may include vendors of products and services that you have purchased, or that we believe will be of interest to you, financial service providers or Non-profit organizations, such as those involved with education.</i>
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"> ▪ <i>Our joint marketing partners may include other banks, investment firms or insurance companies.</i>
Other important information	
California and Vermont Residents: We only share information with third parties as permitted by your state's law.	