

Notice About Privacy and Security

When you visit the Purchaser On-Line Account Access Website (hereinafter "Website"), you can log onto pages where access is permitted only after you have supplied your Email Address and Password. This information serves to verify your identity, so that only you can access your account and initiate transactions through the Website.

SCTPP is committed to protecting your privacy on-line. When you log onto secure pages, we use256-bit SSL certificates for securing information. SSL has been universally accepted on the World Wide Web for authenticated and encrypted communication between clients and servers. In addition, all data that you send to us and we confirm back to you, is sent over an encrypted SSL connection protected with a mechanism for detecting tampering – that is, for automatically determining whether the data has been altered in transit. This basically means that the data sent is encrypted and is designed so it can only be decrypted by our web server. To provide additional protection your data is stored on a secure server behind our firewall. Firewalls can be thought of as a selective barrier that permits only specific types of transactions through to our system. This Website may utilize 'cookies' – small text files placed on your computer hard drive – when you use this site. Cookies may be used for security purposes, to facilitate navigation of the Website, or to personalize your use of the site by retaining preferences. The cookies used by this Website do not contain personally identifiable information and are used ONLY in the context of your use of this Website.

To use this site, you need a browser that supports encryption and dynamic web page construction. It is strongly recommended that you have a secure browser which supports 256-bit encryption.

Each user session is set up for a specific period of time. If you do not make a transaction within that specific period of time, the session times out. If your session times out, and you are not finished using the Website, you will need to log on again. This reduces "the window of opportunity" for an unauthorized user to access your account information if you walk away from your computer without logging off the Website.

- Do not share your Password, Social Security Number or SCTPP Account Number with anyone.
- Call SCTPP's toll-free number at 1-888-772-4723 if you suspect any willful misuse of this site.

If you provide personal information to affect a transaction, only a record of the transaction performed while on the Website is retained by SCTPP's secure system.

Personal information provided to SCTPP is not sold or bartered. In addition, the personal information provided through this web is not revealed to any person or organization outside of SCTPP unless:

- Proper authorization or direction from you to do so has been received,
- It is required by law, or
- It is necessary to do so in order to enable service providers to perform work on behalf of the Program.

SCTPP may periodically review its procedures and reserves the right to amend them. You will be kept informed of any changes to the practices set forth in this notice.

This site also contains links to other sites. SCTPP is not responsible for the privacy practices or the content of such websites.

USE OF YOUR E-MAIL ADDRESS

Your e-mail address will ONLY be used for correspondence directly related to SCTPP; it will not be released to any other party except according to the conditions stated above.

IMPORTANT NOTICE ABOUT E-MAILS FROM SCTPP

Many e-mail programs monitor for "spam", the electronic equivalent of junk mail. When these programs detect something they think is spam, they will either not deliver it at all or will deliver it to a folder other than your In Box. Depending on your e-mail service and your specific spam settings, e-mail sent with regard to your account may be recognized as spam and not delivered to your In Box.

Most e-mail services will allow you to add "safe" addresses -- specific addresses that are always allowed to send mail to your In Box. To ensure you receive all e-mail communications regarding your SCTPP login, please add securityadmin@prepaidtuition.com to your list of safe addresses.

If you request a new PIN and do not receive an e-mail within 24 hours, check your email program's folder where spam is placed.