MyPlanLoan (MPL) Internet Security Statement

MyPlanLoan, a BPAS Service (MPL) values the trust you have placed in us. Your security and privacy are of utmost importance. To ensure your protection when using our online services, we use both industry-standard encryption technology and proprietary safeguards such as:

- Requiring both a valid UserID and Password to prevent unauthorized account access.
- Supporting 128-bit encryption transmissions.
- Providing 'Secure Session' using SSL technology for encrypted transmission of all confidential information transmitted over the Internet.
- Automatic time-out after a computer is left unattended for 20 minutes.
- Single click log out button.

Account Access

Online access to your account is only possible through a secure (SSL capable) Web browser. SSL capable Web browsers support encryption technology, which helps prevent unauthorized users from viewing your account information as it travels over the Internet. Entry to the MPL Online system to view account information and conduct transactions with MPL requires a client to log in with both a valid UserID and Password. Be sure to keep your Password confidential. This code is an important means of protection for you. As a general rule, the UserIDs should be between 5 and 12 characters and the Passwords should be between 5 and 15 characters, including at least one letter and one number. Passwords are case-sensitive and should be changed on a regular basis. In the event you lose your Password, you will need to contact MPL Customer Service to either unlock the Account or reset the Password. Call us at 1-800-346-8380.

E-mail Communications and Opting Out

E-mail is an important communication channel between MPL and its customers. As stated in certain account agreements, we reserve the right to use your e-mail address to send you important information relating to your account and online services, including regulatory communications. At times, we may ask to send other important information to you by e-mail.

If you are a customer and do not want to receive e-mail related to services and products, simply send an e-mail to CustomerService@bpas.com or call us at 1-800-346-8380 and you will be excluded. If you are a customer or a prospective customer and receive an e-mail from MPL about a product or service, you may unsubscribe to future e-mails about that product or service by following the instructions in the e-mail message.

Secure Session and SSL Encryption

MPL Online system supports 128-bit encrypted transmissions. All data sent between us is "scrambled" on one side and "reassembled" on the other to protect your personal and financial information. The level of

encryption available to you is dependent on the release level of the browser you use. We recommend 128-bit encryption, the highest level of encryption generally available today.

SSL technology secretly encodes information as it is sent over the Internet between your computer and our systems, helping to ensure that the information remains confidential. The use of SSL requires two components: an SSL-compatible browser and a Web server to perform the "key-exchange" that establishes an SSL connection to our Web server.

Using the Proper Browser and ISP

To benefit from SSL technology, you will need a browser with SSL capabilities. For security reasons and to guard the safety of your data, access to portions of this site is limited to SSL-capable browsers like Netscape Navigator 7 or higher or Microsoft's Internet Explorer 6 or higher. You should not use any software, program, application or any other device to access or log in to the MPL Online Web site, or to automate the process of obtaining, downloading, transferring, or transmitting any content to or from the MPL Online Web site. (Note: some older versions of browsers will not support SSL sessions).

Nearly all Internet Service Providers (ISPs) automatically enable the SSL session described above, as do most online services. If you use your company's internal connection to the Internet and find you cannot access our secured pages with an SSL browser described above, your company may be blocking access via a "firewall." Speak to your company's Internet access systems administrator for further details on your network's Internet access.

Firewall

Our entire MPL Online system operates behind a "firewall," which prevents unauthorized access to the system. As further protection, our database, which maintains confidential customer information, resides on an independent server that is only accessible internally.

Time-out

Another security feature on our system is the "time-out" function. If you leave your computer unattended for longer than 20 minutes, your online session will be automatically terminated. You will need to log in again to access your account information. This prevents unauthorized users from accessing your account if you leave the computer for an extended period of time.

As an MPL customer, you will be able to create your own Password to access your account in conjunction with the services and features we offer. You agree to protect your account and not to give or make available your Password to any unauthorized individuals. If you believe that your Password has been lost or stolen or that someone may attempt to use it without your consent, you must notify MPL immediately by calling 1-800-346-8380 during normal business hours.

Exiting Your Online Session

When you have completed using our MPL Online system, make sure you click on the "Log Out" button located on the top, right side of the screen at the end of the menu bar. Always close your browser for extra security when you have completed your online session.

Use of Cookies and Tracking Software

A cookie is a small amount of data written by a Web site to a file on a user's computer. Some MyPlanLoan.com pages use cookies so that we can better serve you when you return to our site. Browsers normally accept cookies unless you choose otherwise. Your browser allows you to control the use of cookies on your computer or to disable them by alerting you when cookies are used. You can also erase existing cookies from your computer. If you decide not to permit cookies on your computer, some elements of our Web site may not function at their optimal capacity.

Throughout our Web site we use software to collect anonymous data like Internet Portal (IP) addresses, browser types, referring pages, pages visited and date and time spent on our site. This information is used in aggregate to analyze and improve our Web site. With or without cookies, our web site keeps track of usage data, such as the source address that a page request is coming from, your IP address or domain name, the date and time of the page request, the referring Web site (if any), and other parameters in the URL. We use this data to better understand Web site usage. This information is stored in log files and is used for aggregated and statistical reporting. This log information is not linked to personally identifiable information gathered elsewhere on the site.

Correcting or Updating Information

The accuracy of your personal information is important to us. If you are a customer and have a concern about your personal or account information maintained at MPL, or want to correct, update, or confirm your information, please call us at 1-800-346-8380.

This Security Statement defines security aspects specific to the www.MyPlanLoan.com web site and affiliated MPL servers (referred to as the "MPL Web sites").