

INTERNET PRIVACY STATEMENT

TRACKING ACTIVITY ON OUR WEBSITE

When you browse hooterscard.com and have not registered for any online service from Hooters Card LLC, personally identifiable information—such as your name, address, phone number, and e-mail address—is not collected.

However, we track how our site is used by both visitors and our registered customers. One way we track is by using a small string of text that is sent to your browser known as a "cookie." Cookies collect information that includes the server your computer is logged onto, your browser type (for example, Netscape or Internet Explorer), and whether you responded to a Hooters Card LLC banner ad from outside our site or through an e-mail link. A cookie cannot retrieve any other data from your hard drive, pass on computer viruses, or capture your e-mail address or any other personally identifiable information.

Using cookies enables us to recognize your computer if you or someone else using your computer returns to our site, and to keep track of the pages on our site that you or another user of your computer visit, and whether or not you or another user of your computer respond to certain banner ads or special offers. We use this information to help us present more relevant offers and information. You can adjust your computer browser settings so that you are informed when a cookie is being placed on your browser. You can also set your browser to decline or accept all cookies. However, if you choose to register for an online service on hooterscard.com, you must accept cookies in order to access Hooters Card LLC site pages that enable you to view your confidential account information. These cookies are essential for site administration and security.

Another way we track site activity is by using transparent electronic images called "clear GIFs," "Web bugs," or "Web beacons" on hooterscard.com Web pages. These images count the number of users who visit that page from specific banner ads outside hooterscard.com or through e-mail links. A similar image, sometimes called a "Spotlight Tag," is used on hooterscard.com Web pages where transactions take place. The Tag collects numeric information, such as the dollar amount of an online purchase, to help us understand usage of the site. E-mail offers we send may contain these electronic images to help us record who responds to the offer and to measure the offer's effectiveness.

PERSONAL INFORMATION WE COLLECT ON OUR WEBSITE

When you become a registered user on our Website, and enroll in online products or services provided on hooterscard.com, you provide us with personal information such as your name, address, e-mail address and telephone number. Depending on the online service in which you choose to enroll, you may provide additional information such as your travel preferences; asset, income and investment objective information; or Card account information. Becoming a registered user enables you to review confidential account information for the service(s) in which you are enrolled, and to perform other confidential transactions. After you have become a registered user on hooterscard.com we may obtain additional personal information, such as information we have about you as an Hooters Card LLC customer, your usage of our site, and your usage of the Hooters Card LLC online services in which you enroll.

Whether or not you are a registered user on our site, if you purchase or apply for Hooters Card LLC products or services on hooterscard.com, we may request that you provide your name, address, telephone number, e-mail address, and other personal information in order to provide the product or service to you or to process your application for the product or service. And, if you receive an e-mail offer from Hooters Card LLC, we record whether you "click through" to view or respond to the offer.

HOW WE USE PERSONAL INFORMATION

We use information collected on our site to process transactions you conduct on our Website, and to process applications and deliver the products and services you enroll in or apply for. To do this, it is often necessary to share this information with carefully selected vendors and business partners we work with, such as companies that manage accounts, offer affinity, frequent-user, and reward programs, and companies that perform marketing services and other business operations for us. We also use it, together with information we have about you as an Hooters Card LLC customer, publicly available information, and preferences you indicate, to customize your online experience and to provide you with more relevant offers and updates.

HOW WE USE YOUR E-MAIL ADDRESS

We may use your e-mail address to send you the following types of e-mail messages:

1. Occasional updates about our products and services as well as Hooters Card LLC marketing offers.
2. Regularly scheduled e-mail newsletters related to the Hooters Card LLC products or services you are enrolled in.
3. Valuable offers from our business partners that we send you on their behalf.
4. Service notifications related to your account(s).

You can also sign up to receive the following types of e-mail messages from us: Optional Hooters Card LLC e-mail newsletters. We occasionally invite customers to sign up for these newsletters via e-mail or other communications, and we also post sign up forms on the Hooters Card LLC site.

Hooters Card LLC e-mail services. You may decline to receive e-mail offers from Hooters Card LLC at any time. [Click Here](#) to find out how.

We do not share your e-mail address with other companies for them to market their products or services to you. When we hire vendors to deliver e-mails to you on our behalf, they cannot use your e-mail address for any other purpose.

To make our e-mail offers more relevant to you, we may use information you provided in your initial transaction with us, in surveys, from information we have about you as an Hooters Card LLC customer — such as purchasing preferences or lifestyle — and information available from external sources such as census bureau data.

When we send e-mail to you, we may be able to identify information about your e-mail address, such as whether you can view graphic-rich HTML e-mail. If your e-mail address is HTML-enabled, we may choose to send you graphic-rich HTML e-mail messages.

You may also receive e-mail offers from another company for Hooters Card LLC products and services if you have actively requested that the company send you offers from its partners and/or advertisers. Hooters Card LLC does not provide these companies with personal information about you. To decline offers from other companies who may send offers on our behalf, follow the instructions provided by that company.

ABOUT COOKIES

Cookies were originally designed to help a Website distinguish a user's browser as a previous visitor and thus save and remember any preferences that may have been set while the user was browsing the site. A cookie is a small string of text that a Website can send to your browser. A cookie cannot retrieve any other data from your hard drive, pass on computer viruses, or capture your E-mail address. Currently, Websites use cookies to enhance the user's visit; in general, cookies can securely

store a user's ID and password, personalize home pages, identify which parts of a site have been visited or keep track of selections in a "shopping cart."

If you are just browsing hooterscard.com, a cookie identifies only your browser. If you become a registered user on an Hooters Card LLC Website (with a designated user ID and password), we use cookies so that we can provide customized information that we believe will be of value to you based on preferences indicated, other information we have about you as an Hooters Card LLC customer, as well as information available from external sources such as the census bureau. It is possible to set your browser to inform you when a cookie is being placed -- this way, you have the opportunity to decide whether to accept the cookie. If you are just browsing our site and are not a registered user, you do not have to accept a cookie and you may still continue utilizing the site. However, if you are visiting a site where you will be accessing your confidential account information (such as Checking Your Bill), you must accept that site's cookies as they are essential for site administration and security. By accepting a cookie, keep in mind that your choice to decline E-mail offers remains unaffected. Here is how to set your cookie preferences:

NETSCAPE NAVIGATOR 4: Select Preferences from the Edit menu. From the Preferences menu, select Advanced, and several options for cookies will be listed in the lower right of the menu. Additionally, you may select Help for more details. For further information about the Netscape browser and use of cookies, visit Netscape's Website.

MICROSOFT INTERNET EXPLORER 5: Select Options from the View menu. Choose the Advanced menu and scroll to the section labeled "Cookies," where several options are listed. For further information about the Microsoft Internet Explorer browser and use of cookies, visit Microsoft's Website.

AOL: If you are using AOL v3.0 for Windows 95: Select Preferences from the Members menu. Click on the WWW icon and select Advanced. Modify your preference if you wish to be warned before accepting cookies. If you are using the following AOL browsers, you will not be able to set cookie preferences since these browsers automatically accept cookies: AOL v3.0 for Windows 3.0, using AOL's proprietary browser or AOL's version of Microsoft Internet Explorer v3.0; AOL for the MAC, using AOL's version of Microsoft Internet Explorer 2.1.

All other earlier versions of AOL browsers do not support cookies, and therefore cannot authenticate you as a registered user on Hooters Card LLC Websites that involve sending or receiving personal account information.

SETTING YOUR COOKIE PREFERENCES

You can adjust your computer browser settings so that you are informed when a cookie is being placed on your browser. You can also set your browser to decline or accept all cookies. However, you must accept cookies if you need to access Hooters Card LLC Website pages that enable you to review or use your confidential account information. These cookies are essential for site administration and security.

CHILDREN UNDER 13

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