

TMS OPT-OUT INFORMATION:

FREQUENTLY ASKED QUESTIONS (FAQs) AND ANSWERS

Q1. When will I receive TMS Privacy Policy?

A. You will receive the TMS Privacy Policy with your welcome package in the spring/early summer 2011 once all the enrollment forms have been completed and sent to TMS. The Privacy Notice you will receive is required under federal law, the “Gramm-Leach-Bliley Act of 1999”.

Q2. What do the rules require a covered entity to do?

A. Entities subject to Gramm Leach Bliley such as TMS must provide notices explaining their privacy policies. They must also provide an opportunity for consumers and customers to "opt-out" of the sharing of protected information with affiliated and non-affiliated third parties.

Q3. What does "opt-out" mean?

A. "Opt-out" refers to general standards for the sharing of information subject to the rules (protected information). Under an opt-out standard, the general rule is that information about a person can be shared unless that person notifies the holder of the information that he or she does not want the information shared.

Q4. What does “opt-in” mean?

A. For California, Vermont, North Dakota or other states that have adopted an “opt-in” standard, the general rule is that information about a person cannot be shared unless that person notifies the holder of the information that he or she *does* want the information shared. There are certain exceptions to each of these state laws.

Q5. What will I be requesting by sending in this form?

A. By sending in this form, you are instructing TMS not to share your personal information with each other or with other nonaffiliated third parties, subject to certain limits. (See Q8 for those)

Q6. How long does an "opt-out" last?

A. An opt-out is effective until the customer or consumer revokes it in writing.

Q7. Once I have opted-out, will I have to do anything else to protect the personal financial information held by TMS?

A. No. Once you have opted-out with TMS, there is nothing more under the financial privacy regulation that you must do in order to protect your financial information that is held by TMS.

Q8. Can I opt-out of every type of sharing of my personal information?

A. No. The Gramm-Leach-Bliley Act provides no opt-out right in certain situations. For example, an individual cannot opt-out if:

- a financial institution shares information with outside companies that provide essential services like data processing or servicing accounts;
- the disclosure is legally required;

Q9. I am fearful of what a company will do to me if I take advantage of my opt-out rights.

A. No company can discriminate against you for prohibiting the disclosure of your protected financial information by cancelling an account or taking other "discriminatory" actions against you because you have opted out. However, because you have opted-out, you may miss out on some benefits that other consumers may receive such as special offers for various products and services.

Q10. Is there a reason why I may not want to “opt-out”?

A. TMS may partner with an affiliate or other unaffiliated third parties to offer a variety of additional financial products and services that may be of interest to you. If you would like to receive information on those financial products and services, you may not want to “opt out”.

For TMS opt-out information, please follow this link:

[https://www.afford.com/\(S\(5tpjz3an5uxxb445m5w5kn45\)\)/TMS_Privacy_Policy.pdf](https://www.afford.com/(S(5tpjz3an5uxxb445m5w5kn45))/TMS_Privacy_Policy.pdf)