

'S' is for Savings Online Privacy Notice

So that 'S' is for Savings is safe, we make the following promises:

- The information we collect from children on this site is non-personal (such as first name only, date and month of birth, items for their wish list). We only collect enough information from our visitors to make activities on 'S' is for Savings fun and interesting.
- No one will be excluded from our site for not giving us personal information.
- We do collect from the person establishing a bank account on behalf of a child identifiable information about the child in order to establish the bank account and to comply with federal regulations. Once obtained, such information is stored separately from and not linked to any information which the child may provide to us on the 'S' is for Savings web site. Such information is subject to and protected by PNC's privacy notice, "What Does PNC Do With Your Personal Information."
- We do not share any personal information that your child provides to us about themselves with any third parties except: (1) To third party service providers who (a) are engaged by us to provide account services or help us operate our website, or to fulfill a request made by a user; (b) are restricted in their access and use of personal information only to the extent necessary to maintain the functioning of the website, or to fulfill a request made by a user; and (c) have promised to keep the personal information that they access confidential. (2) As required to respond to judicial or legal process. (3) To the extent permitted by law, such as to provide information to law enforcement agencies or for an investigation related to public safety. (4) To protect our rights.
- At this time, we do not collect from children personal information (as defined by the Children's Online Privacy Protection Act and its implementing regulations). In the future, if we do collect personal information and we know a visitor is under the age of thirteen, we will establish a procedure whereby we will collect a parent's permission offline (by postal mail, fax or phone) before we collect, use, store or disclose any personal information supplied by that visitor. We will also allow parents to review any personal information we may collect from children under 13 and to request that we stop using and delete such information at any time. If our policies change with regard to personal information that we previously received parental consent to collect, we will notify the parents of the changed policies.
- If you choose to create a username and password for your child on 'S' is for Savings, we do not collect any information that would allow us or anyone else to identify your child. When prompted to create a username, we recommend you use non-personally identifiable information.
- In the event PNC is acquired by one or more third parties as a result of an acquisition, merger, sale, reorganization, consolidation or liquidation, information we collect on our sites may be one of the transferred assets. We may disclose aggregate statistics regarding user behavior, overall patterns or demographic reports that do not describe or identify any individual user.

As your child visits 'S' is for Savings, it is possible that several cookies* will be set on the computer they use. PNC uses the information from cookies to deliver relevant local resources, remember browser preferences, and improve our visitors' experiences on the site. The cookies used will not link information provided by the children (such as their wish list) to personally identifiable information about them.

**What's a cookie? A cookie is information a website puts on your computer's hard drive so that the site can remember your preferences or which pages you visited on that site. PNC cookies are used to remember setting that you pick for the computer you use to visit our site, but not to identify any personal information about the person using the computer.*

PNC does not sell information collected by cookies used on your child's computer or use the information for commerce-related purposes. PNC uses cookies on the 'S' is for Savings web site to do the following:

- As you explore 'S' is for Savings, a cookie will tell us which pages you visit and the amount of time between each page visit. This cookie does not remember any information about you or your computer; it just helps us at PNC identify new and repeat visitors, and tells us how long visitors spend on our sites and which pages receive the most traffic.

Any links to third party sites are insulated with a bridge page. These pages clearly notify the visitor that he or she is leaving pnc.com, and offers an opportunity to return to pnc.com. Since we cannot be assured that links to outside sites follow our safety or privacy guidelines, we encourage families to discuss these choices together. We are not responsible for the content or safety and privacy practices at any sites linked from our pages.

Your family's use of this site is conditioned on your having accepted these terms. You should check back to this notice frequently, since it is subject to change from time to time, and your continued use of the site is conditioned upon your acceptance of any modifications hereto.

We are committed to protecting the safety and well-being of children, and we work to ensure that our data collection practices conform to all applicable laws, including the Children's Online Privacy Protection Act (COPPA). You may wish to visit the Federal Trade Commission's web site for information on and guides explaining COPPA and its requirements. One of the several publications available is a Parent's guide which can be found at the following link: <http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec08.shtm>. If you have any comments or questions, we're happy to hear them.

If you have any questions or concerns regarding this notice, you may contact us at 800-762-2118.

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