

Toyota Financial Savings Bank Online Privacy and Security Policy

Effective as of May 1, 2006

At Toyota Financial Savings Bank (TFSB), we respect your privacy and take action to safeguard the information you provide to us, including information provided during your online sessions with us. This Online Privacy and Security Policy describes our policy regarding information received about you during visits to our website (the "Site"). By using the Site or any of the services available on the Site ("Services"), you signify your acceptance of this Online Privacy and Security Policy. We also maintain a separate overall privacy policy that applies to you if you are our customer and your account relationship with us is for personal, family or household purposes.

In this Online Privacy and Security Policy, "we," "us" and "our" mean Toyota Financial Savings Bank and "you" and "your" mean the user of this Site.

Browsing Our Site

If you are just visiting the Site and not transacting with us online, you can browse the Site anonymously. We will not ask for personal information during your visit unless we need the information to complete a transaction that you request or begin. We do study site utilization patterns including visitor navigation patterns to assist us in improving the Site. This information is collected in the aggregate for all the Site visitors and is anonymous.

Collection and Disclosure of Personally Identifiable Information

We may request personally identifiable information to provide the Site visitors a service or correspondence such as promotions and mailed brochures. This information, such as name, home or mailing address, e-mail address, telephone number or type of request, is collected and stored and used by us or a third party service provider to fulfill your request. If you are our customer, we may also share that information with affiliates and non-affiliates as further described below.

When you are accessing your account online, we collect the following types of personally identifiable information about you:

- Information that is required for you to register and logon to your account online, such as your User Identification and Password; and
- Information we receive from you about your transactions with us, or affiliates (as permitted by law), or others such as account balances, payment history or account activity.

If you are our customer, to the extent permitted by law and in accordance with our Privacy Policy, the personally identifiable information we collect about you may be shared with:

Our affiliates: Our affiliates are the family of companies that are related to us by common ownership or control and include several different non-financial businesses such as automobile manufacturing, automobile distributing and financial service providers such as automobiles leasing and financing, insurance, and other consumer and commercial finance and leasing companies ("Toyota Family of Companies" or "affiliates").

Nonaffiliated third parties: Nonaffiliated third parties are those not related to us by common ownership or control and include the following types of parties: financial service providers, and non-financial companies, such as service providers, automobile distributorships,

automobile marketing associations and companies that perform marketing services for us. We may share the nonpublic personal information we have about you, as described above, with nonaffiliated third parties as permitted by law.

Former Customers: We do not disclose any nonpublic personal information about our former customers, except as permitted by law.

Your Choice

If you are our customer, you may restrict our ability to share your nonpublic personal information with our affiliates as described in our customer privacy policy, by calling us at 1-800-679-8372. Your choice to restrict our sharing of your information does not limit our ability to share information to follow the law, as otherwise permitted by law, or to give you the best service on your account with us.

Changes To This Policy

To the extent permitted by law, we may add to, delete from, or change the terms of this Online Privacy and Security Policy by posting a revised Online Privacy and Security Policy at the Site or by sending you a written or electronic notice. Your continued use of the Site or services provided on the Site after such posting or notice will be evidence of your agreement to the changes. Accordingly, you should visit the page periodically.

Accuracy of Your Information

You have the ability to change your User Identification or Password by calling 1-800-679-8372. You may contact us at 1-800-679-8372 regarding the accuracy, completeness and substance of the information collected about you while you are on this Site.

Security of Online Sessions

We restrict access to nonpublic personal information about you to those employees and other persons hired by us who need to know the information to provide products and services to you and to otherwise service your account(s) with us. We maintain physical, electronic and procedural safeguards that comply with applicable federal standards to guard your nonpublic personal information.

Information you transmit to us through and while you are logged on to your online account is protected by secure socket layer encryption (SSL). Additionally, any transaction of financial activity by you and submitted through the Site is protected by SSL encryption. Information you submit to us over the Internet outside of your online account is not protected. For your safety and protection, we ask that you avoid sending personal or confidential information to us over the open Internet.

When you transact at this Site, you will be asked to use your User Identification and Password. Do not write your Password down or leave it in a place where it might be discovered. If you have reason to believe your Password may have been discovered, immediately change your Password by calling us at 1-800-679-8372.

Cookies

The Site, like many other commercial Web sites, uses a technology called "cookies" for authentication purposes to assist in maintaining your session. Once you login to a Web Site, your browser receives a temporary cookie which has a time stamp on it. As you move around a Web site, your browser submits the temporary cookie whenever the browser requires a

private web page. This is how the site knows that the person who logged on is the same person requesting the private pages. When the time value of the temporary cookie expires, you will be prompted to login again. When you close your browser, the temporary cookie is deleted even if the time stamp is still valid. A cookie does not retrieve any data from your hard drive, carry computer viruses, or capture your e-mail address. While your browser may allow you to "reject" cookies, our Site requires that you accept cookies in order for security mechanisms to function fully. Once you terminate the browser application or "log off" the Site, this session cookie will be deleted from your browser.

Children

TFSB feels that it is extremely important to guard the identity and privacy of children, and we encourage parents to supervise their children's interactions online. We do not knowingly market to or solicit personal information from children under the age of 13. In the event that we receive personal information from a child under 13, we will only use the information to respond directly to that child or seek parental consent. For more information or to review information you believe a child may have provided, call 1-800-679-8372.

For more information on COPPA (Children's Online Privacy Protection Act), you can visit the Federal Trade Commission site at www.ftc.gov

Assistance for Victims of Identity Theft

If you believe that someone has had unauthorized access to your account with access to personal information about you, please notify us immediately so we can take action to protect you. In addition, you may also contact your local law enforcement agency, and the Federal Trade Commission (FTC). To speak with an FTC telephone counselor, call toll-free 1-877-IDTheft (1-877-438-4338). Or, to enter information about your complaint to an FTC online database, sign on to www.consumer.gov/idtheft.

E-mail

We collect and keep the contents of e-mail you send us in addition to your contact address and our response. This enables us to respond to your request or concern. E-mail to us should be used for inquiries and questions that are not sensitive or confidential as regular non-encrypted Internet e-mail (the e-mail we use on most of the Site) is not secure. Information provided to us by way of online applications or transactions is transmitted via secured messaging.

Online Surveys

Occasionally we may ask for additional information from users and customers through surveys, forms, applications and registrations. Your participation is voluntary. Information collected may include contact information, demographic information, or opinions regarding certain financial subjects. Contact information will be used by us or a third party service provider to provide participants with information they request. Survey information will be used to improve the Site, your satisfaction or our breadth of products.

Links to External Sites

At times, we may provide links to sites outside the control of TFSB to alert you to products, information, and services offered by other Web sites. These are only meant to supplement the information or products that we currently offer. Although we will only link to reputable sites, we cannot be responsible for data collection and use practices on linked sites. Please refer to that site's privacy policy for specifics regarding how they use your information. We will not share any information about you with any of these sites.

External Aggregation Sites

Please use caution when using external financial aggregation or consolidation services. Financial aggregation and consolidation services collect your personal information from a variety of sources on one site. For example, they could collect your checking, savings, and credit card account balances at your bank, the value of your stocks and bonds in your brokerage account, and your frequent flier mileage information from the airline. Financial aggregators do this by having you provide them with your identification information and Password for each individual Web site, then use these passwords to access each account. You must provide your permission and information to allow these services to collect this data. NEVER PROVIDE YOUR ACCOUNT INFORMATION OR PASSWORD TO A SITE THAT YOU DO NOT RECOGNIZE AND FULLY TRUST.

You should know: You will be unable to contest the validity of any TFSB transaction initiated by a consolidation site using access information you provide, whether or not you were aware of the specific transaction. You may revoke an aggregator's authority to access your account only by notifying us at 1-800-679-8372, in which case we may need to block your account until we issue new access codes.

Questions, Comments or Complaints Regarding Site

If you have questions, comments or complaints regarding this policy, contact us at 800-679-8372.