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F O R I M M E D I A T E R E L E A S E

ELECTRONIC TOLL COLLECTION SYSTEM COMING TO ALBANY AREA

ALBANY, N.Y., April 4, 1995 -- Capital Region Thruway commuters will soon be able to pass through toll plazas quicker and help improve the area's air quality through reduced engine emissions, Thruway Authority Chairman Peter Tufo announced today.

Beginning April 17, Thruway users from Amsterdam to Albany will be able to take advantage of an electronic toll collection system called E-ZPass. The system allows customers to pay tolls without exchanging toll tickets and money at toll booths.

"E-ZPass users don't even have to roll down their windows," Mr. Tufo explained. "Instead, they'll attach an audio cassette-sized electronic tag to their windshields and the appropriate toll will be deducted automatically from their pre-paid account."

During this Albany-area pilot project, E-ZPass will be available from Albany Interchange 23 to Amsterdam Interchange 27. In the next few years, E-ZPass will be available across the state.

About 90,000 people are using another version of the E-ZPass system at six Thruway toll plazas near New York City and Buffalo.

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At those locations, about 75,000 E-ZPass transactions are recorded each weekday.

"E-ZPass has helped alleviate bottlenecks at toll plazas," Mr. Tufo said. "With E-ZPass, toll transactions take less time and cars are able to pass through toll lanes faster.

"As a result, the capacity of a toll lane has increased dramatically, from about 400 vehicles an hour in a staffed, cash-paying lane to about 950 vehicles an hour in an E-ZPass lane. The E-ZPass system is an integral part of our effort to reduce delays at toll booths and provide better service to Thruway users."

Programs like E-ZPass eliminate the need for costly toll plaza expansions to accommodate traffic growth, Mr. Tufo said, and contribute to improved air quality and fuel conservation due to fewer idling engines.

Just as important, he added, E-ZPass offers improved customer service. "Users love it," he said.

The Albany pilot will be the first use of new technology manufactured by Mark IV Industries of Amherst, N.Y. Mark IV was selected by the three-state, eight-agency Interagency Group -- of which the Authority is a member -- to provide a regional, single-tag E-ZPass electronic toll collection system in New York, New Jersey and Pennsylvania.

Other members of the group are the New Jersey Turnpike Authority, New Jersey Highway Authority, South Jersey

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Transportation Authority, Port Authority of New York & New Jersey, Pennsylvania Turnpike Commission, MTA Bridges and Tunnels and Delaware River Port Authority.

The Mark IV system utilizes state-of-the-art "read-write" technology. It will "write" (electronically encode) a vehicle's point of entry on a toll system to the tag mounted in the vehicle. When the vehicle leaves that toll system, the tag will be "read" electronically, the toll will be calculated, and the appropriate amount will be deducted from the customer's pre-paid account. All those actions will occur in micro-seconds.

"The Thruway's Albany pilot program will be the first use of read-write technology on any ticketed toll system in the U.S.," Mr. Tufo said.

A toll-free telephone number is available for those seeking E-ZPass information and applications: 1-800-222-8655. Also, a Thruway E-ZPass Service Center is located at One Executive Park in Albany (behind Stuyvesant Plaza) to handle customer inquiries, open accounts and distribute tags.

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Thruway E-ZPass Questions & Answers

Q: What is E-ZPass?

A: E-ZPass is an electronic toll collection system that will soon be used in the Albany area. An older version of this system has been used in the Lower Hudson Valley and Buffalo areas since 1993. About 90,000 people use E-ZPass in those areas. At some toll plazas with E-ZPass, more than 40 percent of all transactions are E-ZPass transactions.

Eventually, E-ZPass will be used at all Thruway toll plazas and at other major highway, bridge and tunnel locations in New York, New Jersey and Pennsylvania.

E-ZPass offers customers another option for paying tolls. The Thruway will continue to have staffed lanes even after E-ZPass has been installed.

Q: Where and when will E-ZPass be used in the Albany area?

A: The Albany Corridor pilot project will extend from Albany Interchange 23 to Amsterdam Interchange 27 -- a total of six interchanges. Within the next few years, it's anticipated E-ZPass will be available at all Thruway interchanges and toll barriers. Announcement will be made about a month prior to a toll plaza going "live."

E-ZPass is scheduled to be available in the Interchange 23-27 corridor in April 1995.

Q: Why is the Thruway Authority doing this?

A: E-ZPass makes Thruway travel more convenient. It also eases congestion at toll plazas and reduces air pollution caused by idling engines.

Almost twice as many vehicles are processed per hour with E-ZPass as compared to cash transactions. A toll collector can process about 450



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vehicles per hour. E-ZPass consistently averages more than 900 vehicles per hour. Some Thruway locations consistently average 1,000 or more E-ZPass transactions during peak commuter hours.

Q: How does the system work?

A: E-ZPass customers receive a small electronic "tag" about the size of an audio cassette that is placed on the windshield, behind the rear-view mirror. When an E-ZPass vehicle enters the Thruway and goes through a toll lane equipped for E-ZPass, the tag is "read" by an antenna in the lane and information is transmitted to the tag. When the E-ZPass vehicle exits the Thruway, the tag is again "read" and the appropriate toll is automatically deducted from the E-ZPass customer's prepaid account. Customers receive statements monthly showing E-ZPass toll activity for the previous month.

Driver feedback signs installed in all E-ZPass toll lanes remind drivers when their accounts run low. When alerted to the need to replenish their accounts, E-ZPass customers make payment to the E-ZPass Service Center.

Customers that sign up for E-ZPass with a credit card and request automatic replenishment never have to worry about their accounts running low. Instead, when an account reaches the pre-determined minimum balance, the account is automatically replenished via a credit card charge.

Q: What if I'm a Thruway permit holder? I already paid for that benefit, so why would I need E-ZPass?

A: You can retain your Thruway permit status AND receive the many benefits of E-ZPass at no additional cost. With your permit, you receive an unlimited number of trips of 30 miles or less without paying a toll collector. By combining your permit with E-ZPass, you get the same benefits PLUS you can use dedicated, non-stop "E-ZPass Only" lanes. And no matter which lanes you use -- all lanes in the Albany corridor

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will accept E-ZPass -- you won't have to roll down your window and you won't have to obtain a toll ticket.

If you are not currently a permit holder, but the idea of paying a flat annual fee for unlimited travel within a 30-mile radius sounds appealing, E-ZPass offers you an opportunity to take advantage of this program on a pro-rated basis. The 1995 annual fee you pay will depend upon the month you sign up. Please refer to the chart on the E-ZPass application for specific dollar amounts.

Q: How do I sign up for E-ZPass?

A: Call 1-800-222-8655 and we'll mail you an application. For the hearing or speech impaired, the TDD number is 1-800-264-2469. Or, if you prefer, you can visit the Thruway E-ZPass Service Center located at One Executive Park in Albany (directly behind Stuyvesant Plaza). Our customer service representatives will be happy to assist you.

Q: How can I pay for my account?

A: You can pay by cash or check at the Service Center or by check via mail. However, the easiest and most convenient way to pay is through automatic charge to your credit card. When signing up for E-ZPass, simply check the "Credit Card with Automatic Replenishment" option and we'll apply the appropriate charge to your credit card when your E-ZPass account balance reaches the predetermined minimum. This way you'll never have to worry about making payments to your E-ZPass account.

Q: How will I keep track of my account?

A: You'll be sent a monthly statement showing your E-ZPass transactions for the previous month, as well as payments or charges. The statements will include toll plazas used, the time and date of each transaction and the

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ending account balance. Business travelers will find these statements useful for calculating travel reimbursements from their companies or as tax records.

E-ZPass customers also can call the Service Center at 1-800-222-8655 (1-800-264-2469 for the hearing and speech impaired) for up-to-date account information.

Q: Do I have to get a separate account for each car I own?

A: No. E-ZPass customers can register multiple vehicles per account. However, if you select the Commuter Option, you will need to obtain a separate tag for each vehicle registered to the account.

Q: What research did the Thruway Authority conduct to develop the E-ZPass program?

A: The Thruway Authority and its seven other partner agencies in New York, New Jersey and Pennsylvania formed an Interagency Group some five years ago. Together, they tested different collection systems and conducted extensive consumer research to determine what customers wanted and how the system should be implemented. This group selected the system to be used in Albany as the single, compatible system that all eight toll agencies will use.

So, conceivably, a person will be able to travel from Buffalo to southern New Jersey without ever stopping to pay a toll.

Q: Where can I get more information about E-ZPass?

A: You can call 1-800-222-8655 (for the speech and hearing impaired, 1-800-264-2469) and we'll send you information and applications. Or, you can visit the Thruway E-ZPass Service Center, located at One Executive Park in Albany (directly behind Stuyvesant Plaza).



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Visa Issuer Privacy Principles

In the course of opening accounts and providing services for individual Visa cardholders, Visa Issuers are entrusted with information related to cardholders' accounts. This information is vital to each Issuer's ability to provide cardholders with quality services, products and opportunities that are tailored to their individual interests and qualifications. Visa recognizes, however, the reasonable expectation of privacy that cardholders may have concerning aspects of this information, and recognizes the importance of respecting and protecting the privacy of Visa cardholders.

Accordingly, Visa has adopted these privacy principles with the expectation that they will serve as a foundation upon which Issuers will build their own privacy policies, tailored to their particular needs and circumstances. By adopting these principles, Visa and Visa Issuers will continue their leadership in the financial services industry and will continue to respect and protect the trust and confidence of Visa cardholders.

Principle One: Recognize Cardholder Privacy Expectations

Issuers should recognize and respect the privacy expectations of Visa cardholders.

Consumer privacy is an important public concern. Lou Harris surveys have found that American consumers express a general concern about the use of their information, and how technology is used to collect and distribute information about them. Visa recognizes the importance of this issue to cardholders and the important role it plays in their trust and confidence in Visa and Visa Issuers. Accordingly, the Visa Issuer Privacy Principles are based on the premise that Issuers should recognize and respect the privacy expectations of Visa cardholders.

Principle Two: Collect and Use Cardholder Information Only to the Extent Needed

Issuers should collect and use information about individual cardholders only to the extent it is needed for their organizations' activities and to provide services and other opportunities to their cardholders.

Surveys show that one of the principal consumer privacy concerns is the use of information corporations collect. Visa recognizes the importance of this concern. Thus, Issuers should limit the amount of information they collect and use about individual cardholders to what is needed to administer their business activities and to provide services and other opportunities of interest to cardholders.

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Principle Three: Maintain Accurate Information

Issuers should have procedures to ensure that cardholder account data -- information directly related to the cardholder's account -- are as accurate, up to date and complete as possible.

The accuracy of cardholder account data is of particular importance in protecting and maintaining cardholder trust and confidence. The accuracy of cardholder information can also play an important role in the financial and service opportunities available to cardholders. Consequently, Issuers should have procedures to ensure that cardholder account data -- information directly related to the cardholder's account -- are collected and maintained in an accurate, up to date and complete fashion as is possible.

Principle Four: Maintain Information Security

Issuers should maintain appropriate security standards and procedures regarding the unauthorized disclosure of and access to cardholder information.

A fundamental element of maintaining adequate cardholder privacy procedures is providing reasonable protection against unauthorized disclosure of or access to cardholder information. To properly safeguard cardholder information, Issuers should maintain appropriate security standards and procedures in their business practices and incorporate them into their own privacy policies.

Principle Five: Limit Employee Access to Information

Issuers should implement policies and procedures to limit employee access to cardholder information to a need to know basis.

Traditionally, business access to cardholder information has been guided by a need-to-know standard: access to such information should be provided only to those employees who have a business need to know the contents. Visa endorses this time-honored standard. Therefore, to help maintain adequate consumer privacy protection, Issuers should implement policies and procedures to limit access to cardholder information to those employees who need to see it in order to carry out the Issuer's business and service functions.

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Principle Six: Restrict Disclosure of Account Information

Issuers should not reveal specific information about cardholder accounts to non-affiliated third parties, unless (1) the information is provided to help complete the transaction, (2) the cardholder requests it, (3) the disclosure is provided or required by law, or (4) the cardholder has been informed in advance through a cardholder agreement or communication about such disclosure activities.

In addition to the general consumer concern about unwanted uses of their personal information, there is a particular concern among consumers about release of specific information regarding individual financial transactions (such as location and time of purchase and the transaction amount). Visa recognizes the importance of this concern. Consequently, Issuers should restrict disclosure of specific information about individual cardholder accounts to situations where such information is provided to help complete the transaction, when the cardholder requests it, the disclosure is provided or required by law, or where the cardholder has been informed in advance through a cardholder agreement or communication about such disclosure activities. Thus, cardholders might be informed that information about them may be provided to others in connection with various business activities related to their accounts, such as collection efforts, fraud prevention and credit reporting.

Principle Seven: Honor Cardholder Requests to be Excluded from Marketing Lists

If an Issuer provides cardholder information to non-affiliated third parties for marketing purposes, the Issuer shall honor its cardholders' requests to exclude their names from such marketing lists.

According to Lou Harris surveys, most people believe that they do not have control over how information about them is circulated by corporations. Visa recognizes this consumer concern and believes that cardholders should be given an opportunity to request that their information not be made available to non-affiliated third parties for marketing purposes. Therefore, in the event that an Issuer provides cardholder information to non-affiliated third parties for marketing purposes, the Issuer shall honor cardholders' requests to remove their names from these marketing lists.

