

FACTS**What Does Comerica Do With Your Personal Information?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security number and employment information
- transaction or loss history and credit scores
- assets and risk tolerance

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Comerica chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Comerica share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes (excludes private label credit card companies)
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

To limit our sharing

- Call toll free **866.517.1800** – our menu will prompt you through your choices or
- Visit us online: comerica.com/privacyresponse

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **800.266.3742** or go to comerica.com



comerica.com

Who is providing this notice?	Comerica Bank, Comerica Bank & Trust, National Association, Comerica Securities, Inc., Comerica Insurance Services, Inc., Comerica Insurance Services of Texas Incorporated, Comerica of California Insurance Services, World Asset Management, Inc.
What we do	
How does Comerica protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Comerica collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or make deposits or withdrawals from your account • apply for insurance or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes-information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Comerica does not limit sharing by account but rather by individual. Therefore, your choices will apply to all of your accounts with Comerica. Any joint account holder may make their own choices, or you can select on their behalf.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies with a Comerica name and other financial companies such as World Asset Management.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Comerica does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card and insurance companies.</i>

Other important information

- **State law** – You may have other privacy protections under state laws; we will comply with all applicable state laws with regard to our information sharing practices.
- **California residents only** – California law specifies an alternative form for your privacy choices. You may either opt-out using the separate form titled "Important Privacy Choices for California Consumers" or the other options previously described in this notice.
- **New Mexico, North Dakota and Vermont residents only** – Per state law, we have automatically opted you out of the sharing of your information.
- **Contacting a bank regulator** – Comerica Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Comerica Bank should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail: Texas Department of Banking 2601 North Lamar Boulevard Suite 300 Austin, TX 78705-4294	Telephone Number: 877.276.5554 (toll free)
E-mail Address: consumer.complaints@banking.state.tx.us	Fax Number: 512.475.1313
	Website Address: banking.state.tx.us



comerica.com

Important Privacy Choices for California Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "NO", we may share credit information with other companies within the Comerica family of companies or market to you based upon shared transaction or experience information supplied by a member of the Comerica family.

NO, please do not share my credit information with other companies within the Comerica family of companies or market to me based upon shared transaction or experience information supplied by a member of the Comerica family.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "NO", we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain in effect unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____ Phone #: _____

Address: _____ City/State/Zip: _____

Signature: _____ Date: _____

To exercise your choice(s) do one of the following:

- (1) Fill out, sign and return this form to us (you may want to make a copy for your records).
- (2) Call this toll-free number 866-517-1800.
- (3) Reply electronically by contacting us through the following internet option: comerica.com/privacyresponse.

