

John Deere Financial Privacy Statement

1. We understand the need to safeguard information about your personal and financial affairs that you provide to us. We have implemented and will maintain standards and procedures designed to prevent misuse of that information.
2. We collect, retain, and use that information only when we believe it will help us, our affiliated companies, retail dealers or selected business partners, provide products, services, and other opportunities to you. We also use that information to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your needs so we, our affiliated companies and dealers can provide you with quality products and superior service, and genuine value.
3. We have procedures to help assure that your financial information is accurate, current, and complete, in accordance with commercial standards. We also have procedures to respond to your requests to correct inaccurate information in a timely manner. Some of these procedures are required by federal or state law.
4. We educate our employees about the importance of confidentiality and customer privacy through standard operating procedures and special training programs.
5. We maintain security standards and procedures to help prevent unauthorized access to information about you. We update and test our technology to improve the protection of our information about you and to ensure its accuracy.
6. We do not reveal specific information about your accounts or other personally identifiable data to parties outside our affiliated companies for their independent use unless: (1) you request or authorize it; (2) the information is provided to help complete a transaction initiated by you; (3) the information is provided to a credit bureau or similar information reporting agency; or (4) the disclosure otherwise is lawfully permitted or required.
7. It is necessary to provide personally identifiable information about you to a party outside our affiliated companies, such as to a company that we hire to prepare your account statements. These companies agree to protect our confidential information about you and must abide by applicable law.
8. This Statement may be changed at any time. The Notice of Privacy of Consumer Financial Information below, which relates only to John Deere Financial accounts used primarily for personal, family and household purposes, may be changed by providing a prior written notice to those customers. The remaining provisions may be changed without prior notice and those changes may apply to information already in use.

[View printer friendly version of the Privacy Notice below](#) (PDF)

Rev. July 2001

FACTS	WHAT DOES JOHN DEERE FINANCIAL, F.S.B. 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores
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 John Deere Financial, f.s.b. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does John Deere Financial, f.s.b. 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	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	Yes
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	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 1-800-356-9033 - our menu will prompt you through your choice(s). <p>Please note: If you are a new customer, we can begin sharing your information 30 days from</p>
-----------------------------	--

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 1-800-356-9033

What we do

How does John Deere Financial, f.s.b. 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 John Deere Financial, f.s.b. collect my personal information: We collect your personal information, for example, when you

- open an account
- use your credit card or give us your income information
- pay us by check or show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else? Your choice will apply to everyone on your account.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *John Deere Financial, f.s.b. and its credit affiliates including Deere & Company, Deere Credit, Inc., and John Deere Construction and Forestry Company.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Such as securities brokers-dealers, insurance companies and agents and merchants participating in the John Deere Financial program who have identified you as their customer.*

Joint Marketing A formal agreement between nonaffiliated companies that together market financial products or services to you.

- *John Deere Financial Merchants*