



## Privacy Policy for Wells Fargo Financial Inc.

This policy is effective as of November 1, 2012.

<b>FACTS</b>	WHAT DOES WELLS FARGO FINANCIAL, INC. DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security number and employment information</li> <li>• account balances and transaction history</li> <li>• credit history and income</li> </ul>
<b>How?</b>	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 Wells Fargo Financial, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wells Fargo Financial, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — with service providers we use to offer our products and services to you (please see below to limit the ways in which we contact you)	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	Call 1-888-528-8460—our menu will prompt you through your choices  <b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
<b>To limit direct marketing</b>	To limit our direct marketing to you by mail or telephone, call 1-888-528-8460—our menu will prompt you through your choices  <b>Please note:</b> A Do Not Call election is effective for five years (or while you are an active consumer customer, if longer). The Do Not Mail election is effective for three years. You may continue to receive marketing information in regular account mailings and statements, when you visit us online or at an ATM. You may also be contacted to service your account or participate in surveys.
<b>Questions?</b>	Call 1-800-TO-WELLS (1-800-869-3557) or go to <a href="http://wellsfargo.com/privacy_security">wellsfargo.com/privacy_security</a>

### Who we are

<b>Who is providing this notice?</b>	Wells Fargo Financial, Inc. and the non-bank companies with Wells Fargo Financial, Inc. in their names.
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### What we do

<b>How does Wells Fargo Financial, Inc. protect my personal information?</b>	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. For more information visit <a href="http://wellsfargo.com/privacy_security">wellsfargo.com/privacy_security</a>
<b>How does Wells Fargo Financial, Inc. collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or provide employment information</li> <li>• apply for a loan or use your credit or debit card</li> <li>• give us your income information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	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. See below for more on your rights under state law.
<b>What happens when I limit sharing?</b>	Your choices will apply individually unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply individually unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>Our affiliates include financial companies with Wells Fargo in their name such as Wells Fargo Bank, N.A., Wells Fargo Insurance, Inc., and Wells Fargo Advisors, LLC.</li></ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>Wells Fargo Financial, Inc. does not share with nonaffiliates so they can market to you.</li></ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>Wells Fargo Financial, Inc. doesn't jointly market.</li></ul>

## Other important information

<b>Important Notice about Credit Reporting:</b> We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.
Wells Fargo Financial Texas, Inc. and, for loans to Texas residents, Wells Fargo Financial Louisiana, Inc. are licensed and examined under the laws of the State of Texas and by state law are subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against Wells Fargo Financial Texas, Inc. or against Wells Fargo Financial Louisiana, Inc. about a loan to a Texas resident should contact the Office of Consumer Credit Commissioner through one of the means indicated below. In person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E-mail: <a href="mailto:consumer.complaints@occc.state.tx.us">consumer.complaints@occc.state.tx.us</a> . Website: <a href="http://www.occc.state.tx.us">www.occc.state.tx.us</a>
Ambos Wells Fargo Financial Texas, Inc., así como Wells Fargo Financial Louisiana, Inc. (para préstamos otorgados a residentes de Texas), son licenciados y sujetos a examinación bajo las leyes del Estado de Texas y, de conformidad con la ley estatal, están sujetos a la supervisión regulatoria de la Oficina del Comisionado de Crédito al Consumidor. Cualquier consumidor que desea presentar una queja contra Wells Fargo Financial Texas, Inc. o contra Wells Fargo Financial Louisiana, Inc., en relación con un préstamo otorgado a un residente de Texas, debe comunicarse con la Oficina del Comisionado de Crédito al Consumidor a través de uno de los medios indicados a continuación: En Persona o por Correo Postal de los Estados Unidos a: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Teléfono: (800) 538- 1579. Por Fax: (512) 936-7610. Por Correo Electrónico al: <a href="mailto:consumer.complaints@occc.state.tx.us">consumer.complaints@occc.state.tx.us</a> . Sitio Web: <a href="http://www.occc.state.tx.us">www.occc.state.tx.us</a>
<b>Do Not Call Policy</b> This Privacy Policy constitutes Wells Fargo Financial Inc.'s Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Wells Fargo maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. No telemarketing calls will be made to residential or cellular phone numbers that appear on the Wells Fargo Do Not Call list.
<b>Nevada residents:</b> We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the <i>To limit direct marketing</i> section. For more information contact us at 1-800-869-3557; <a href="mailto:nevadanoticeinfo@wellsfargo.com">nevadanoticeinfo@wellsfargo.com</a> , or Wells Fargo, P.O. Box 5277, Sioux Falls, SD 57117-5277. Or contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a> .
<b>Vermont:</b> We automatically treat customers with a Vermont mailing address as having limited sharing with our affiliates as provided on page one.