



For more than 150 years,



the Wells Fargo name has been a trusted symbol of service and reliability, and we remain dedicated to those principles today.

You can count on us to provide you with the responsive, professional service you deserve, and to protect your privacy and security along the way.

This brochure includes the Wells Fargo Financial Privacy Policy, which describes how we use and protect your customer information. We believe that protecting your privacy is an integral part of the customer service we provide to you.

Highlights Of Our Commitment To You

- We do not sell customer information to third parties.
- Within the Wells Fargo companies, we safeguard your customer information carefully.
You have choices about how your information may be shared and used within Wells Fargo. We have made it easy to communicate your privacy preference to us. See the "You have choices at Wells Fargo Financial" response form in this brochure for details.
- We are committed to protecting your customer information in every transaction, at every level of our organization.
For this purpose, we have designed procedures, standards and technology, which are described in this brochure.
- We are committed to helping you protect your privacy every day.
In this brochure, you'll find tips to help you protect yourself from identity theft, and limit direct marketing from outside companies.

forms, such as your income and accounts with others;

- Information we receive from an outside company, such as a credit bureau, regarding your credit history or employment status; or
- Information about your transactions or experiences with companies affiliated with Wells Fargo & Company.

3. The customer information we collect is used to serve your accounts and meet your financial needs.

Information may be used among the Wells Fargo companies, as well as with authorized third parties (described in section 4), for a number of purposes, such as:

- To protect your accounts from unauthorized access or identity theft.
- To process your requests such as loan applications and purchases.
- To service your accounts by issuing checks and account statements.
- To keep you informed about financial services of interest to you.

4. We share information with nonaffiliated third parties when they are acting on our behalf, acting jointly with us, or as permitted or required by law.

We may disclose the information we collect, as described above, with nonaffiliated third parties that are acting on our behalf, including:

- Companies that perform support services for us, such as data processors, technical systems consultants and programmers, check printers, or companies that help us market Wells Fargo products and services to you. We may also share

entities, courts or other entities (in response to subpoenas and other legal processes), and those with whom you have requested us to share information.

Important Notice about Credit Reporting: 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.

It is important to note that we do not share customer information with other companies for the purpose of marketing their products to you, unless you specifically request in advance that we do so, or unless the sharing is in connection with:

- *Maintaining or servicing an account with us, or with a third party as part of a private label credit card program or other extension of credit on behalf of the third party, or*
- *Marketing of our own products or services.*

5. Within the Wells Fargo companies, we share information so that we can work together to serve you.

We may disclose all of the information we collect, as described above, within Wells Fargo Financial and other affiliated Wells Fargo companies, including:

- Our administrative and service units which, for example, service your accounts or prepare your account statements.
- Wells Fargo companies which provide financial and other services. These include consumer bankers, mortgage lenders, consumer lenders, securities broker-dealers, insurance agencies and

otherwise, for direct marketing purposes. You can instruct us not to share other personal financial information about you with other Wells Fargo companies.

In addition, if you select that option, we will not share your information about you with our affiliates for direct marketing purposes. Indicate your preference on the attached "You Have Choices at Wells Fargo Financial" response form and return it to us at any time.

6. Important contact information for current customers.

Please note that if you choose not to receive solicitation by mail or telephone, you may continue to receive marketing information by mail about your existing Wells Fargo accounts or receive survey calls. Marketing information may be included in regular account mailings and statements, when you visit us online or at an ATM.

7. State Laws

Some state laws may impose additional restrictions on disclosure of information about customers for certain purposes in those states.

This disclosure applies to consumers who have, or have had, a customer relationship with or have made an inquiry or application to one or more of the non-bank companies with "Wells Fargo Financial" in their names as well as Wells Fargo Financial National Bank.

The policies and practices described in this disclosure are subject to change, but we will communicate any significant changes to you as required by applicable law. The policies and practices described in this disclosure replace all previous notices or statements regarding this subject.

You Have Choices At Wells Fargo Financial

If you choose to express a privacy preference (information sharing or solicitation preferences), it will remain in effect as long as you are a customer. If you have already recorded a privacy preference with us, there is no need to do so again. You may change your instructions at any time in the future.

How To Communicate A Preference To Us

- Call us at 1-888-528-8460
- Online banking customers may indicate privacy preferences at wells Fargo.com
- Mail this response form to:
Wells Fargo Operations Center
MAC #N9777-111
P.O. Box 5277
Sioux Falls, SD 57117-5277

Your Choices

We may share information about you within the Wells Fargo companies. However, you may instruct us not to share certain personal financial information as described in section 5.

- Do not share personal financial information about me other than Wells Fargo's own transaction and experience information for any purpose among Wells Fargo Companies and do not share any information about me for marketing purposes among Wells Fargo Companies.

If you are satisfied with the current level of information you receive from Wells Fargo, you do not need to change your solicitation preferences at this time. If you choose not to hear from us, you may not be notified about new services at Wells Fargo that may benefit you.

Please do not contact me for marketing purposes by:

- Telephone Mail

Complete the Name and Address section below ONLY if you have checked one or more of the boxes above. If you have not indicated a preference, no action will be taken.

Please print

Date _____ (mm/dd/yyyy)

Name _____

Address _____

Tips to Help You Protect Your Customer Information

Assistance to Victims of Identity Theft

If you suspect that someone has had unauthorized access to your account with us, or access to your personal identifying information such as your Social Security Number or credit card information, please notify us immediately so we can take action to protect you. Call us at 1-800-TO-WELLS (1-800-869-3557), visit us online at www.wellsfargo.com, or visit us at your nearest Wells Fargo location.

In addition, you should also report the crime to your local law enforcement agency and to the Federal Trade Commission (FTC). To speak with a trained FTC telephone counselor, call toll-free at 1-877-IDTHEFT (1-877-438-4338). Or to enter information about your complaint into a secure FTC online database, sign onto www.ftc.gov/idtheft. The site also provides links to numerous consumer education materials.

Ways to Limit Direct Marketing You May Receive From Outside Sources

There are outside agencies and companies, including national consumer credit reporting agencies that compile mailing lists for purchase by marketers. You may wish to have your name removed from many of these lists by following the procedures outlined below.

Direct Marketing Association Member Companies

To remove your name from direct mail lists of members of the Direct Marketing Association (DMA), send a written request with your name,

your name removed from the lists they sell. Your name and address remains in the DMA's consumer exclusion files for five years.

DMA Mail Preference Service

P.O. Box 643
Carmel, NY 10512

Or contact the Direct Marketing Association via their web site at www.dmaconsumers.org.

National Consumer Credit Reporting Agencies (Credit Bureaus)

If you want to reduce the number of credit offers you receive, contact the National Consumer Credit Reporting Agencies at 1-888-567-8688 (1-888-5-OPTOUT). Financial institutions and other companies provide information to the Credit Bureaus for credit verification, fraud control purposes, and prevention of identity theft. You may direct these agencies not to sell or share this information about you for marketing purposes.

You must register your own name and address with these organizations, because they cannot process any requests from us. Be sure to include any variations of your name, address and other information that have appeared in mailings or telephone calls that you have received.

Additional privacy provisions apply to the use of Wells Fargo's online services. See wellsfargo.com/privacy_security for more information.