

## FACTS

## WHAT DOES WELLS FARGO DO WITH YOUR PERSONAL INFORMATION?

WELLS  
FARGO

|              |   |
|--------------|---|
| <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 investment experience</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 chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information  | Does Wells Fargo 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>      | <ul style="list-style-type: none"> <li>• Call 1-888-528-8460—our menu will prompt you through your choices.</li> <li>• Online banking customers - log on to a secure session at wells Fargo.com, and choose "Change Privacy Preferences" under the "Account Services" tab.</li> </ul> <p><b>Please note:</b> 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 can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>  |
| <b>To limit direct marketing</b> | <ul style="list-style-type: none"> <li>• To limit our direct marketing to you by mail or telephone, please call 1-888-528-8460—our menu will prompt you through your choices.</li> <li>• Online banking customers - log on to a secure session at wells Fargo.com, and choose "Change Privacy Preferences" under the "Account Services" tab.</li> </ul> <p><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. If you have an assigned client manager or team, they may continue to contact you to assist you in managing your portfolio or account relationship.</p> |
| <b>Questions?</b>                | Call 1-800-TO-WELLS (1-800-869-3557) or go to wells Fargo.com/privacy_security   |

**FACTS****WHAT DOES WELLS FARGO DO WITH YOUR PERSONAL INFORMATION?****Who we are**

Who is providing this notice?

Wells Fargo U.S. companies that use Wells Fargo in their names and other companies listed in the *Wells Fargo U.S. legal entities* section.**What we do****How does Wells Fargo 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. For more information visit [wellsfargo.com/privacy\\_security](http://wellsfargo.com/privacy_security)

**How does Wells Fargo collect my personal information?**

We collect your personal information, for example, when you:

- open an account or make deposits or withdrawals from your accounts
- apply for a loan or use your credit or debit card
- seek advice about your investments

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. See below for more on your rights under state law

**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****Affiliates**

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

- 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.

**Nonaffiliates**

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

- Wells Fargo does not share with nonaffiliates so they can market to you

**Joint marketing**

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

- Wells Fargo doesn't jointly market.

## Other important 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.

**Do Not Call Policy.** This Privacy Policy constitutes Wells Fargo'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.

**Nevada residents.** 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 To limit direct marketing section. For more information contact us at 1-800-869-3557; nevadanoticeinfo@wellsfargo.com, 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; BCPINFO@ag.state.nv.us

**Vermont:** We automatically treat customers with a Vermont mailing address as having limited sharing with our affiliates as provided on page one.

**Trust or fiduciary accounts** for which Wells Fargo is the trustee or service provider, including employersponsored retirement accounts, are protected under special rules of confidentiality. Information on these accounts is not shared for marketing purposes without specific consent.

**Wells Fargo Advisors Financial Advisors:** If your financial advisor's affiliation with Wells Fargo Advisors ends and they join a non-affiliated securities broker-dealer, your financial advisor may be permitted to use limited information to contact you to join their new firm, as a usual means to continue to service and maintain your accounts. The information they may use is limited to your name, address, email address, phone number and account title.

## Wells Fargo U.S. legal entities and businesses covered by this notice

Wells Fargo U.S. banks and companies with "Wells Fargo" in their names, including Wells Fargo Advisors, LLC; Wells Fargo Bank, N.A. doing business as Flatiron Capital; as well as American Mortgage Network, LLC, doing business as Vertice; and Abbot Downing, a Wells Fargo Business.

This Privacy Disclosure also describes the privacy practices of First Clearing, LLC ("First Clearing"), which is an affiliated clearing firm of Wells Fargo Advisors, LLC. First Clearing does not market to holders of accounts carried by First Clearing or provide information regarding such accounts or regarding your creditworthiness to other Wells Fargo companies for their own marketing or everyday business purposes, and the choices in this notice do not apply to First Clearing.

The following legal entities and businesses are not covered by this notice and have separate privacy notices:

- Wells Fargo Financial National Bank
- the Wells Fargo Advantage Funds
- Wells Fargo Advisors Financial Network, LLC
- any insurance company, insurance agency, or insurance brokerage or other company, which has its own privacy disclosures
- businesses which have provided a separate privacy notice governing specified accounts or relationships

**Wells Fargo Bank, N.A. (“Wells Fargo”, “We”, or “Us”) is providing this notice to help ensure you understand: our Privacy Policy; our error resolution procedures; and basic California MasterCard® Debit Card (“Card”) account and Automated Teller Machine (“ATM”) safety precautions.**

**In Case of Errors or Questions About Your EPPICard Electronic Transfers**

Telephone us at 1-877-777-1617 or for hearing impaired at 1-800-735-2929 or write us at EPPICard® Payment Processing Service, Customer Account Services, P.O. Box 245997, San Antonio, TX 78244-5997 as soon as you can if you think an error has occurred with your EPPICard Card. We must hear from you no later than 60 days after you first learn of the error, such as following your receipt of a written transaction history or other transaction information. You will need to tell us: (1) Your name and EPPICard Card number; (2) Why you believe there is an error, and the dollar amount involved; and (3) Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Card within 10 business days for the amount you think is in error, so that you will have the use of the funds during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Card.

For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**If you need more information about our error-resolution procedures, call us at 1-877-777-1617 or for hearing impaired at 1-800-735-2929 or visit our website at [www.EPPICard.com](http://www.EPPICard.com).**

**Card Safety**

- Memorize your personal identification number (PIN) and never share it with anyone.
- When selecting your PIN, do NOT use numbers or words that appear in your wallet (i.e. birth date, address, or social security number).
- You should treat your Card with the same care as you would treat cash. Always protect your Card and keep it in a safe place.
- Do NOT send your Card number through email.
- Make sure your Internet shopping websites are secured with encryption to protect your Card information.
- If you believe either your Card or PIN has been lost or stolen, call us immediately at 1-877-777-1617 or for hearing impaired at 1-800-735-2929.
- Do not provide your Card information over the telephone, except when you call us directly. No individual from the State or program agency, a county employee, Wells Fargo Customer Service, or EPPICard will ever contact you to request or verify your confidential information, such as your Card number, PIN, or social security number.

**ATM Safety Precautions**

- Be aware of your surroundings and exercise caution when withdrawing funds at an ATM, particularly during the hours of darkness.
- Be accompanied by another person when using an ATM during the hours of darkness.
- Use another ATM or return at a later time if you observe or sense suspicious persons or circumstances when using an ATM or if you are apprehensive for your safety.
- Ensure that no one sees you enter your PIN.
- Refrain from displaying cash, put your cash away as soon as your transaction is complete, and count cash in the safety of a locked enclosure, such as a car or home.
- Securely dispose of your ATM receipts or keep them in a safe place.
- Close the entry door of any ATM facility equipped with a door entering and exiting and do not allow unknown persons to enter after regular banking hours.
- When using a drive-up ATM, keep the engine running, lock all doors, and roll up the passenger-side windows.
- To protect against ATM fraud, compare your ATM receipts to your transaction history.
- Report any problems and/or crimes immediately to the operator of the ATM or local law enforcement.