

FACTS

WHAT DOES WEBBANK 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 credit history
- Account balances and payment history
- Account transactions and transaction history

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 **WebBank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WebBank 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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call toll free 1-866-351-9773 - our menu will prompt you through your choice(s) or
- Mail the form below

Please note:

If you are a *new* customer, for the reasons we can share your information and for which you can limit the sharing, 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 1-866-351-9773 or go to www.dellfinancialservices.com

Mail-in-Form

Mark any/all you want to limit:

Do not share my personal information with nonaffiliates to market their products and services to me.

Name	_____	Mail to:
Address	_____	WebBank, c/o Dell Financial Services P.O. Box 81575 Austin, TX 78708-1575
City, State, Zip	_____	
Account #	_____	

What we do

How does WebBank 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 WebBank 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 pay us by check ■ pay your bills or provide account information ■ give us your contact information <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?	WebBank does not offer the option of joint account holders for the Dell Preferred Account.

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>WebBank does not share with our affiliates.</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>Nonaffiliates we share with can include manufacturing and financial services companies, such as Dell Inc. and Dell Financial Services, L.L.C.</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 insurance companies, such as Assurant, Inc.</i>

Other important information

California Residents:

- Customer information shared with Dell is limited to your name and address, records of purchases you've made using your Dell Preferred Account and information concerning your Account, in connection with the offering or provision of Dell products and/or services.
- We do not disclose your Customer Information to (1) companies that perform marketing services for one or more other financial institutions with which we have joint marketing agreements, or (2) other financial institutions with which we have joint marketing agreements.
- We do not share your Customer Information with nonaffiliated third parties for purposes of their offering products and services to you. You do not need to take any action to limit this kind of information sharing.

Vermont Residents:

- We do not disclose your Customer Information to (1) companies that perform marketing services for one or more other financial institutions with which we have joint marketing agreements, or (2) other financial institutions with which we have joint marketing agreements.
- We do not share your Customer Information with nonaffiliated third parties for purposes of their offering products and services to you. You do not need to take any action to limit this kind of information sharing.