

FACTS**WHAT DOES CREDIT FIRST NATIONAL ASSOCIATION 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 purchase 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 Credit First National Association chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit First National Association 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	No
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	No	No

To limit our sharing	<ul style="list-style-type: none"> ■ Call 1-800-843-3449 and provide your name, account number, last four digits of your Social Security number and phone number. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provide this notice. When you are <i>no longer</i> our customer, we 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>
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Questions?	Call 1-800-321-3950
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What we do	
How does Credit First National Association 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 Credit First National Association 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 give us your contact information ■ pay your bills or give us your income information ■ use your credit card <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?	Your choice will apply to everyone on your 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"> ■ Our affiliates include companies with a Bridgestone and Firestone name, and nonfinancial companies such as Tires Plus, Wheel Works, and Hibdon Tire.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Nonaffiliates can include independent retailers, insurance providers, direct marketing companies, and merchandise vendors.
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"> ■ Our joint marketing partners may include insurance providers.

Other important information	
<p>If your billing address is in California, you have the right to limit our sharing of your personal information to our affiliates (either for their own everyday business purposes or to market to you) and for joint marketing with other financial companies. See the notice titled "IMPORTANT PRIVACY CHOICES FOR CONSUMERS." If your billing address is in California or Vermont, we do not disclose your personal information for nonaffiliates to market to you. If your billing address is in Vermont, we do not disclose information about your creditworthiness for our affiliates' everyday business purposes or to market to you.</p>	
<p>No mobile information will be shared with third parties or affiliates for marketing and/or promotional purposes. All personal information explained within this Notice exclude text messaging originator opt in data and consent; mobile information will not be shared with any third parties for marketing and/or promotional purposes.</p>	