

## FACTS

### WHAT DOES WELLS BANK 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 of service you have with us. This information can include <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Scores</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 Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wells Bank 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.	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes—</b> to offer our products and services to you.	<b>No</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For our nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

<b>Questions?</b>	Call 1(816) 858-2121 or go to <a href="http://www.wells-bank.com">www.wells-bank.com</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Wells Bank

<b>What we do</b>	
<b>How does <u>Wells Bank</u> 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.  <b>We limit access of information to those employees for whom access is appropriate.</b>
<b>How does <u>Wells Bank</u> collect my personal information?</b>	We collect you personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Pay your bills or use credit or debit card</li> <li>• Show your government issued ID</li> </ul> <b>We also collect personal information from others, such as credit bureaus, affiliates, or other companies.</b>
<b>Why can't I limit all sharing?</b>	Federal Law gives you the right to limit only. <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market you</li> <li>• Sharing for nonaffiliates to market you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <b>Wells Bank does not share with our affiliates.</b></li></ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <b>Wells Bank does not share with nonaffiliates so they can market to you.</b></li></ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <b>Wells Bank does not jointly market.</b></li></ul>

## Other important information

## Negative Information Reporting

We may report information about your account to credit bureaus. Late payment(s), missed payment(s), or other defaults on your account may be reflected in your credit report.