

## FACTS

## WHAT DOES WEBBANK DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR FINGERHUT CREDIT ACCOUNT?

|              |   |
|--------------|---|
| <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 transaction history</li><li>• Account balances and payment history</li><li>• Credit history and credit scores</li></ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. |
| <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 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? |
|--|---------------------|-----------------------------|
| <b>For our everyday business purposes –</b><br>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><br>to offer our products and services to 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><br>information about your transactions and experiences   | No                  | We don't share              |
| <b>For our affiliates' everyday business purposes –</b><br>information about your creditworthiness   | No                  | We don't share              |
| <b>For our affiliates to market to you</b>   | No                  | We don't share              |
| <b>For non-affiliates to market to you</b>   | No                  | We don't share              |

|                   |  |
|-------------------|--|
| <b>Questions?</b> | Visit us online: <a href="http://www.fingerhut.com/privacy">www.fingerhut.com/privacy</a><br>Or, mail your inquiry to:<br>Fingerhut (attn. Privacy and Security)<br>6250 Ridgewood Road<br>St Cloud, MN 56303<br>Include your 10-digit customer number, name and address on all correspondence |
|-------------------|--|

|                                      |                |
|--------------------------------------|----------------|
| <b>Who we are</b>                    |                |
| <b>Who is providing this notice?</b> | <b>WebBank</b> |

|   |  |
|---|--|
| <b>What we do</b>   |  |
| <b>How does WebBank 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>How does WebBank collect my personal information?</b>                                  | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or use your account</li> <li>• Pay your bill or give us your contact information</li> <li>• Provide account information or give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only:</p> <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 to you</li> <li>• Sharing for non-affiliates' companies to market to you</li> </ul> <p>See below for more on your rights under state law.</p>                       |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | WebBank does not offer joint Fingerhut Credit accounts.  |

|                        |   |
|------------------------|---|
| <b>Definitions</b>     |   |
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• WebBank does not share with our affiliates</li> </ul>                               |
| <b>Non-affiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• WebBank does not share with non-affiliates so they can market to you</li> </ul> |
| <b>Joint Marketing</b> | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• WebBank doesn't jointly market</li> </ul>                     |

|  |
|--|
| <b>Other Important Information:</b>  |
| <p>If you live in Vermont, we will not share information about your creditworthiness with our affiliates for their everyday business purposes unless you consent to that sharing. If you live in California, we will not share information about you (1) with our affiliates for their own purposes or (2) for joint marketing with other financial companies.</p> |