



## CHASE PRIVACY POLICY

This Policy explains what Chase does to keep information about you private and secure. We want you to know how we manage that information to serve you and that you have choices about how it is shared. This Policy covers our family of companies, a partial list of which is contained at the end of this Policy. Please read this Policy carefully.

### **Q. What information do you have about me?**

A. To provide services and to help meet your needs, we collect information about you from various sources.

- We get information from your requests for our products or services. One example is income on loan applications.
- We get information about your transactions with us and with others. For example, we have your account balance information.
- We get information, such as your credit history, from credit bureaus.

### **Q. How do you safeguard information about me?**

A. We take a number of steps to protect the privacy of information about you. Here are some examples:

- We keep information under physical, electronic or procedural controls that comply with or exceed governmental standards.
- We authorize our employees, agents and contractors to get information about you only when they need it to do their work for us.
- We require companies working for us to protect information. They agree to use it only to provide the services we ask them to perform for us.

### **Q. Is information about me shared within your family of companies?**

A. Yes. We may share information about you within our family as required or permitted by law. This helps us to offer you financial products and services, such as loans, deposits, investments, credit cards and insurance.

### **Q. Is information about me shared with service providers and financial companies outside your family of companies?**

A. Yes, as permitted by law. We may share information about you with outside companies that work for us.

These may include firms that assist in marketing our products. We may also share information about you with outside financial companies that have joint marketing agreements with us. These arrangements give you the opportunity to receive additional products or services.

### **Q. Is information about me shared with nonfinancial companies outside your family of companies?**

A. Yes. We may share information about you with companies outside of our family as permitted by law, including retailers, auto dealers, auto makers, direct marketers, membership clubs and publishers.

### **Q. Is information about me shared in any other ways?**

A. Yes. We may also share information about you in other ways, as required or permitted by law. Here are some examples of ways that we share information.

- To protect against fraud.
- To respond to a subpoena.
- To service your account.
- To report to a credit bureau.
- With your consent.

### **Q. What choices do I have about information sharing and use?**

A. We offer you the following two choices about sharing information that identifies you:

- **Choice #1.** Third party sharing: You may tell us not to share information about you with non-financial companies outside of our family of companies.

Even if you do tell us not to share, we may do so as required or permitted by law. Also if you have authorized us to share information in connection with a particular product or service, we will continue to share information about you in connection with that product or service. For example, you might have a credit card with one of our airline, retail or university partners that offers rewards programs.

- **Choice #2.** Affiliate sharing: You may tell us not to share the following information about you within our family of companies:
  - Information from your applications to be used to determine your eligibility, such as your income.
  - Information from consumer credit reports, such as your credit history.
  - Information from sources used to verify information you provide us, such as outstanding loans or employment history.

Even if you do tell us not to share, we may share other types of information within our family. For example, we may share name and address, information about transactions or balances with us, as well as survey results.

- **Choice #3.** Affiliate marketing: You may tell us to limit our family of companies, such as our credit card, auto finance and securities affiliates, from marketing their products and services to you if you do not have an account or business relationship with them. These marketing offers are based on your personal information that our affiliate receives from another Chase company; this information includes your income, your account history with us and your credit history with us. Your choice to limit these marketing offers will apply for five years from when you tell us your choice. After five years, you will receive a

renewal notice from us that will allow you to continue to limit our affiliate marketing.

**Q. How do I tell you about my privacy choices?**

A . You may contact us by:

- **Calling us toll-free at 1-888-519-6444**, or
- **Writing us at P. O. Box 7030, Mesa, AZ 85216-7030**

You do not need to contact us unless you want to make one of the privacy choices listed above.

**Q. What about joint accounts?**

A . Each person may separately make privacy choices, and joint account holders may make privacy choices for each other. If only one joint account holder makes a privacy choice, information about the other joint account holder may be shared.

**Q. How do you tell me about your Policy?**

A . We send our Policy to you when you open a new account. We also send it to current customers yearly. We may change our Policy. We will send you a new policy if we broaden our information sharing practices about you. Our Policy is available at [www.Chase.com/privacy](http://www.Chase.com/privacy).

**Special Notice for Vermont Residents.**

In order to comply with Vermont law, we will automatically treat accounts with Vermont mailing addresses as if you have made the privacy choices listed above. In addition, if we disclose information about you to other financial institutions with which we have joint marketing agreements, we will only disclose your name, contact information and information about your transactions.

**Special Notice for California Residents.**

In order to comply with California law, the following applies if your account has a California mailing address.

- Even if you do not make privacy choice #1 listed above, we will not share information that we have about you with non-financial companies outside our family of companies, unless otherwise permitted by law.
- We will not share information about you within, or with financial companies outside, our family of companies unless we first provide you with further privacy choices or unless otherwise permitted by law.

**Special Notice for Nevada Residents**

We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling **1-800-945-9470**, or by writing to us at **P.O. Box 260177, Baton Rouge, LA 70826-0177**.

For more information, contact us at the address above, or email [Privacy.Info@JPMChase.com](mailto:Privacy.Info@JPMChase.com), [with "Nevada Annual Notice" in the subject line]. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101;

Telephone number: 702-486-3132; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us)

**Q. Who is covered by this Policy?**

A . This Policy covers the JPMorgan Chase & Co. family of companies. The following is a partial list of its U.S. consumer financial services companies.

- JPMorgan Chase Bank, N.A
- J.P. Morgan Securities Inc.
- Chase Bank USA, N.A.
- Chase Auto Finance Corp.
- Chase Home Finance LLC
- Chase Investment Services Corp.
- Chase Insurance Agency, Inc.
- Bank One Education Finance Corporation
- Chase Student Loan Services, Inc.
- CSL Servicing LLC
- Chase Paymentech Solutions, LLC
- Chase Bankcard Services, Inc.
- WaMu Insurance Services, Inc.
- WaMu Investments, Inc.
- WMFS Insurance Services, Inc.

This Policy applies to current and former consumer customers including Chase accounts acquired from Washington Mutual.

Separate policies may apply to customers of certain businesses, such as J.P. Morgan's Private Bank or J.P. Morgan's Private Wealth Management. In addition, customers in certain states may also receive policies that apply to them. The privacy policies posted on our websites apply when you use those sites. In addition, our online consumer information practices are at [www.Chase.com/privacy](http://www.Chase.com/privacy).