

FACTS	WHAT DOES WEBBANK DO WITH YOUR PERSONAL INFORMATION IN RELATION TO YOUR AQUA FINANCE LOAN?	
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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit score 	
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?
	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
	For our marketing purposes – to offer our products and services to you	YES
	For joint marketing with other financial companies	NO
	For our affiliates' everyday business purposes – information about your transactions and experiences	NO
	For our affiliates' everyday business purposes – information about your creditworthiness	NO
	For our affiliates to market to you	NO
	For our nonaffiliates to market to you	NO
		Can you limit this sharing?
		NO
		NO
		WE DO NOT SHARE
		WE DO NOT SHARE
		WE DO NOT SHARE
		WE DO NOT SHARE
		WE DO NOT SHARE
Questions?	Call 1-800-234-3663 or write us at WebBank c/o Aqua Finance, P.O. Box 844, Wausau, WI 54402-0844 or visit www.aquafinance.com .	

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"> ▪ Apply for financing or provide account information ▪ Give us your income or employment information ▪ Show your government issued identification ▪ We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
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 that I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

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

Other Important Information

For California, North Dakota, and Vermont Residents: In response to California law and North Dakota and Vermont regulation, we will automatically treat accounts with California, North Dakota, and Vermont addresses as if you marked all boxes on the mail-in form on the first page to limit the sharing of your information. **There is no need to contact us or return the mail-in form to us.**

For California Residents: We will not disclose your personal information to non-affiliated third parties with whom we have joint marketing agreements and we will not disclose information about your transactions and experiences with us to our affiliates.

For North Dakota Residents: We will not share personal information with nonaffiliates for them to market to you without your authorization.

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Call 1-800-234-3663 for additional information concerning our privacy policies.