

GE MONEY BANK

Home Loans Privacy Policy

This Privacy Policy describes our information collection and sharing practices. Please read it carefully and retain for your records. The Policy applies only to current and former customers and applicants in their relationships with us relating to consumer loans (“Loans”) with GE Money Bank (“GEMB”, “We” or “Us”) and under the Home Loan Program.

Information we collect – We collect personally identifiable information about you (such as your address, phone number, social security number, mother’s maiden name and transaction information about items purchased, payments and payment method), for identification, account management, servicing and marketing purposes. We obtain information about you directly from you (such as on application forms), through your use of our products and services, and in some cases, from third parties (such as credit bureaus and demographic firms). Occasionally, we may also collect information about you online using “cookies” (small pieces of data stored by your Internet browser on your computer) or other technology that may be used to remember passwords for you, to track your website usage with us, and to provide you with customized content, among other things.

Information we share with others – We may use and share all of the information we collect, subject to applicable law, with the following types of third parties (these examples are not intended to be all-inclusive):

- **Service providers**, (including our affiliates) to assist us in evaluating applications and servicing Loans, like preparing billing statements and promotional materials, and responding to customer inquiries. We also may use marketing firms, such as modeling companies, to assist us in our own marketing efforts.
- **Financial institutions with whom we jointly offer financial products**, such as other loan products or credit insurance. If your billing address is in Vermont, this information will be limited to your name and contact information, and transaction and experience information.
- **GEMB’s Affiliates, who are other companies in the General Electric Company corporate family (“GEMB Affiliates”)**, for servicing or marketing purposes, subject to your right to opt out of sharing of credit eligibility information, such as certain information from credit bureaus and your application, as provided in the *It’s Your Choice* section below. And, subject to your right to opt out, GEMB Affiliates also may use information from us concerning your credit eligibility, and your transactions and experience with us, to send you marketing solicitations about products and services.
- **Third parties, who are interested in offering special products or services to you**, subject to your right to opt out as provided in the *It’s Your Choice* section below. For example, we disclose information to financial services providers offering products such as insurance, mortgages or loans, and nonfinancial companies offering

consumer products and services. We may disclose name, address and telephone numbers, as well as Loan performance history.

- **Others:** We report Loan information, such as balance and payment information, to credit bureaus. In addition, we may buy and sell assets, lines of business and/or Loans. When this occurs, customer information generally is disclosed to bidders and is one of the transferred business assets. We also disclose information about you to third parties in certain other circumstances, as permitted by law.

It's your choice – you have the right to opt out of our sharing of information with certain third parties, as described below. To opt out please call us toll-free at 1-866-805-5399 and select option 1, or complete the attached form, sign it, and return it to us at P.O. Box 981420, El Paso, TX 79998-1420. If you have previously informed us of your preference, you do not need to do so again.

- Do not share information about me with companies other than with GEMB Affiliates unless otherwise permitted by law. Do not share with GEMB Affiliates information used to determine my eligibility for credit. Do not allow GEMB Affiliates to solicit me for products and services based on transaction, experience or credit eligibility information they receive from GEMB.**

| | |
|--|-----------------------------|
| _____ Signature | _____ Address |
| _____ Print Your Name | _____ City, State |
| _____ Account Number(s) (if available) | _____ Zip |

Important notes about your choice

- Please understand that, even if you opt out as described above, we will continue to share information with joint marketing partners and service providers as described in this policy, and as otherwise permitted by law. And we will continue to share information that identifies you, and about your transactions and experiences with us, with GEMB Affiliates.
- If you have a joint account, a request by one party will apply to all parties on the Loan.
- We will process your request promptly. However, it may take us several weeks to ensure that all records are updated with your preference. In the interim, you may continue to be included in programs as described above. Also, after your request is processed, you may still be contacted by GEMB Affiliates and/or other companies based on their own information.
- Even if you opt out, we will continue to provide you with billing inserts and mail notices of special offers and new benefits. We will also continue to use your

information (including credit eligibility information) to offer your special benefits, features and/or services on your Loan.

- Vermont Residents: If (and while) your billing address is in Vermont, we will treat your Loan as if you had exercised the opt-out choice described above and you do not need to contact us in order to opt out. If you move away from Vermont and you wish to restrict us from sharing information about you as provided in this Policy, you must then contact us to exercise the opt-out choice described above.

Our security procedures –We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard nonpublic personal information about you. We limit access to personal and Loan information to those employees and agents who assist us in providing products and services to you. We also require third parties to whom we disclose nonpublic personal information to adhere to this Privacy Policy and to establish information security procedures.

Your access to information - We provide you access to information about your Loan by sending you monthly billing statements outlining your transactions, finance charges, and other Loan information, and by providing customer service representatives to answer your questions.

How this policy applies to you - The examples contained in this Privacy Policy are illustrations only, and are not intended to be all-inclusive. Once you pay off your Loan, we will continue to adhere to the privacy policies and practices described in this notice to the extent we retain information about you. We may amend this Privacy Policy at any time, and we will inform you of changes as required by law. You may have other privacy protections under state laws and we will comply with applicable state laws when we disclose information about you. This Privacy Policy applies only to consumer Loans with GEMB under the Home Loan Program and does not apply to any other accounts or loans you may have with us, and replaces our previous disclosures to you about our information collection and sharing practices.