Wells Fargo Bank, N.A. Hotels.com® Rewards Visa® Credit Card Privacy Notice **Rev. 12/2023**

FACTS

WHAT DOES WELLS FARGO BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?

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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and employment information • account balances and transaction history • credit history and income
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 Wells Fargo chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wells Fargo share?	Can you limit this sharing?
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**	**No**
For our marketing purposes — with service providers we use to offer our products and services to you (please see below to limit the ways in which we contact you)	**Yes**	**No**
For joint marketing with other financial companies	**No**	**We don't share**
For our affiliates' everyday business purposes — information about your transactions and experiences	**Yes**	**No**
For our affiliates' everyday business purposes — information about your creditworthiness	**Yes**	**Yes**
For our affiliates to market to you	**Yes**	**Yes**
For nonaffiliates to market to you	**Yes**	**Yes**

To limit our sharing	• Call 1-877-209-2977 — our menu will prompt you through your choices • Online and mobile banking customers – sign on and from the My Profile or Profile menu, select Change Privacy Preferences or Privacy Preferences. **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	• To limit our direct marketing to you by mail or telephone, call 1-877-209-2977 — our menu will prompt you through your choices • Online and mobile banking customers - sign on and from the My Profile or Profile menu, select Change Privacy Preferences or Privacy Preferences. **Please note:** A Do Not Call election is effective for five years, or while you are an active consumer customer, if longer than five years. The Do Not Mail election is effective for three years. You may continue to receive marketing information in regular account mailings and statements, when you visit us online or at an ATM. You may also be contacted to service your account or participate in surveys.
Questions?	Call 1-877-209-2971 or go to wellsfargo.com/privacy-security

Who we are	
Who is providing this notice?	Wells Fargo Bank, N.A. This notice applies to Hotels.com Rewards Visa Credit Card accounts. Other Wells Fargo accounts are covered by a different privacy notices received in connection with those accounts.

What we do	
How does Wells Fargo 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. For more information visit wellsfargo.com/privacy-security.
How does Wells Fargo collect my personal information?	We collect your personal information, for example, when you: • open an account or provide employment information • apply for a loan or use your credit or debit card • give us your income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • 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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	• If you limit sharing with affiliates, your choices will apply individually unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders • If you limit sharing with nonaffiliates, your choices will apply to everyone on your account

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • *Our affiliates include financial companies with Wells Fargo in their name such as Wells Fargo Clearing Services, LLC*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *Nonaffiliates we share with can include the retailer named on your account, its affiliates, and its service providers*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Wells Fargo doesn't jointly market*

Other important information
Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.
Do Not Call Policy. This Privacy Notice constitutes Wells Fargo's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Wells Fargo maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. Telemarketing calls or prerecorded/ artificial message calls may be made to residential or cellular phone numbers with the appropriate consent. If you do not have an account with Wells Fargo & Company, call 1-800-869-3557 (1-800-TO-WELLS) to be placed on the Wells Fargo & Company's Do Not Call list.
Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the *To limit direct marketing* section. For more information contact us at **1-800-869-3557**; PrivacyCenter@wellsfargo.com, or Wells Fargo, P.O. Box 5110, Sioux Falls, SD 57117-5110. Or contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; **702-486-3132**; AgInfo@ag.nv.gov
State Law: We follow state law if state law provides you with additional privacy protections. **Vermont residents:** We will not disclose information about your creditworthiness to our affiliates other than as permitted by Vermont law, unless you authorize us to make those disclosures.

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