

FACTS	WHAT DO CERTAIN SUBSIDIARIES AND AFFILIATES OF WELLS FARGO & COMPANY (COLLECTIVELY, “WELLS FARGO”) 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. In this notice, “you” and “your” refer to the business that we provide our product or service to.
What?	The types of personal information we collect and share depend on the product or service that you have with us. This information can include: <ul style="list-style-type: none"> • Commercial credit application information, including, but not limited to, Social Security Number, date of birth, the driver’s license/state ID/passport information, and credit history of your owners, guarantors, and key individuals, including but not limited to: <ul style="list-style-type: none"> – Individuals who, directly or indirectly, through any contract, arrangement, understanding, relationship, or otherwise, own an equity interest in the business – Any executive officers or senior managers (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer) or any other individual who regularly performs similar functions for the business – Individuals guaranteeing the business’ obligations to us • Information contained in your financial statements, organizational documents, and other business documentation • Contact information, including the phone numbers and email addresses, belonging to you and individuals employed by or affiliated with you (other than information made available to the general public)
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	No	We don’t share

To limit our sharing	<p>Call 1-800-553-8232 or e-mail uscomscaresupport@wellsfargo.com to inform us of the privacy preferences for your account.</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
To limit direct marketing	<p>Call 1-800-553-8232 or e-mail uscomscaresupport@wellsfargo.com to inform us of the privacy preferences for your account.</p> <p>Please note: A Do Not Call election is effective for five years (or while you are an active customer, if longer). The Do Not Mail election is effective for three years. You may continue to receive marketing information in regular account mailings and statements or when you visit us online. You may also be contacted to service your account or participate in surveys.</p> <p>The relationship manager or team may continue to contact you to assist you in managing your account relationship.</p>
Questions?	<p>Call 1-800-553-8232 or e-mail uscomscaresupport@wellsfargo.com.</p>

Who we are	
Who is providing this notice?	<p>Wells Fargo & Company and the following subsidiaries and affiliates: Wells Fargo Bank, N.A.; Wells Fargo Financial Leasing, Inc.; Wells Fargo Vendor Financial Services, LLC; Wells Fargo Equipment Finance, Inc.; Wells Fargo Capital Finance, LLC; Wells Fargo Commercial Distribution Finance, LLC; Brunswick Acceptance Company, LLC; Polaris Acceptance; and HYG Financial Services, Inc.</p> <p>This notice applies to information collected in connection with a COMS Account and a CEO/Vantage Account. A “COMS Account” is an account that is capable of being managed through Wells Fargo’s Customer Online Management System (COMS®) system. A “CEO/Vantage Account” is an account: (i) that is offered by Channel Finance, Vendor Financial Services and Commercial Auto to a customer with a COMS Account; and (ii) that is accessible through Commercial Electronic Office® (CEO®) and/or Wells Fargo VantageSM (VantageSM). This notice overrides any privacy notice provided in CEO® and/or VantageSM for any CEO/Vantage Account.</p>

What we do	
How does Wells Fargo protect my personal information?	<p>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.</p> <p>For more information, visit www.wellsfargo.com/privacy-security.</p>
How does Wells Fargo collect my personal information?	<p>We may collect personal information, for example, when:</p> <ul style="list-style-type: none"> ▪ The business applies for a credit facility through the Online Credit Application portal ▪ You create an online account using the Customer Online Management Systems (COMS®) ▪ The business submits a credit application or otherwise contacts us for certain financing services ▪ We collect personal information from others, such as credit bureaus or affiliates ▪ You provide us with periodic updates or certifications of certain business information at our request or due to changes to the business’ credit facility (for example, an increase to a line of credit) ▪ You seek advice about your investments
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 ▪ Sharing for joint marketing with other financial companies <p>State laws and individual companies may give you additional rights to limit sharing.</p>

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"> Affiliates include, without limitation: Wells Fargo Bank, N.A.; Wells Fargo Financial Leasing, Inc.; Wells Fargo Vendor Financial Services, LLC; Wells Fargo Equipment Finance, Inc.; Wells Fargo Capital Finance, LLC; Wells Fargo Commercial Distribution Finance, LLC; Brunswick Acceptance Company, LLC; Polaris Acceptance; and HYG Financial Services, Inc.
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"> Wells Fargo does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> Wells Fargo does not jointly market.

Other important information
<p>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 that appear on the Wells Fargo Do Not Call list 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.</p>
<p>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.</p>
<p>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.</p>
<p>State law: We follow state law where state law provides you with additional privacy protections.</p>

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