

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 income
- Account balances, account activity and payment history
- Credit history and credit score

How? All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons The Nationwide Group of Companies chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Nationwide Group of Companies 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 – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
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	Yes but Nationwide does not share this information

To limit our sharing

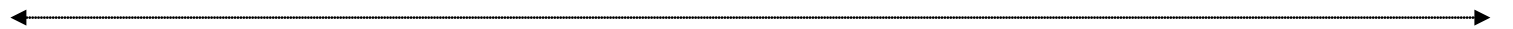
- Call us at 1-800-622-7605
- Mail the form below

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 continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions Call 1-800-622-7605

Who we are

Who is providing this notice? The Nationwide Group of Companies, including the company with which you have an account named in the list of affiliates on the reverse side.



Mail-in Form

Mark any/all you want to limit:

Do not share personal information for our affiliate's everyday business purposes (information about your credit worthiness) except as permitted by law

Do not share personal information with affiliates for marketing purposes

Name

Address

City, State, Zip

Nationwide Account Number	Last 4 Digits of Your Social Security Number	XXX-XX-
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Mail to: Nationwide, 3435 North Cicero Avenue, Chicago, IL 60641

What we do

How does The Nationwide Group 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 The Nationwide Group collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ Open an account or apply for a loan ▪ Pay your bills with us We also collect your personal information from others such as credit bureaus.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will only apply to you. We will share information about the joint accountholder unless the joint accountholder limits our sharing of personal information.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ The Nationwide Group affiliates include Nationwide Acceptance Corporation, Nationwide Cassel LLC, Nationwide Installment Services LLC, Hercules Insurance Agency LLC, Nationwide Properties LLC, Nationwide of New Mexico LLC, Nationwide West LLC, Nationwide Nevada LLC, Nationwide Northwest LLC, Nationwide Southeast LLC, Nationwide CAC LLC, Nationwide Loans LLC, Niko Credit Services LLC, and Chicago-Vegas Holdings, LP.
Nonaffiliates	Companies not related by common ownership or control. They can be financial & nonfinancial companies. <ul style="list-style-type: none"> ▪ The Nationwide Group of Companies does not share your information with nonaffiliates.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ As allowed by law The Nationwide Group of Companies may engage in joint marketing agreements to provide you with more financial products and services.

Other important information

California Residents: In order to comply with California law, we will automatically treat accounts with California billing addresses as if you have directed us not to share personal information with unaffiliated third parties.

Vermont Residents: In order to comply with Vermont law, we will automatically treat accounts with Vermont billing addresses as if you have opted out of (i) the sharing of information with companies affiliated with Nationwide (except as permitted by law such as transaction and experience information); and (ii) the sharing of personal information with unaffiliated third parties, without requiring you to opt out. In addition, if we disclose information about you to other financial institutions with whom we have joint marketing arrangements, we will only disclose your name, contact information and information about your transactions.

Important Information – Negative Credit Reporting: We may report about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit bureau report information.