

# FACTS

## WHAT DOES WORLD'S FOREMOST BANK DO WITH YOUR PERSONAL INFORMATION?

M-113389  
W50050  
Rev. January 2015

### 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, in limited circumstances, may share include:

- Social Security number and credit scores
- account transactions and transaction history
- account balances and payment history

### 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; whether World's Foremost Bank shares your information for these reasons; and whether you can limit this sharing.

Reasons your personal information can be shared	Does World's Foremost Bank share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), manage the rewards program related to your account, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and our experiences with you	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you*</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We do not share

### To limit our sharing

- Call 1-800-449-8006 – our menu will prompt you through your choice

#### 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.

You can contact us at any time to limit our sharing.

\*If you choose to limit our sharing, you may no longer receive some promotional information and offers from Cabela's Incorporated related to your account's rewards program.

### Questions?

Call 1-800-850-8402

## What we do

<p><b>How does World's Foremost Bank protect my personal information?</b></p>	<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>We allow employees to access your information only when they need it to do their work, and we require companies that perform services for us to protect your information.</p>
<p><b>How does World's Foremost Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or use your credit card</li> <li>• give us your income information or provide account information</li> <li>• give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <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>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choice will apply to everyone on your account.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include nonfinancial companies, such as Cabela's Incorporated.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>World's Foremost Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>World's Foremost Bank does not jointly market.</i></li> </ul>

## Other important information

California Residents: We do not share personal information about customers with California billing addresses except as permitted by Cal. Fin. Code § 4050 *et seq.* and other applicable law.

Vermont Residents: We do not share personal information about customers with Vermont billing addresses except as permitted by Vt. Stat. Ann. tit. 8, § 10201 *et seq.* and other applicable law.