

## Nordstrom Credit Card Privacy Notice

<b>FACTS</b>	<b>WHAT DOES TD BANK USA, N.A. DO WITH YOUR NORDSTROM VISA CREDIT CARD OR NORDSTROM CREDIT CARD ("NORDSTROM CARD") PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> <li>• account transactions</li> </ul>
<b>How?</b>	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 TD Bank USA, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TD Bank USA, N.A. share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call us toll-free at <b>1.866.759.0151</b> .
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Who we are	
<b>Who is providing this notice?</b>	This notice is provided by TD Bank USA, N.A. solely with respect to your Nordstrom Card. This notice applies only to your Nordstrom Card account issued by TD Bank USA, N.A. and does not apply to any other accounts you have with TD Bank USA, N.A. or its affiliates.
What we do	
<b>How does TD Bank USA, N.A. protect my personal information?</b>	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.
<b>How does TD Bank USA, N.A. collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or give us your contact information</li> <li>• give us your income information or pay your bills</li> <li>• use your credit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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. -TD Bank USA, N.A. does not share information with its affiliates.</li> <li>• sharing for our affiliates to market to you. -TD Bank USA, N.A. does not share information for its affiliates to market to you.</li> <li>• sharing for nonaffiliates to market to you. -TD Bank USA, N.A. does not share information with nonaffiliates other than Nordstrom and its affiliates.</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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- TD Bank USA, N.A.'s affiliates include those companies that control, are controlled by or under common control with TD Bank US Holding Company.</li> <li>- Nordstrom's affiliates include those companies that control, are controlled by or under common control with Nordstrom, Inc., including Nordstrom stores and website.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- Nonaffiliates we share with may include vendors of products and services that you have purchased or that we believe will be of interest to you, financial service providers or nonprofit organizations.</li> </ul>
<b>Joint marketing</b>	<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>- Our joint marketing partners may include other banks, investment firms or insurance companies.</li> </ul>
Other important information	
<p>Please keep in mind that we share information about you with Nordstrom and its affiliates for use in connection with the Nordstrom Card program and as otherwise permitted by law. They may use this information to maintain and service your account, create and update their records, to provide you with notices of special promotions and other tailored offerings, to answer questions about your account and perform other Nordstrom Credit Card program functions or for other purposes permitted by law. Federal law does not give you the right to limit such sharing. We can change our privacy notice at any time and will let you know if we do if/as required by applicable law.</p>	
<b>California and Vermont residents:</b> We only share information with third parties as permitted by your state's law.	