

The following Privacy Policy describes our use of information about you and your Account. If you provide information to us to apply for an Account and your application is not approved, we will use and collect information about you as described in the Policy.

CarCareONESM
Consumer Credit Card Program
GE Money Bank

PRIVACY POLICY

This Privacy Policy describes our information collection and sharing practices. Please read it carefully and retain with your records for this Account. The Policy applies only to current and former customers and applicants in their relationships with us relating to this consumer credit card Account of GE Money Bank (GEMB, “we”, “us” or “our”).

Information We Collect -We collect personally identifiable information about you, (such as your address, phone number, social security number, mother’s maiden name, and transaction information about items purchased, payments and payment method), for identification, account management, servicing and marketing purposes. We obtain information about you directly from you (such as on application forms), through your use of our products and services, and in some cases, from third parties (such as credit bureaus and demographic firms). Occasionally, we may also collect information about you online using “cookies” (small pieces of data stored by your Internet browser on your computer) or other technology that may be used to remember passwords for you, to track your website usage with us, and to provide you with customized content, among other things.

Information We Share with Others -We may use and share all of the information we collect, subject to applicable law, with the following (these examples are not intended to be all-inclusive):

- * The Retailer/Merchant/Dealer associated with this credit program and its affiliates and program sponsors (as applicable), for use in connection with this consumer credit program and as otherwise permitted by law. They may use this information to update their records, to provide you with notices of special promotions and other tailored offerings, to answer questions about this Account and perform other credit program functions or for other purposes permitted by law. They may use their affiliates, licensees, sponsors or third-party service providers (such as modeling and database companies) to assist them in any of these activities.

- * Service Providers and program sponsors, (including our affiliates) to assist us in servicing Accounts, like preparing billing statements and promotional materials, and responding to customer inquiries. We also may use marketing firms, such as modeling companies, to assist us in our own marketing efforts.

- * Financial Institutions with whom we jointly offer financial products, such as loan products or credit insurance. If your billing address is in Vermont, this information will

be limited to your name and contact information, and transaction and experience information on this Account.

* GEMB's affiliates, who are other companies in the General Electric Company corporate family ("GEMB affiliates") for servicing or marketing purposes, subject to your right to opt out of sharing of credit eligibility information, such as certain information from credit bureaus and your application, as provided in the It's Your Choice section below. Subject to your right to opt out, GEMB Affiliates also may use information from us concerning your credit eligibility, and your transactions and experience with us, to send you marketing solicitations about products and services.

* Third Parties, who are interested in offering special products or services to you, subject to your right to opt out as provided in the It's Your Choice section. For example, we disclose information, either directly or through the Retailer/Merchant/Dealer and its affiliates and program sponsors (as applicable) to financial services providers offering products such as insurance, mortgages or loans, and non-financial companies offering consumer products and services. We may disclose name, address and telephone numbers, as well as Account purchase and performance history.

* Others: We report Account information, such as credit limit, balances and payment information, to credit bureaus. In addition, we may buy and sell assets, lines of business and/or Accounts. When this occurs, customer information generally is disclosed to bidders and is one of the transferred business assets. We also disclose information about you to third parties in certain other circumstances, as permitted by law.

It's Your Choice - You have the right to opt out of certain uses we may make of credit eligibility information and our sharing of information with certain third parties as described below. To opt out please call us toll-free at 1-877-905-2097, or write to us at P.O. Box 981439, El Paso, TX 79998-1439. If you have previously informed us of your preference, you do not need to do so again.

If you opt out, you will be directing us as follows:

Do not share information about me with companies other than with GEMB Affiliates, and with the Retailer/Merchant/Dealer and its affiliates and program sponsors (as applicable) for use in connection with this credit program and as otherwise permitted by law. Do not share with GEMB Affiliates information used to determine my eligibility for credit. Do not allow GEMB Affiliates to solicit me for products and services based on transaction, experience or credit eligibility information they receive from GEMB.

Important Notes About Your Choice

* Please understand that, even if you opt out as described above, we will continue to share information with the Retailer/Merchant/Dealer and its affiliates and program sponsors (as applicable) associated with this Account, joint marketing partners and service providers as described in this policy, and as otherwise permitted by law. And we will continue to share information that identifies you, and about your transactions and experiences with us, with GEMB Affiliates.

* If you have a joint account, a request by one party will apply to all parties on the account.

* We will process your request promptly. However, it may take us several weeks to ensure that all records are updated with your preference. In the interim, you may continue to be included in programs as described above. Also, after your request is processed, you may still be contacted by GEMB Affiliates and/or other companies based on their own information.

* Even if you opt out, we will continue to provide you with billing inserts and mail notices of special offers and new benefits. We will also continue to use your information (including credit eligibility information) to offer you special benefits, features and/or services on your Account.

* Vermont Residents: If (and while) your billing address is in Vermont, we will treat your Account as if you had exercised the opt-out choice described above and you do not need to contact us in order to opt out. If you move away from Vermont and you wish to restrict us from sharing information about you as provided in this Policy, you must then contact us to exercise the opt-out choice described above.

Our Security Procedures - We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard nonpublic personal information about you. We limit access to personal and Account information to those employees and agents who assist us in providing products and services to you. We also require third parties to whom we disclose nonpublic personal information to adhere to this Privacy Policy and to establish information security procedures.

Your Access to Information - We provide you access to information about your Account by sending you monthly billing statements outlining your transactions, finance charges, and other Account information, and by providing customer service representatives to answer your questions.

How This Policy Applies to You - The examples contained in this Privacy Policy are illustrations only, and are not intended to be all-inclusive. If you decide to close your Account or become an inactive customer, or if we close or suspend your Account, we will continue to adhere to the privacy policies and practices described in this notice to the extent we retain information about you. We may amend this Privacy Policy at any time, and we will inform you of changes as required by law. You may have other privacy protections under state laws and we will comply with applicable state laws when we disclose information about you. This Privacy Policy applies only to this consumer credit Account with GE Money Bank and does not apply to any other accounts you may have with us, and replaces our previous disclosures to you about our information practices.