

FACTS

WHAT DOES FINGERHUT 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.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>When you close your account, we continue to share information about you according to our policies.</p>
How?	All financial companies need to share customers’ personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons Fingerhut chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Fingerhut share?	Can you limit this sharing?
For our everyday business purposes – to process your transactions, maintain your account, 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	No	We don’t share
For our affiliates to market to you	Yes	Yes (Check your choices below)
For nonaffiliates to market to you	Yes	Yes (Check your choices below)

To limit our sharing	<ul style="list-style-type: none"> • Visit us online: fingerhut.com/privacy • Mail in the form below <p>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.</p>
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Questions?	Email us at customerservice@fingerhut.com
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Mail-in form	
Mark any/all you want to limit:	
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
Name	<p>Mail to: Fingerhut 6250 Ridgewood Road St. Cloud, MN 56303 Attn: Privacy and Security</p>
Address	
City, State, Zip Code	
Customer Number	
Customer Number	

Who we are	
Who is providing this notice?	Fingerhut
What we do	
How does Fingerhut 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 Fingerhut collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Pay your bills • Use your debit or credit card • Give us your contact information • Pay us by check <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Fingerhut does not offer joint Fingerhut Credit accounts.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include nonfinancial companies, such as order fulfillment companies and other brands owned by Bluestem Brands.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include direct marketing companies and service providers.</i>
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"> • <i>Our joint marketing partners can include strategic financial institutions.</i>
Other important information	
You may have other privacy protections under state law. We will comply with applicable state laws with regard to the disclosure of your personal information.	