

<b>FACTS:</b>	<b>WHAT DOES WEX BANK DO WITH YOUR 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 transaction history</li> <li>● Credit history and credit scores</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information, as described in this notice.
<b>How?</b>	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information, whether WEX Bank shares your information, and whether you can limit this sharing.

<b>Reasons We Can Share Your Personal Information</b>	<b>Does WEX Bank share?</b>	<b>Can you limit this sharing?</b>
<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	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don’t share
<b>Questions?</b>	Call us at (801)568-4345 or write us at P.O. BOX 57748 Salt Lake City, UT 84157-0748	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	WEX BANK
<b>What we do?</b>	WEX Bank operates as an industrial bank. The Company provides customer credit applications, maintains credit lines, issues the cards, and manages customer relations with clients.
<b>How does WEX Bank protect my personal information?</b>	<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 also limit access to information to those employees for whom access is necessary.</p>
<b>How does WEX Bank collect my personal information?</b>	<p>We collect your personal information when, for example, you:</p> <ul style="list-style-type: none"> <li>● open an account</li> <li>● deposit money</li> <li>● pay your bills</li> <li>● use your debit card</li> <li>● provide account information</li> <li>● make deposits or withdrawals from your account</li> </ul>
<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 credit worthiness</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.</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<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>● WEX Bank does not share with nonaffiliates so they can market to you.</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>● WEX Bank does not jointly market.</li> </ul>

<b>Customer Identification Program</b>	In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts, including loan and deposit accounts, as well as trust, brokerage, insurance, and investment management accounts.
<b>What this means to our customers</b>	When you open an account, you will be asked for your name, address, Social Security or tax identification number, date of birth (if applicable), and other information that will allow WEX Bank to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current customer of WEX Bank.