

## Nebraska Furniture Mart Privacy information

### About Your Account

We wish to inform you about our policies and practices with regard to gathering certain private information about you and using this information for our own purposes. We also wish to inform you about our policies and practices with regard to the disclosure of private information we have gathered about you to third parties, including disclosure to third parties that are considered under law to be our "affiliates," and disclosure to third parties that are considered to be "nonaffiliated." (An "affiliate" is any company that controls us, is controlled by us, or is related to us in that it is controlled by a company that also controls us. A "nonaffiliated third party" means anybody or any entity that is not an affiliate.)

"Private information" is information that we have gathered about our credit customers that is not public information. Specifically, we mean personally identifiable financial information about you a) that you provide to us to obtain credit, b) which results from any credit transaction with you or credit service performed for you, or c) which is otherwise obtained by us. It does not include information that is otherwise publicly available, either by observation or in sources of information such as phone directories and public courthouse records. However, listings of information that is generally public, such as names and addresses, are considered to be private to the extent that they are derived from private information we have about you. For example, under most circumstances, a list of the names and addresses of all or some of our credit customers would be considered private information. On the other hand, information about our customers or their account activities that contains no personally identifiable information is not private.

We take your privacy very seriously. Generally, it has been our practice to keep our credit customer's private information to ourselves except when necessary to perform certain marketing functions, to fulfill our contractual obligations to our customers, to enforce our contractual rights, or to exercise certain other rights allowed by law. We have several layers of security in place to protect against unlawful access by or inadvertent disclosure to unauthorized persons.

We are required by Federal law to provide you with this notice at the time you apply for credit with us, even if we decline your application, and at least annually while you have a credit relationship with us.

### GENERAL PRIVACY INFORMATION

#### CATEGORIES OF PRIVATE INFORMATION WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, including online registrations, such as the name and address of you and any joint account holder, phone numbers, dates of birth, credit references, employment and salary information, social security numbers, and other security information.
- Information about your transactions with us, our affiliates, or others, including purchase and payment information.
- Information we receive from consumer reporting agencies about your creditworthiness.
- Information we receive from other sources, such as from your employer, from providers of marketing and demographic information, and from other third parties.

#### CATEGORIES OF PRIVATE INFORMATION WE MAY DISCLOSE

We may disclose or provide access to all of the information we collect, as described above, to our marketing companies, to other companies acting on our behalf as our attorneys or agents, or to other financial institutions with which we have joint marketing agreements. We disclose information about your credit transactions, credit balances, and payment history with us, including your account number, to consumer credit reporting agencies. Otherwise, nonpublic personal information about our credit customers is not disclosed except for legal or business purposes as otherwise permitted by law.

#### CATEGORIES OF PERSONS TO WHOM PRIVATE INFORMATION IS OR MAY BE DISCLOSED

We may disclose or provide access to private information to companies that perform marketing services on our behalf, to other companies acting on our behalf as our attorneys or agents, or to other financial institutions with which we have joint marketing agreements. We disclose information to consumer credit reporting agencies. Otherwise, we do not disclose any private information to anyone, except for legal and business purposes as otherwise permitted by law.

#### CATEGORIES OF PERSONS TO WHOM PRIVATE INFORMATION IS OR MAY BE DISCLOSED UNDER EXCEPTION FOR PARTIES WHO PROVIDE SERVICES FOR US OR WHO FUNCTION ON OUR BEHALF

We think we offer some of the finest merchandise at some of the best prices around, and we use private information we have collected about you to tell you about special offers we are extending, including special sales, special financing terms, or contests or other promotions. From time to time, we enlist the aid of marketing and advertising professionals to assist us in reaching as many customers as possible with our message, or to reach a certain category of customer who may be particularly interested in certain offers. Our marketing arrangements include appropriate written provisions preserving the confidentiality of any information disclosed to our marketing or advertising companies.

### PRIVACY POLICIES AND PRACTICES

#### OUR POLICIES WITH REGARD TO DISCLOSING PRIVATE INFORMATION ABOUT YOU TO AFFILIATES AND TO NONAFFILIATED THIRD PARTIES

We do not disclose any nonpublic personal information about our credit customers to anyone, including affiliates and nonaffiliated third parties, except as mentioned herein and as otherwise permitted by law. We do not sell information about our customers.

#### OUR POLICIES WITH REGARD TO DISCLOSING PRIVATE INFORMATION ABOUT PERSONS WHO HAVE CEASED TO BE CUSTOMERS OF NEBRASKA FURNITURE MART, INC. TO AFFILIATES AND NONAFFILIATED THIRD PARTIES

We do not disclose any nonpublic personal information about our past or present credit customers to anyone, including affiliates and nonaffiliated third parties, except as mentioned herein and as otherwise permitted by law. We do not sell information about our customers, past or present.

#### OUR SAFEGUARDS FOR PROTECTING PRIVATE INFORMATION WE HAVE GATHERED ABOUT YOU

Access to your private information by our employees, attorneys, and agents is controlled by a security clearance system. We restrict access to nonpublic personal information about you to only those employees who may need to know that information to provide products or services to you, to answer your questions, to perform certain marketing functions, to fulfill our contractual obligations to you, to enforce our contractual rights, or to exercise certain other rights allowed by law. We store your private information on a computer system to which access is controlled by a security clearance system, and can only be obtained on an as needed basis by our employees and programming and hardware consultants. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

#### YOUR RIGHT TO OPT OUT OF CERTAIN DISCLOSURES TO AFFILIATES AND NONAFFILIATED THIRD PARTIES

Under Federal law, you have the right to prevent companies that share their private information about their customers from disclosing nonpublic personal and financial information about you. Nebraska Furniture Mart, Inc., however, does not share such information with affiliates or with nonaffiliated third parties except as allowed by law, so you do not have to do anything to prevent disclosure of your private information. If at any time we change our policies in this regard, we will let you know in advance and provide you with directions on how to be removed from the disclosure list.