

(Internet)

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- CHOOSE the right credit card
- PC Access
- Personal Solutions
- Business Solutions
- Corporate Solutions
- Mortgage Solutions
- Investment Solutions
- Investor Relations
- Human Resources
- News and Information
- Privacy Policy

Home Talk to us Search

Privacy Policy



We are here to reassure you that we will protect your privacy online.

how it affects you

We respect your confidentiality and honor your trust.



Our goal is to serve you as effectively and conveniently as possible-but also to make you feel confident that your relationship with Wachovia is treated with the appropriate confidentiality.

Trust, privacy and confidentiality are the guiding principles upon which Wachovia's foundation was built. With Wachovia's Privacy Policy, we're confident you will understand that these fundamental standards continue today.

For more information, view [Wachovia's Privacy Policy](#)



What kind of investor are you?



Time to refinance your home?

Southeast business indicators



Home Talk to us Search

Privacy Policy

Consumer Privacy and How It Affects You how it affects you

- [Overview](#)
- [Wachovia Employees](#)
- [Information Collection](#)
- [Records Security](#)
- [Accuracy](#)
- [Sharing Consumer Information](#)
 - [Within Wachovia](#)
 - [With Outsourcers](#)
 - [With Consumer Reporting Agencies](#)
 - [With Government](#)
 - [With 3rd Party Litigants](#)
- [Removal From Lists](#)

CHOOSE
the right
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PC Access

Personal Solutions

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Corporate Solutions

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Investment Solutions

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Human Resources

News and Information

Privacy Policy

● Overview

Technology and new marketing practices have increased the amount of customer information collected and shared in today's marketplace. Consumers are concerned about the impact this development has or might have on their privacy and reputation. At **Wachovia** we are sensitive to the **importance** of these concerns. We want to serve consumers as effectively and conveniently as possible, and such service involves making use of technology and customer information. But we also want our customers to be confident that their relationship with **Wachovia** is treated with the appropriate confidentiality. We therefore commit to customers that we will take reasonable steps to protect the privacy of the information shared with us. Our customers are protected not only by state and federal laws but - even more importantly - by **Wachovia's** commitment to them.

● **Wachovia Employees**

Wachovia employees are informed of their responsibility to protect confidential customer information and are bound by this Privacy Policy. They are governed by a code of conduct that includes the responsibility to protect the confidentiality of customers' financial and other personal information.

Only employees actively engaged in the discharge of their assigned duties are authorized to access or use customer information.

● **Information Collection**

Information about consumers is accumulated from a variety of sources. Some information is provided to **Wachovia** directly by customers themselves.

[▲ back to top](#)

Other data is developed **by Wachovia** as a function of providing a product or service to a customer. Still other information is obtained **from** outside sources. We will limit the use and collection of information about our customers to that which is necessary to administer our business, provide superior service, and offer opportunities that we think will be of interest to customers. This means that we will use information to help us **identify** and mitigate potential risks or loss to **Wachovia**. We will use information to help identify additional products or services which we believe customers might want to know about. We will use this information only in accordance with the principles set out in this Policy.

[▲ back to top](#)

● Records Security

We will maintain and grant access to customer information only in accordance with **Wachovia's** internal security standards.

[▲ back to top](#)

● Accuracy

Equally **important**, we will strive to ensure that the information concerning our customers is accurate. Customers are protected by the Fair Credit Reporting Act, which requires us to **notify** consumers whenever consumer reports **from** third parties have been used to solicit business from them. We may use such reports only for the purpose of **prescreening** business prospects when a customer or potential customer has authorized a consumer reporting agency to furnish us a **report**, or when making a customer or potential customer a firm offer of credit or insurance. Consumers are entitled to request credit reporting agencies to remove their names **from** lists supplied to us.

[▲ back to top](#)

[▲ back to top](#)

[▲ back to top](#)

[▲ back to top](#)

We must also notify an applicant if we decline any application made by them and have used a consumer report during the processing of the application. If this occurs, even if the report was not the basis for the decision to decline the application, we will provide the applicant with the name and address of the reporting agency. Consumers are entitled to obtain free copies of reports **from** reporting agencies and have such reports corrected by the agency concerned if those reports contain inaccurate information. If we declined an application for other reasons, we will tell the applicant why or give the applicant an opportunity to request the reasons.

[▲ back to top](#)

[▲ back to top](#)

Sometimes, as in the case of insurance, we are merely an agent for the carrier that actually provides the product. In such cases, any decision to decline an application for insurance will be made by the carrier, not by **Wachovia**, and the applicant's right to know whether a consumer report was used or why the application might have been declined will apply directly to the carrier, not **Wachovia**. In that situation, **Wachovia** will tell the applicant whom to contact in order to ask questions or obtain more information to ensure that the applicant's rights are protected. **Wachovia** intends to employ reasonable measures to ensure

the accuracy, timeliness and completeness of our customer information. If we become aware of inaccuracies in our records, we will take prompt steps to make appropriate corrections.

Sharing Consumer Information

When Wachovia serves in a legally recognized fiduciary capacity, such as a trustee of a trust or the personal representative of an estate, no customer information arising from that fiduciary relationship is shared with other divisions within or other legal entities within the Wachovia organization of Wachovia without the express consent of the customer. Fiduciary relationships by law provide an even higher degree of confidentiality and privacy than general banking relationships. As part of our effort to provide customers with comprehensive and effective service, we use customer information to determine whether customers might want to know about certain Wachovia products and services. Even in **nonfiduciary** situations, to protect customer privacy, we will control **carefully** the way in which any information about customers is shared. Unless we have a customer's advance authorization to do otherwise, we will treat the customer's information only in the following ways:

Within Wachovia

We are permitted to share within the Wachovia organization information concerning a customer's account history and experiences with Wachovia. In some situations, a person might disclose or authorize the disclosure of medical information as part of an application for a specific product such as insurance. We will share any such medical information only with those who need to know this information in order to process the application. We will not allow this information to be used elsewhere within Wachovia for any other purpose.

We may also share among the legal entities that comprise the Wachovia organization

- information someone has given us as part of an application for one of our products or services, or
- information we have received from a consumer reporting agency or other third party.

Customers may request us not to share this type of information by calling the toll free number at the end of this **document**, whereupon the information will not be shared.

With Outsourcees, 3rd Party Participants & 3rd Party Vendors

Sometimes specific customer information has to be shared with companies we hire to provide operational support, companies that participate with us in supplying products and

services to customers, and companies that promote products and services on our behalf. Except in unusual situations (where they might be governed by federal or state laws to the contrary), these companies are not permitted to use our customer information for purposes other than the **provision** of the service intended. We will share your information with these companies only if they agree to treat it confidentially.

Occasionally, Wachovia makes a decision to sell a particular line of business (for example, mortgage servicing rights). Usually, an integral part of that business is its customer database. **Wachovia** reserves the **right**, in these unusual circumstances, to transfer ownership of such customer databases to the purchaser.

With Consumer Reporting Agencies & Other Companies

We will exchange information about our customers with reputable information reporting agencies, financial institutions, and merchants, in accordance with standard banking industry practice, so we can **verify** the existence and condition of customers' accounts. We do not share specific personal customer information with independent companies for any other purpose without the customer's consent.

With the Government

The Bank Secrecy Act, Internal Revenue Code, Right to Financial Privacy Act, the Welfare Reform Act and various other laws and regulations require us or our contractors, under certain circumstances, to provide certain customer information to government agencies. We will only disclose customer information to the government or others when we are required to do so by such laws, regulations, or by court order. State and federal laws impose certain mandatory disclosures of customer information by financial institutions. We must comply with laws that require mandatory production or disclosure.

With 3rd Party Litigants

If you are involved in a legal proceeding, both federal and state law provide parties to the litigation the right to compel the production of records and information from banks and other third party record keepers in certain situations. We will only disclose customer information to third party litigants when we are required to do so by **lawful** judicial process or by court order.

● Removal from Lists

Consumers may request to be excluded from telephone solicitations by Wachovia and third party providers working with Wachovia. Persons who do not wish to receive such telephone calls may inform the person calling them accordingly

and they will be placed on a list of persons we may not solicit by phone.

While this may mean consumers might not receive product information of interest to them, we will also respect anyone's wish not to receive promotional mail solicitations (i.e., mailings independent of routine statement and other customer service mailings) if so requested. To make this **request**, please call the toll-free number below.

Customers should be aware that third parties with which **Wachovia** might coincidentally have business relationships may also have access to customer information that has been obtained independently of **Wachovia**. Mailings and solicitations based on this information are not within **Wachovia's** control.

If you would prefer not to have **your** information (other than credit and experience history) shared among **Wachovia's affiliates**, or if you wish to be removed from **Wachovia's** lists for special offers, please call 1-888-226-4297. Our operators will be happy to process your request.

(Intranet)



Home Search Feedback Policy Help

WACHOVIA

Job Support
News
Lines of Business
Work/Life
Quick Reference
Phone List
Site Map

Consumer Privacy & How It Affects You

► Consumer Privacy Policy Introduction

*Technology and new marketing practices have increased the amount of customer information collected and shared in today's marketplace. Consumers are concerned about the impact this development has or might have on their **privacy** and reputation. At Wachovia we are sensitive to the importance of these concerns. We want to serve consumers as effectively and conveniently as possible, and such service involves making use of technology and customer information. But we **also** want our customers to be confident that their relationship with Wachovia is treated with the appropriate **confidentiality**. We therefore commit to customers that we will take reasonable steps to protect the privacy of the information shared with us. Our customers are protected **not only** by state and federal laws but - even more important/y - by Wachovia's commitment to them.*

Wachovia Employees. Wachovia employees are informed of their responsibility to protect confidential customer information and are bound by this Privacy Policy. They are governed by a code of conduct that includes the responsibility to protect the confidentiality of customers' financial and other personal information. Only employees actively engaged in the discharge of their assigned duties are authorized to access or use customer information.

Information Collection. Information about consumers is accumulated from a variety of sources. Some information is provided to Wachovia directly by customers themselves. Other data is developed by Wachovia as a function of providing a product or service to a customer. Still other information is obtained from outside sources. We will limit the use and collection of information about our customers to that which is necessary to administer our business, provide superior service, and offer opportunities that we think will be of interest to customers. This means that we will use information to help us identify and mitigate potential risks or loss to Wachovia. We will use information to help identify additional products or services which we believe customers might want to know about. We will use this information only in accordance with the principles set out in this Policy.

Records Security. We will maintain and grant access to customer information only in accordance with Wachovia's internal security standards.

Accuracy. Equally important, we will strive to ensure that the information concerning our customers is accurate. Customers are protected by the Fair Credit Reporting Act which requires us to notify consumers whenever consumer reports from third parties have been used to solicit business from them. We may use such reports only for the purpose of prescreening business prospects when a customer or potential customer has authorized a consumer reporting agency to furnish us a report, or when making a customer or potential customer a firm offer of credit or insurance. Consumers are entitled to request credit reporting agencies to remove their names from lists supplied to us.

We must also notify an applicant if we decline any application made by them and have used a consumer report during the processing of the application. If this occurs, even if the report was not the basis for the decision to decline the application, we will provide the applicant with the name and address of the reporting agency. Consumers are entitled to obtain free copies of reports from reporting agencies and have such reports corrected by the agency concerned if those reports contain inaccurate information. If we declined an application for other reasons, we will tell the applicant why or give the applicant an

opportunity to request the reasons.

Sometimes, as in the case of insurance, we are merely an agent for the carrier that actually provides the product. In such cases, any decision to decline an application for insurance will be made by the carrier, not by Wachovia, and the applicant's right to know whether a consumer report was used or why the application might have been declined will apply directly to the carrier, not Wachovia. In that situation, Wachovia will tell the applicant whom to contact in order to ask questions or obtain more information to ensure that the applicant's rights are protected.

Wachovia intends to employ reasonable measures to ensure the accuracy, timeliness and completeness of our customer information. If we become aware of inaccuracies in our records we will take prompt steps to make appropriate corrections.

Sharing Consumer Information. When Wachovia serves in a legally recognized fiduciary capacity, such as a trustee of a trust or the personal representative of an estate, no customer information arising from that fiduciary relationship is shared with other divisions within or other legal entities within the Wachovia organization of Wachovia without the express consent of the customer. Fiduciary relationships by law provide an even higher degree of confidentiality and privacy than general banking relationships. As part of our effort to provide customers with comprehensive and effective service, we use customer information to determine whether customers might want to know about certain Wachovia products and services. Even in nonfiduciary situations, to protect customer privacy, we will control carefully the way in which any information about customers is shared. Unless we have a customer's advance authorization to do otherwise, we will treat the customer's information only in the following ways:

Within Wachovia. We are permitted to share within the Wachovia organization information concerning a customer's account history and experiences with Wachovia. In some situations a person might disclose or authorize the disclosure of medical information as part of an application for a specific product such as insurance. We will share any such medical information only with those who need to know this information in order to process the application. We will not allow this information to be used elsewhere within Wachovia for any other purpose.

We may also share among the legal entities that comprise the Wachovia organization

- information someone has given us as part of an application for one of our products or services, or
- information we have received from a consumer reporting agency or other third party.

Customers may request us not to share this type of information by calling the toll free number at the end of this document, whereupon the information will not be shared.

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Occasionally, Wachovia makes a decision to sell a particular line of business (for example, mortgage servicing rights). Usually, an integral part of that business is its customer database. Wachovia reserves the right, in these

unusual circumstances, to transfer ownership of such customer databases to the purchaser.

With Consumer Reporting Agencies & Other Companies. We will exchange information about our customers with reputable information reporting agencies, financial institutions, and merchants, in accordance with standard banking industry practice, so we can verify the existence and condition of customers' accounts. We do not share specific personal customer information with independent companies for any other purpose without the customer's consent.

With the Government. The Bank Secrecy Act, Internal Revenue Code, Right to Financial Privacy Act, the Welfare Reform Act and various other laws and regulations require us or our contractors, under certain circumstances, to provide certain customer information to government agencies. We will only disclose customer information to the government or others when we are required to do so by such laws, regulations, or by court order. State and federal laws impose certain mandatory disclosures of customer information by financial institutions. We must comply with laws that require mandatory production or disclosure.

With 3rd Party Litigants. If you are involved in a legal proceeding, both federal and state law provide parties to the litigation the right to compel the production of records and information from banks and other third party record keepers in certain situations. We will only disclose customer information to third party litigants when we are required to do so by lawful judicial processor by court order.

Removal from Lists. Consumers may request to be excluded from telephone solicitations by Wachovia and third party providers working with Wachovia. Persons who do not wish to receive such telephone calls may inform the person calling them accordingly and they will be placed on a list of persons we may not solicit by phone.

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Customers should be aware that third parties with which Wachovia might coincidentally have business relationships may also have access to customer information that has been obtained independently of Wachovia. Mailings and solicitations based on this information are not within Wachovia's control.

If You would Prefer not to have your Information (other than credit card experience history) shared among Wachovia's affiliates, or if you wish to be removed from Wachovia's lists for special offers, please call 1-888-226-4297. Our operators will be happy to process your request.

Revision Date 02/27/98

[Home](#) | [Search](#) | [Feedback](#) | [Policy](#) | [Help](#)
[Job Support](#) | [News](#) | [Lines of Business](#) | [Work/Life](#) | [Quick Ref](#) | [Phone List](#) | [Site Map](#)

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With Sources, 3rd Party Participants & 3rd Party Vendors Sometimes specific customer information has to be shared with companies we hire to provide operational support, companies that participate with us in supplying products and services to customers, and companies that promote products and services on our behalf. Except in unusual situations (where they might be governed by federal or state laws to the contrary), these companies are not permitted to use our customer information for purposes other than the provision of the service intended. We will share your information with these companies only if they agree to treat it confidentially.

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