

FACTS

WHAT DOES CAPITAL ONE
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?	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"> • Social Security number and income • Account balances and payment history • Account transactions and credit card or other debt 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Capital One chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Capital One share?
	For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	For our marketing purposes –to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates' everyday business purposes – information about your transactions and experiences	Yes
	For our affiliates' everyday business purposes – information about your creditworthiness	Yes
	For nonaffiliates to market to you	Yes
To limit our sharing	Call 855-270-6626 for customer service. Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. If you are an <i>existing</i> customer and have opted out previously, you don't need to update your privacy choices again. When you are <i>no longer</i> 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.	
Questions?	Call 855-270-6626 or go to http://www.kohlscorporation.com/customer_service/mykc/mykc.html	

Who we are

Who is providing this notice?	This notice is provided by Capital One with respect to your Kohl's credit card.
What we do	
How does Capital One 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 Capital One collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or give us your contact information • Use your credit or debit card or pay your bills • Give us your income information <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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies with the Capital One and Capital One Shopping names, such as Capital One National Association</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 insurance companies, service providers, retailers, data processors, and advertisers.</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 include companies such as insurance companies.</i>
Other important information	
California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.	
Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.	
Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.	
<u>The above notice applies only to your Kohl's Card Accounts with Capital One and does not apply to any other accounts you have with the Capital One family of companies.</u>	