

FACTS**What Does Comerica 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:

- Social Security number and employment information
- transaction or loss history and credit scores
- account balances and risk tolerance

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 Comerica chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Comerica share?	Can you limit this sharing?
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	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes (excludes private label credit card companies)
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing

- Call toll free **866.517.1800** – our menu will prompt you through your choices or
- Visit us online: comerica.com/privacyresponse

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.

Questions?

Call **800.266.3742** or go to comerica.com



RAISE YOUR EXPECTATIONS™

Who is providing this notice?	Comerica Bank, Comerica Bank & Trust, National Association, Comerica Securities, Inc., Comerica Insurance Services, Inc., Comerica Insurance Services of Texas Incorporated, Interstate Select Insurance Services, Inc., and World Asset Management, Inc.
What we do	
How does Comerica 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 Comerica 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 make deposits or withdrawals from your account • apply for insurance or apply for a loan • use your credit or debit card <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?	Comerica does not limit sharing by account but rather by individual. Therefore, your choices will apply to all of your accounts with Comerica. Any joint account holder may make their own choices, or you can select on their behalf.

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 financial companies with a Comerica name and other financial companies such as World Asset Management.</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>Comerica does not share with nonaffiliates so they can market to you.</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 merchant payment processors, credit card, insurance, stored value card and check printing companies.</i>

Other important information

- **State law** – You may have other privacy protections under state laws; we will comply with all applicable state laws with regard to our information sharing practices.
- **California residents only** – California law specifies an alternative form for your privacy choices. You may either opt-out using the separate form titled “Important Privacy Choices for California Consumers” or the other options previously described in this notice.
- **New Mexico, North Dakota and Vermont residents only** – Per state law, we have automatically opted you out of the sharing of your information.

- **Contacting a bank regulator** – Comerica Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Comerica Bank should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail:
Texas Department of Banking
2601 North Lamar Boulevard
Suite 300
Austin, TX 78705-4294

E-mail Address:
consumer.complaints@dob.texas.gov

Telephone Number:
877.276.5554 (toll free)

Fax Number:
512.475.1313

Website Address:
www.dob.texas.gov



Security Standards

We safeguard any information our customers share with us, according to strict standards of security and confidentiality. View detailed security information at Comerica.com. We make every effort to keep our customer files complete, up-to-date and accurate. We will tell our customers how and where to notify us about errors, and we will promptly make corrections.

Customer Information

Information you voluntarily provide to us is subject to different protections. See preceding Privacy Notice.

Children's Privacy Online

We do not knowingly solicit, collect, or use personal information from children under 13. For information concerning the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission's website at www.ftc.gov.

Information Collection by Companies Linked to Us

Our online practices may not apply to information obtained by websites linked to us. We are not responsible for information practices of those sites. We encourage you to review the policies and practices of each of the linked websites you choose to visit.

Changes to Our Privacy Policy

We reserve the right to change our Privacy Policy by posting changes to our Privacy Policy at this location.

Online Practices, Information About Cookies, and Other Use-Tracking Devices

Comerica respects your privacy! Through our website, we strive to provide valuable information to you about how we may serve you. To facilitate a better online experience, we use cookies and other use-tracking devices.

Cookies are small pieces of information stored directly on your personal computer. Cookies help websites keep track of your preferences and to recognize you as a return visitor. When you return to a website you have visited before, your browser gives the information stored in the cookie back to the website's server. For example, in addition to other information, www.comerica.com may use a cookie to save your zip code location selection so that we can present product and service information that is available in your area. Additionally, we may use cookies to facilitate online surveys, to track how visitors use our site, or to deliver our products and services to you. We use this information to improve the content, usability and functionality of our website. Recording information in a cookie allows us to simplify and personalize your online experience, as well as delivering our products and services to you.

You may choose to set your browser to reject cookies. However, we do not recommend disabling cookies on our website because you may not be able to log in or use basic features on our website such as Comerica Web Bankingsm. For more information see the "Help" information for the browser you are using. **IF YOU DO NOT WISH TO HAVE COOKIES PLACED ON YOUR COMPUTER, YOU SHOULD SET YOUR INTERNET BROWSER TO REFUSE COOKIES BEFORE ACCESSING OUR SITE, WITH THE UNDERSTANDING THAT CERTAIN FEATURES OF THE SITE MAY NOT FUNCTION PROPERLY WITHOUT THE AID OF COOKIES. IF YOU REFUSE COOKIES, YOU ASSUME ALL RESPONSIBILITY FOR ANY RESULTING LOSS OF FUNCTIONALITY.**

We recommend you complete your online transactions and log off before visiting other sites or turning off your personal computer. We also recommend that you do not visit other sites during your online banking session.

Comerica may use other use-tracking devices, which may change from time-to-time as technology changes, to help diagnose problems and to administer our website. We also may track browser types to help us understand our visitors' needs related to our website design. Comerica may use Web-Becons and other devices on parts of the website. A Web-Becon, also known as a "Webbug" or "clear-gif," is a small, graphic image imbedded on a page of the website, included in a Web-based document or an e-mail message that is designed to permit the monitoring of who is visiting a website. Webbugs are often invisible to you because they may be very small (only 1-by-1 pixel) and/or are made to blend in with the background color of the webpage, document, or e-mail message. Webbugs are identified with HTML IMG tags in the webpage. You may use the "view profiles" of the webpage you are viewing on our website to see whether the page is using a Webbugs.

With the assistance of a cookie, Webbugs may collect the IP address of your computer, the URL of the page the Webbugs comes from and the time it was viewed, or other personal information. For example, Webbugs may add information to a personal profile of what sites a person is visiting and to determine what banner ads to display based on the profile. Another use of Webbugs is to provide an independent accounting of how many people have visited a particular website and to gather statistics about webbrowser usage at different places on the Internet.

Our website may include advertisements for third parties and their products, and those third-party advertisements and websites may include a cookie, Webbugs, or other device of the third party. Comerica does not have control over the cookies, Webbugs, or other devices used by third parties and does not have access to whatever information they may collect.

Important Privacy Choices for California Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "NO", we may share personal and financial information with other companies within the Comerica family of companies or market to you based upon shared transaction or experience information supplied by a member of the Comerica family.

- NO, please do not share my personal and financial information with other companies within the Comerica family of companies or market to me based upon shared transaction or experience information supplied by a member of the Comerica family.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "NO", we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

- NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain in effect unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____ Phone #: _____

Address: _____ City/State/Zip: _____

Signature: _____ Date: _____

To exercise your choice(s) do one of the following:

- (1) Fill out, sign and return this form to us (you may want to make a copy for your records).
- (2) Call this toll-free number 866.517.1800.
- (3) Reply electronically by contacting us through the following internet option:
comerica.com/privacyresponse.

