Rev. March 2020

FACTS	WHAT DOES JOHN DEERE FINANCIAL, F.S.B., 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 income • account balances and payment history • credit history and credit scores

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 John Deere Financial, f.s.b., chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does John Deere Financial, f.s.b., 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	No
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	Yes	Yes

To limit our sharing	Call 800-356-9033 and at the Menu, select 0 and one of our Customer Service Representatives will be able to assist you. **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 800-356-9033.

What we do

How does John Deere Financial, f.s.b., 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 John Deere Financial, f.s.b., collect my personal. information?	We collect your personal information, for example, when you: • open an account • use your credit card or give us your income information • pay us by check or show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • 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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to you. Others on your account may limit information sharing for the account, or you can also limit sharing information for them.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *John Deere Financial, f.s.b., and its credit affiliates, including Deere & Company, Deere Credit, Inc., and John Deere Construction and Forestry Company.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Such as securities brokers-dealers, insurance companies and agents, and merchants participating in the John Deere Financial program who have identified you as their customer.*
Joint Marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *John Deere Financial Merchants*

Other important information

California Residents	We will not share information about you with nonaffiliated third parties except as permitted by California law, such as to process your transactions, maintain your account or with your consent. *California law gives you other personal information privacy rights. See JohnDeere.com/Privacy for more information.*
Vermont Residents	We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at JohnDeere.com/Privacy or call 800-356-9033.

CR0316200 Litho in U.S.A. (20-03)