

GE Interest Plus Privacy Notice

This Privacy Notice describes what non-public personal information (NPI) we collect, how we protect it, and how we may use it. We will provide our Privacy Notice to each customer at the start of the customer relationship, as well as on an annual basis ("Annual Privacy Notice"). Whenever we change our Privacy Notice, we will incorporate the changes into the Annual Privacy Notice and promptly update the online privacy notice available on our website.

Summary

- We will maintain physical, electronic, and procedural safeguards in an effort to protect NPI we obtain about our customers.
- We will not share NPI with the General Electric Company (GE) or other affiliated companies, or other entities (except as permitted by law and described below).
- We will require servicing companies to whom we disclose NPI to adhere to our Privacy Notice.
- We will also comply with any other state requirements that relate to the use and protection of your NPI, including those that address the use and protection of your social security number. In those states with more restrictive laws, we may provide a separate notice of those requirements.

Please read on for more details. This Privacy Notice includes examples of the types of NPI we may collect and with whom we may share NPI. These examples should not be considered a complete list of our information collection or sharing practices. As used in this Privacy Notice, "you" and "your" refer to an individual consumer, and "companies" may include individuals.

Information We May Collect

We may obtain NPI to provide you with products and services you have requested, to determine if you qualify for products and services, and to service your account. We may collect NPI that identifies you and describes how to contact you. We may also collect NPI on your transaction and experience information. We may collect this NPI from you, our affiliates and outside companies. We have listed examples below of the sources and types of NPI we may collect.

- Applications, registration forms, or other forms that contain your name, address, phone number, social security number, e-mail address, income, assets, and accounts with others.
- Your transactions or experiences with us, other GE companies or outside companies, such as your transaction history.
- Credit reporting agencies and other similar companies, such as your obligations with others and your social security number.
- You and others, such as NPI relating to your employment, finances, credit data, and other personal characteristics.
- Other companies that have NPI about you, such as your name, address, phone number, and transaction information.

In order to review or request changes to any NPI that has been collected about you, you may contact us at 1-800-433-4480.

Information We May Disclose And To Whom We May Disclose Information

We disclose NPI only to those service providers who require it to perform services related to GE Interest Plus. Service Providers may include companies within and outside of GE and NPI may be transferred outside of the U.S. in connection with providing those services. Disclosures may be made as stated below:

Disclosures To Service Providers

We may disclose NPI we collect to others, such as financial services brokers and other third parties that provide services for us. These services may include:

- Administrative, or customer support;
- Printing and delivering statements and other documents;
- Maintaining and servicing your account;
- Protecting against fraud or suspicious activity;
- Fulfilling your requests; and
- Performing other business-related services authorized by you.

Disclosure of NPI made to these service providers is done to help us better serve you and to administer your investment.

Other Disclosures Permitted By Law

We may make further disclosures of NPI as permitted or required by law. For example, we may disclose NPI to law enforcement agencies.

No Disclosures for Other Purposes

We will not share any personal information we collect with other GE companies or with outside companies, except as explained above. For example, we will not sell personal information to companies that may wish to market their products or services to you. While we may offer products or services to you on behalf of such companies, we will not give your personal information to them.

When We Will Notify You

If you are a current customer, we will send a Privacy Notice to you each year. If you no longer have a customer relationship with us, we will continue to follow our Privacy Notice and practices. In that event, you will not receive future Notices from us.

Change In Privacy Notice

We reserve the right to change or add to our Privacy Notice at any time. If we make material changes, we will incorporate the changes into the Annual Privacy Notice and promptly update the online privacy notice available on our website. Our policy was last updated on December 14, 2009.

Our Security Procedures

We maintain procedures and technology designed to prevent unauthorized access to NPI. We maintain physical, electronic, and procedural protections in accordance with applicable standards to protect NPI. We restrict access to NPI to employees and others for lawful business purposes to assist in providing products or services to you. Employees who violate our Privacy Notice are subject to disciplinary action. In the unlikely event that any unauthorized person gains access to your NPI, we will contact you as soon as possible, consistent with the needs of law enforcement.

Online Privacy

In addition to the Privacy Notice outlined above, the following online privacy principles apply when you visit us on the World Wide Web.

- **Online security.** We seek to ensure that your NPI is protected when you go online by using 128-bit SSL encryption.
- **Online information and collection.** You can visit us on the World Wide Web without telling us who you are and without revealing anything about yourself, including your e-mail address. Our web servers collect the name of the domain you used to access the Internet, such as gmail.com. We may also collect your IP address, and the address of the Web site you came from and visit next.
 - We may measure the number of visits, average time spent, and other data about visitors to our Web site in general. We may also use this data to monitor site performance and to make the site easier and more convenient to use. We may use this in the course of delivering an advertisement to you.
 - We may also summarize data about our customers, sales, traffic patterns, and services, and provide these statistics to third parties. However, when we provide this to others, it will not include any information that identifies an individual.
- **Cookies.** Cookies are small files stored by your Internet browser on your computer's hard drive. We use cookies to enhance your Web viewing experience and to measure Web site usage. With the help of cookies, we may present you with customized offerings or content that may be of interest to you. We may also use cookies to remember your user name so you do not have to re-enter it each time you visit our site. You may be able to set your browser to notify you when you receive a cookie or to prevent cookies from being sent. Please note, however, that by not accepting cookies, you may limit the functionality we can provide to you when you visit our site.

The practices and policies contained in this Privacy Notice replace all previous notices or statements with respect to the same subject. This Privacy Notice will not apply to your other relationships with General Electric Capital Corporation (other than GE Interest Plus), which have separate privacy policies that may differ. Their privacy policies will govern how they collect, use and disclose NPI that you allow them to access. This Privacy Notice applies solely to the information collection practices of General Electric Capital Corporation and GE Capital Markets, Inc., in connection with GE Interest Plus. GE Interest Plus is the program name for certain investments in variable denomination floating rate demand notes issued by General Electric Capital Corporation and offered through GE Capital Markets, Inc. This Privacy Notice does not apply to other programs, products or services of General Electric Capital Corporation or GE Capital Markets, Inc.

NPI obtained by other GE companies will not be governed by this Privacy Notice; you should review the privacy policies of those specific GE companies to understand how they collect, use and disclose NPI.

12/14/2009