We're thrilled to embark on this new chapter; later in 2023, we will have a new look, and our name will become EverBank.

**EverBank: The advantage is yours**

TIAA announced its plan last fall to sell a majority share in TIAA Bank to private investors with a strong track record in banking. After the sale is complete, TIAA will remain a minority owner. As EverBank, we will continue to bring you the advantage of a deep bench of bankers with a wealth of experience.

We will continue to operate under the TIAA Bank brand during the transition and will keep you informed at every step as we move ahead with this exciting change.

**Please review the following:**

- Our current Consumer Privacy Notice detailing how we may disclose your personal information to our affiliated companies, to other financial institutions and to non-affiliated companies who provide us with various services.

- A second Consumer Privacy Notice reflecting updates effective July 31, 2023, when we become EverBank. Please review both of these, since there are some differences between the two, and as always, contact us with any questions.

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**Learn more**

Visit TIAABank.com/EverBank or scan the QR code to find out more about the new EverBank.
What does TIAA, FSB (including its TIAA Bank and Trust divisions) do with your personal information?

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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include but is not limited to:

- Social Security Number and Income
- Credit History and Payment History
- Transaction History and Account Balances

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 TIAA, FSB chooses to share and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does TIAA, FSB share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes—to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
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</table>

To limit our sharing

TIAA Bank customers can call **1-855-260-8856**—our menu will prompt you through your choice(s). TIAA Trust customers call: **1-877-518-9161**.

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.

You can contact us at any time to limit our sharing.

Questions?

TIAA Bank Deposits and Loans: **1-855-260-8856**
TIAA Trust: **1-888-842-9001**
## What we do

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<th>How does TIAA, FSB protect my personal information?</th>
<th>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.</th>
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</table>

| How does TIAA, FSB collect my personal information? | For example, we collect your personal information when you:  
- Open an account or deposit money  
- Pay your bills or apply for a loan  
- Use your credit or debit card  
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:  
- Sharing for affiliates’ everyday business purposes—information about your creditworthiness  
- Affiliates from using your information to market to you  
- Sharing with 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 held jointly with someone else? | Your choices will apply to everyone on your account. |

## Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
Our affiliates include financial companies that may have the common corporate identity of Teachers Insurance and Annuities Association of America (TIAA) or Nuveen, LLC. |
| --- | --- |

| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- TIAA, FSB does not share with nonaffiliates so that they can market to you. |
| --- | --- |

| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- TIAA, FSB does not jointly market. |

## Other important information

Vermont residents—State law gives you an additional right: We will not share information about your creditworthiness with other TIAA, FSB affiliates except with your consent.
What does EverBank, N.A., 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 but is not limited to:
- Social Security Number and Income
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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 EverBank, N.A., chooses to share and whether you can limit this sharing.

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Questions?
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We also collect your personal information from others, such as credit bureaus, affiliates or other companies. |
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| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- EverBank, N.A., does not share with nonaffiliates so that they can market to you. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Our joint marketing partners include financial advisors, wealth managers, insurance companies, and other financial institutions. |

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, to service your accounts or under joint marketing agreements with other financial institutions.

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, to service your accounts or under joint marketing agreements with other financial institutions. 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, but we may share information about your transactions or experiences with you within our affiliated family of companies without your consent.

Nevada residents—This notice is provided under state law. To be placed on our internal Do Not Call List, call 1-888-882-3837 or email privacy@EverBank.com. If you would like more information about our telemarketing practices, you may contact us at EverBank, N.A., P.O. Box 44060, Jacksonville, FL 32231. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 W. Washington St., Suite 3900, Las Vegas, NV 89101; phone number: 1-702-486-3132; email: BCPINFO@ag.state.nv.us.

Call monitoring/recording—Please note that if you communicate with us or with our service providers acting on our behalf or other authorized agents by telephone, those calls may be monitored and recorded.

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