

Facts **What does TIAA, FSB (including its TIAA Bank division) 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
- Credit History and Payment History
- Transaction History and Account Balances

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

Reasons we can share your personal information	Does TIAA, FSB share?	Can you limit this sharing?
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	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
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 To limit sharing of your information call **1-855-849-4545** — our menu will prompt you through your choice(s) or email optout_privacypreferences@loancares.net.

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? Questions call **1-800-274-6600**.

What we do	
How does TIAA, FSB 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 TIAA, FSB collect my personal information?	For example, we collect your personal information when you: <ul style="list-style-type: none"> ▪ 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: <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 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 TIAA or Nuveen, as well as the following: <ul style="list-style-type: none"> ▪ Teachers Insurance and Annuity Association of America (TIAA) and TIAA-CREF Life Insurance Company are insurance companies, providing life insurance and annuities. ▪ TIAA-CREF Funds is an investment company. ▪ Teachers Advisors, Inc. is an investment advisor for our mutual funds and personal annuities. ▪ TIAA-CREF Individual & Institutional Services, LLC is a broker/dealer, offering brokerage services through its Brokerage Division, and a registered investment advisor offering investment advice primarily to individual customers. ▪ Kaspick & Company, LLC provides advisory services to private clients who are individuals through separately managed accounts. Its clients are subject to their own privacy notice, policies and procedures. ▪ Elite Lender Services, Inc. is a title insurance company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>TIAA, FSB does not share with nonaffiliates so that they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>TIAA, FSB does not jointly market.</i>

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.	

California Privacy Notice

This California Privacy Notice (California Notice) is for California residents only pursuant to the California Consumer Privacy Act (CCPA). The rights of California residents under this California Notice go into effect on January 1, 2020.

If you are a California resident, please review this California Notice carefully, as it applies to the personal information we collect about you outside the financial relationship you may have with us, directly or through your employer. Specifically, if you are a current or former customer of our products and services, or if you are interested in our products and services and contact us, we collect, use and share information pursuant to the . We encourage you to read the TIAA Bank Privacy Notice together with this California Notice to have a full description of our online and offline practices.

The CCPA defines personal information more expansively than information that identifies and describes who you are or can be linked to you with respect to your financial relationship with us. It also includes information that relates to, is capable of being associated with, or could reasonably be linked to you, one of your devices and/or a member of your household outside such relationship. In this California Notice, we refer to the information subject to the CCPA as “Personal Information.”

Your Rights Under the CCPA

If you are a California resident, you have the following rights with respect to your Personal Information:

- Receive information on our privacy practices, including why we collect Personal Information about you, from whom and for what purpose;
- Request access to your Personal Information that we have collected about you in the twelve months prior to your request;
- Have your Personal Information deleted under certain circumstances;
- Receive information about why we may disclose Personal Information and to whom;
- Receive information whether we sell your Personal Information and, if so, opt out; and
- Not be discriminated against for exercising these rights.

Categories of Your Personal Information That TIAA Bank May Collect or Generate

TIAA Bank may collect or generate Personal Information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with you or a member of your household. The categories of information we may collect or generate about you are:

- Contact details such as your names, email addresses, physical addresses, or phone numbers; we use these categories of information to stay in touch with you;
- Information about the devices you use to contact us, such as the Internet Protocol (IP) address of your computer browser or the device ID on your smartphone, and where you contact us from; we use these categories of information to ensure that TIAA Bank’s website continues to operate as necessary; deliver content specific to your interests; provide access to secure website functions; assist with website traffic reporting; provide client support; respond to client inquiries; measure the level of engagement with TIAA Bank advertisements across digital channels and other websites; and to authenticate and/or remember user names upon login;
- Information about your professional background, stage in your life and personal characteristics;
- Information that helps us match you to new products and services, such as information about your interests and activities, including your purchases; and
- Inferences or insights we may draw from such information.

We may obtain Personal Information:

- From third parties such as data aggregators or companies with which we have business relationships;
- Using online tracking technologies (including cookies and similar technologies), which may be used, among other things, to provide you with advertisements tailored to your interests (also known as targeted or behavioral advertising);
- Through contests and sweepstakes offered by one of our affiliates and that you have entered; and through online communities that you may have agreed to join.

Use of Your Personal Information

TIAA Bank may also collect and use your Personal Information for one or more of the following reasons:

- To understand your interest in products or services you do not own;
- To improve the website and present its contents to you;
- To market such products and services to you; and
- For research, analysis and product development.

We only use such Personal Information for our own business purposes. We may share it with vendors which have agreed to use it only to render contracted services to us and keep it confidential. We do not sell your Personal Information to, or receive any valuable consideration from, third parties. We do not sell your Personal Information to third parties.

We will notify you of an intended change in our use of your Personal Information and obtain your prior consent before implementing it.

Access to Personal Information

You have the right to request that we disclose to you the categories and specific pieces of Personal Information that we have collected about you. When you make a request, we will first take steps to verify that it is really you who is making the request, as we do not want your information to go to an unauthorized party. Once we have verified your request, we will provide information from our records for the preceding 12 months, including the business purpose for our collection. We will also direct our service providers to do the same if they too are holding your Personal Information. Please note that, depending on the sensitivity of your Personal Information, we may request you to provide us with additional documentation to verify your identity and may decline your request if we are unable to verify your identity.

Data Deletion Request Rights

You have the right to request that TIAA Bank delete your Personal Information, provided you first provide a verifiable request. Once we have received a verifiable request from you, unless an exception to your deletion request applies, we will delete your Personal Information from our records, and will also direct our service providers to do the same.

Data Deletion Request Exceptions

TIAA Bank may deny your request to delete Personal Information if retaining the information is necessary for us or our service providers to:

- Complete a transaction for which the personal information was collected, provide a good or service requested by you, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract(s) with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act.

- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
- To enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Appointing a Designated Agent

CCPA allows you to exercise your rights through a designated agent. Please submit a duly notarized California power of attorney appointing the individual whom you have designated to act on your behalf for this purpose to:

TIAA Bank, P.O. Box 2167, Jacksonville, FL 32232.

Exercising Access and Deletion Rights and Verifiable Requests

Starting on January 1, 2020, to exercise the access and deletion rights described above, please submit a request by either:

- Calling us at 1-877-554-1001; or
- Visiting

To provide a “verifiable request” you must provide enough information that allows us to reasonably confirm and verify you are the person about whom TIAA Bank collected Personal Information or you are the attorney-in-fact of a CA resident.

Questions/Comments

If you have any questions or comments about this California Notice, TIAA Bank's Privacy Notice, the ways in which TIAA Bank collects and uses your Personal Information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at 1-877-554-1001.

Non-Discrimination

TIAA Bank will not discriminate against you for exercising any of your CCPA rights as described in this California Notice. Unless permitted by the CCPA, we will not:

- Deny you goods or services;
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties;
- Provide you a different level or quality of goods or services; or
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services;

Changes to this Privacy Notice

We reserve the right to amend this California Notice at our discretion and at any time, provided that we will not collect a new category of Personal Information prior to giving you notice or use your Personal Information in a new manner prior to providing you notice and obtaining your consent. When we make substantive changes to this California Notice, we will inform you through a notice on our website homepage.

