

FACTS

WHAT DOES TIAA, FSB (INCLUDING ITS TIAA DIRECT AND EVERBANK DIVISIONS) 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: <ul style="list-style-type: none"> ▪ 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	<p>TIAA customers can call the National Contact Center 877-518-9161 and EverBank customers can call 855-260-8856—our menu will prompt you through your choice(s).</p> <p>Please note:</p> <p>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.</p> <p>You can contact us at any time to limit our sharing.</p>
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Questions?	<p>EverBank Deposits and Loans: 855-260-8856</p> <p>TIAA Direct Deposits and Loans: 855-842-2372</p> <p>TIAA Trust: 888-842-9001</p>
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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?	<p>For example, we collect your personal information when you:</p> <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 <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:</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 with 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 held jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include financial companies that may have the common corporate identity of TIAA, Nuveen or EverBank, as well as the following:</p> <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	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>TIAA, FSB does not share with nonaffiliates so that 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>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.	