**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
- 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 EverBank, N.A., chooses to share and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does EverBank, N.A., 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>Yes</td>
<td>No</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’ everyday business purposes—information about your creditworthiness</td>
<td>Yes</td>
<td>Yes</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>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**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@loancare.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?**
Call 1-844-436-0374.
<table>
<thead>
<tr>
<th>What we do</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>
</tr>
</thead>
</table>
| How does EverBank, N.A., protect 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. |
| How does EverBank, N.A., collect my personal information? | 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. |
| Why can’t I limit all sharing? | Your choices will apply to everyone on your account. |
| 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 EverBank, N.A.

**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 1-855-849-4545 or email optout_privacypreferences@loancare.net. If you would like more information about our telemarketing practices, you may contact us at P.O. Box 8068, Virginia Beach, VA 23450-8068. 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.