

EverBank Applicant Privacy Notice

EverBank, N.A. and its affiliates and subsidiaries (collectively, "EverBank" or "EverBank Companies") collect personal information on individuals who apply for or are recruited for employment with EverBank. We collectively refer to all of these in this Privacy Notice as "Applicants." This Applicant Privacy Notice describes what personal information we may collect, how we may use that personal information, and to whom we may disclose it.

This Applicant Privacy Notice does not cover:

- Your interactions with EverBank outside of the employment application or recruiting context, such as browsing our customer website or opening or maintaining a deposit account. To learn more about how we collect and use information related to those types of interactions, please see our Notice of Online Privacy Practices at everbank.com/legal/privacy with other linked privacy notices.
- Active and Former Employees. To learn more about how we collect and use information while you were or are employed with us, please see our [Associate Privacy Notice](#).

Applicants who are residents of California – please view our California Applicant Privacy Notice and Notice at Collection.

Categories of Applicant Personal Information we may collect or generate

Personal information

The kinds of personal information we collect or generate about you may include:

- Name, identity and contact details – such as your name, address, email address, telephone, other contact information and personal preferences
- Government-issued identifiers – such as a Social Security or driver's license number
- Demographic information and personal characteristics – such as age, race, ethnicity, sexual orientation, marital status, medical conditions, and military or veteran status
- Employment details - such as details of your employment and professional background, including position, work experience, employment references, past salary/desired salary, and other compensation requests
- Background information– such as your educational background including degrees, certificates, transcripts, credit history and/or criminal background screenings (where relevant to your application and permitted under applicable law)
- Biometric information – such as fingerprints and faceprints, depending on your job function
- COVID-19 and similar data - subject to applicable laws and during the COVID-19 public health pandemic or other designated health emergency, for workplace health and safety purposes, your COVID-19 or similar vaccine immunization status, and/or negative COVID-19 or similar screening tests (including date and time), prior to accessing any physical location that is owned, leased, or operated by EverBank and used to conduct EverBank business activity ("EverBank Premises"). For more information, please refer to EverBank's Notice of Online Privacy Practices on our website at everbank.com/legal/privacy

- Internet, Network Access, Online and Technical Information – such as certain technical information from you or the devices you use related to your visit to our website using Internet Protocol (IP) address, device ID on our smartphone or tracking technologies such as web beacons, pixels and cookies. For more information about our use of cookies and similar technologies, please refer to EverBank’s Notice of Online Privacy Practices on our website at everbank.com/legal/privacy.
- Sensory and Surveillance Information – such as, audio and visual recordings.
- Any other information in your application or other workplace interactions that you choose to share with us - such as personal preferences, hobbies, and social preferences
- Inferences and Profiles - inferences or insights we may draw from any of the above information, as permitted by applicable law, such as those drawn to reflect your preferences, characteristics, psychological trends, predispositions, intelligence, abilities, and aptitudes

We do not hire minors under sixteen years of age and therefore do not collect Applicant Personal Information from them.

Sensitive personal information

EverBank may collect certain Applicant Personal Information considered “sensitive” (“Sensitive Personal Information”). Sensitive personal information may be included in some of the categories we described above. For example, as stated above, during the COVID-19 pandemic or similar health emergencies, EverBank may be subject to applicable laws, collect health information related to COVID-19 or similar vaccination status, test results and related screenings prior to the applicant or accessing EverBank Premises. Also, if you have a disability and would like for us to consider an accommodation, you may provide that information during the recruitment process.

For some countries, EverBank may ask for information such as race, ethnicity, gender or gender identity, or sexual orientation for the purposes of monitoring equal opportunity; however, for the purposes of your application we do not require applicants to provide this information. If you provide this information, it will not be considered in the hiring or selection process. To the extent that you provide us with sensitive personal information (race, ethnicity, political opinions or beliefs, membership of a trade union or political party, physical or mental health information, precise geolocation, sexual orientation or information related to criminal convictions or offences), you expressly authorize EverBank to handle such information in accordance with this Privacy Notice.

Information from third parties

From time to time, we may obtain information about you from public sources or third parties, such as data aggregators or companies with which we have business relationships. For example, we may conduct background screenings through a third-party service provider and verify information that you have in your application that relates to your past education, employment, credit and/or criminal history, as allowed by applicable law. You may also choose to provide us with access to certain personal information stored by third parties such as job-related social media sites (for example, LinkedIn). By applying, you authorize EverBank to have access to this information and agree that EverBank may collect, store, and use this information in accordance with this Privacy Notice.

How EverBank uses your personal information

We only use Applicant Personal Information for our business purposes. We will use your personal information for:

- Conducting and completing the application process for which the Applicant Personal Information was collected and taking other actions reasonably anticipated within the context of your employment application, such as

identifying, authenticating, and keeping in contact with you.

- Preventing, detecting, and investigating security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, or prosecuting those responsible for such activities.
- Ensuring that our websites continue to operate as necessary, and to permit you to access the online portals that you need to apply for employment with us.
- Complying with a legal obligation, including our records retention obligations, employment laws and regulations, to answer subpoenas or requests from regulators.
- Enhance our candidate process.
- Making other internal and lawful uses of that information that are compatible with the context in which you provided it and for our business purposes.

If an Applicant becomes an EverBank associate or contractor, Applicant Personal Information becomes part of your employment file and is used in accordance with our [EverBank Associate Privacy Notice](#).

With whom will EverBank share your personal information?

We take care to share your personal information only with those who really need it to perform their tasks and duties, and to third parties with a legitimate business need. We may disclose your personal information to the following types of third parties for the business purposes described in this Privacy Notice:

Affiliates, subsidiaries, and other EverBank Companies

Your personal information may be shared for the purposes described above with other EverBank Companies. To the extent a list of other companies within EverBank is not available on our main website, it may be requested through one of the contacts below.

Third party service providers and professional advisors

We may also share your personal information with third parties who provide services to us such as recruitment agencies, consultants, background services, auditors, and attorneys. If your personal information is shared in this way, EverBank do so only on a "need-to-know" basis and we will seek to ensure it is only used in connection with the functions or services these parties will be performing for EverBank and that your personal information is treated by them in a confidential manner. These service providers that EverBank uses may change depending on the EverBank entity that employs you and may change over time but we will always seek to ensure that any third parties who handle your personal information will do so in a manner consistent with this Privacy Notice and in accordance with applicable law.

EverBank does not sell your Applicant Personal Information to third parties. EverBank will notify you of an intended change in our use of Applicant Personal Information in this regard and obtain your prior consent before implementing it.

Governmental authorities, business transfer parties, and other third parties

EverBank may also disclose your personal information to other third parties including: - As necessary to comply with our legal obligations, including in order to respond to a lawful government request, court order, administrative or judicial process (such as a subpoena or search warrant) - As necessary to establish, exercise or defend our legal rights - As necessary to protect your vital interests (for example, we may need to share your personal information with third parties in the event of an emergency) - Where we have otherwise obtained your consent

How long do we keep your personal information?

We will keep your personal information for as long as necessary in connection with the purposes described in this Applicant Privacy Notice and in accordance with EverBank's retention policy and applicable law. If you want to learn more, please contact us through one of the methods described below under "Questions."

Security and confidentiality

We maintain (and require our service providers to maintain) appropriate organizational and technical measures designed to protect the security and confidentiality of any personal information we process.

Questions

If you have any questions about this Applicant Privacy Notice, the ways in which EverBank collects and uses your personal information, or your choices and rights regarding such use, please do not hesitate to contact us at:

- By email: applicantprivacy@everbank.com
- By mail: EverBank, P.O. Box 44060, Jacksonville, FL 32232, Attn: Privacy Office
- By visiting: everbank.com/legal/privacy

Changes to this privacy notice

We reserve the right to amend this Applicant Privacy Notice at our discretion and at any time. When we make substantive changes to this Applicant Privacy Notice, we will inform you through a notice on our website.

California Applicant Privacy Notice and Notice at Collection

This EverBank California Applicant Privacy Notice and Notice at Collection (this "Notice") is for Applicants for EverBank positions ("Applicant(s)") residing in California and is made available pursuant to the California Consumer Privacy Act and its implementing regulations, as subsequently amended by the California Privacy Rights Act (collectively, the "CCPA"). EverBank, in this Notice, refers to EverBank, N.A., and its subsidiaries and affiliates (collectively, "EverBank" or the "EverBank Companies"). Capitalized terms used but not defined in this Notice shall have the meanings set forth in the CCPA.

If you are applying for a job with EverBank and you reside in California, please review this Notice carefully, as it applies to the personal information we collect about you solely in your capacity as an Applicant. We encourage you to read this Notice as well as the EverBank Notice of Online Privacy Practices at everbank.com/legal/privacy to have a more complete description of our online and offline data practices.

If you receive an employment offer for EverBank, you may receive additional requests for information, including a background check, subject to additional disclosures.

Under the CCPA, personal information includes information that identifies and describes who you are; as well as 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. In this Notice, we refer to the information subject to the CCPA as "Applicant Personal Information."

Our business purposes

Certain activities we perform require the use of your Applicant Personal Information and/or your sensitive Applicant Personal Information. Under the CCPA, you may not request that we (i) delete it; (ii) limit our use of your Applicant Personal Information or sensitive Applicant Personal Information; or (iii) limit our sharing it with our service providers when our activities fall within our "business purposes".

We require our service providers to contractually agree to use your personal and sensitive Applicant Personal Information only to render us the services we have hired them to perform, to protect it with technical, administrative and physical measures appropriate to its sensitivity, not to use it for their own purposes or collect further Applicant Personal Information with respect to it, to tell us if they cannot comply with such requirements and to allow us to make sure that they are complying with their obligations.

The activities constituting our “business purposes” include:

- Completing a transaction for which the Applicant Personal Information was collected, providing a product or service requested by you, taking actions reasonably anticipated within the context of your employment application, or otherwise performing our contract(s) with you.
- Preventing, detecting and investigating security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, or prosecuting those responsible for such activities.
- Debugging products to identify and repair errors that impair existing intended functionality.
- Short-transient use relating to our current business interaction with you.
- Exercising free speech, ensuring the right of other consumers to exercise their free speech rights, or exercising another right provided for by law.
- Enabling solely internal uses that are reasonably aligned with your expectations based on your relationship with us.
- Complying with a legal obligation, including our records retention obligations, to answer subpoenas or requests from regulators, and compliance with applicable law.
- Making other internal and lawful uses of that information that are compatible with the context in which you provided it.

Categories, sources, and disclosure of Employee Personal Information**Contact Information****We collect this type of information from:**

- You, when you apply for employment with us, set up your Applicant profile, or otherwise provide us with such information for employment application-related use
- A third-party service, such as LinkedIn, trade shows and conferences

Examples of types of information/data elements:

- Full name, title, preferred form of address
- Mailing address
- Residential address
- Email address
- Telephone number
- Mobile number

Purpose for collecting and disclosing the Applicant Personal Information:

We use this type of information:

- To identify you and stay in touch with you regarding your application for employment
- For our business purposes and to satisfy regulatory requirements

Categories of third parties to whom this type of Applicant Personal Information is disclosed for a business purpose:

We may disclose this type of information to:

- EverBank Companies
- Our service providers that process information on our behalf
- Benefits providers
- Professional advisors
- Any successor to all or part of our business
- Law enforcement and other government authorities
- Other third parties as required by law

Categories of third parties with whom this type of Applicant Personal Information is sold or shared:

We do not sell this information for money or share this personal information with third parties for cross-context behavioral advertising or other activities from which you are entitled to opt-out.

Government-issued Identification Numbers

We collect this type of information from:

- You

Examples of types of information/data elements:

We may collect:

- A government issued identifier, such as a Social Security or Driver's License number

Purpose for collecting and disclosing the Applicant Personal Information:

We use this type of information:

- To identify you
- For authentication
- For security and risk management, fraud prevention and similar purposes
- For our business purposes

Categories of third parties to whom this type of Applicant Personal Information is disclosed for a business purpose:

We may disclose this type of information to:

- EverBank Companies
- Our service providers that process information on our behalf
- Benefits providers
- Professional advisors
- Any successor to all or part of our business
- Law enforcement and other government authorities
- Other third parties as required by law

Categories of third parties with whom this type of Applicant Personal Information is sold or shared:

We do not sell this information for money or share this personal information with third parties for cross-context behavioral advertising or other activities from which you are entitled to opt-out.

Demographic Information

We collect this type of information from:

- You
- Companies that provide services on our behalf (e.g., background checks)
- Government entities

Examples of types of information/data elements:

We may collect demographics and personal characteristics as permitted by law, including:

- Age
- Race, ethnicity, ethnic origin, color, ancestry, national origin, citizenship
- Marital status
- Medical condition, physical or mental disability
- Sex (including, gender, gender identity, gender expression, reproductive health, pregnancy or childbirth and related medical conditions) or sexual orientation
- Veteran or military status

Purpose for collecting and disclosing the Applicant Personal Information:

We use this type of information:

- To support workforce analytics
- To provide accommodations and assess eligibility for certain benefits
- To comply with laws and regulations

Categories of third parties to whom this type of Applicant Personal Information is disclosed for a business purpose:**We may disclose this type of information to:**

- EverBank Companies
- Our service providers that process information on our behalf
- Benefits providers
- Professional advisors
- Any successor to all or part of our business
- Law enforcement and other government authorities
- Other third parties as required by law

Categories of third parties with whom this type of Applicant Personal Information is sold or shared:

We do not sell this information for money or share this personal information with third parties for cross-context behavioral advertising or other activities from which you are entitled to opt-out.

Internet and Similar Network Access Information

We collect this type of information from:

- You, when you establish an account or change your password in an online portal that you need pursuant to your application for employment

Examples of types of information/data elements:

- Data elements in this category may include:
- Usernames and passwords
- Account recovery information

Purpose for collecting and disclosing the Applicant Personal Information:

We use this type of information:

- To identify and authenticate you
- To permit you to access the online portals that you need to apply for employment with us
- For security and similar purposes
- For our business purposes

Categories of third parties to whom this type of Applicant Personal Information is disclosed for a business purpose:

We may disclose this type of information to:

- EverBank Companies
- Our service providers that process information on our behalf
- Benefits providers
- Professional advisors
- Any successor to all or part of our business
- Law enforcement and other government authorities
- Other third parties as required by law

Categories of third parties with whom this type of Applicant Personal Information is sold or shared:

We do not sell this information for money or share this personal information with third parties for cross-context behavioral advertising or other activities from which you are entitled to opt-out.

Online & Technical Information

We collect this type of information from:

- You and from your connected devices when you interact with our websites and mobile applications. For example, when you visit our websites, our server logs record your IP address and other information.
- Through digital tracking technologies such as cookies, pixels, and beacons

We also associate information with you using unique identifiers collected from your devices or browsers.

Examples of types of information/data elements:

Applicant Personal Information collected by our use of digital tracking technology on our websites is information that, on its own, might not identify you; however, when such information is combined with other information about you, it may be possible to identify you or your household. In the context of digital tracking technology, such information may include:

- Your identifiers, including your cookie identifier, Internet Protocol address, hashed email address, device identifier, mobile ad identifier, and similar online and unique personal identifiers
- Your geolocation data
- Your internet or other electronic network activity information, such as the time you spent on the website, your navigation throughout the site, and other information regarding your interaction with an internet website, application, or advertisement)

Purpose for collecting and disclosing the Applicant Personal Information:

We use this type of information:

- To make our websites and applications usable by enabling basic functions, like page loading, account sign-in, and filling out forms
- To monitor traffic and activity
- To maintain security, enable fraud detection, and provide trouble-shooting and support
- To facilitate an action initiated by you, such as setting or detecting your privacy settings
- To authenticate and remember usernames upon login
- To establish and maintain a logged-in connection while you are in the secure section(s) of our website
- To enable us to personalize your web experience by remembering your online preferences including, but not limited to, your preferred language, web layout, or location settings
- To detect your browser and device capabilities for displaying website content
- To measure the level of engagement with the EverBank employment application websites
- To deliver content to you as an Applicant
- For our business purposes

Categories of third parties to whom this type of Applicant Personal Information is disclosed for a business purpose:

We may disclose this type of information to:

- EverBank Companies
- Service providers
- Third parties who assist with our information technology and security programs, including companies such as network security services who retain information on malware threats detected
- Third parties who assist with fraud prevention, detection, and mitigation
- Third party network advertising companies
- Other third parties as required by law

Categories of third parties with whom this type of Applicant Personal Information is sold or shared:

We do not sell this information for money or share this personal information with third parties for cross-context behavioral advertising or other activities from which you are entitled to opt-out.

Biometric Information

We collect this type of information from:

- You

Examples of types of information/data elements:

Data elements in this category may include:

- Depending on your job function, we may collect biometric information such as fingerprints and faceprints

Purpose for collecting and disclosing the Applicant Personal Information:

We use this type of information:

- To comply with regulatory requirements related to your application
- For security and risk management, fraud prevention and similar purposes
- For our business purposes

Categories of third parties to whom this type of Applicant Personal Information is disclosed for a business purpose:

We may disclose this type of information to:

- EverBank Companies
- Our service providers that process information on our behalf
- Benefits providers
- Professional advisors
- Any successor to all or part of our business
- Law enforcement and other government authorities
- Other third parties as required by law

Categories of third parties with whom this type of Applicant Personal Information is sold or shared:

We do not sell this information for money or share this personal information with third parties for cross-context behavioral advertising or other activities from which you are entitled to opt-out.

Professional, Employment, and Education Information

We collect this type of information from:

- You
- Third party service providers who can verify your background or vaccination information

Examples of types of information/data elements:

Data elements in this category may include:

- Information about your educational and professional background
- COVID-19 and similar vaccination status, including any health information or documentation submitted as proof of vaccination or religious/medical exemption

Purpose for collecting and disclosing the Applicant Personal Information:

We use this information to comply with employment laws, and federal and regulatory requirements, and for our business purposes.

Categories of third parties to whom this type of Applicant Personal Information is disclosed for a business purpose:

We may disclose this type of information to:

- EverBank Companies
- Our service providers that process information on our behalf
- Benefits providers
- Professional advisors
- Any successor to all or part of our business
- Law enforcement and other government authorities
- Other third parties as required by law

Categories of third parties with whom this type of Applicant Personal Information is sold or shared:

We do not sell this information for money or share this personal information with third parties for cross-context behavioral advertising or other activities from which you are entitled to opt-out.

Sensory and Surveillance Data

We collect this type of information from:

- You
- Service providers and other third parties (e.g., security companies, facilities managers) who provide or maintain services for collecting this type of information

Examples of types of information/data elements:

Data elements in this category may include:

- Audio and visual data, such as audio, electronic, visual, thermal, olfactory, or similar information including CCTV images and photographs
- Audio/visual recordings (e.g., recorded meetings, webinars, interview videos)
- COVID-19 and similar temperature checks (when such are mandated or recommended by health authorities)

Purpose for collecting and disclosing the Employee Personal Information:

We use this type of information:

- When you agree to participate in media campaigns highlighting corporate news, we may disclose a message or video including your name, title, voice, and image.
- For retention and sharing of knowledge (e.g., training)
- For security and risk management, fraud prevention and similar purposes
- To protect the health and safety of others
- For our business purposes

Categories of third parties to whom this type of Employee Personal Information is disclosed for a business purpose:

We may disclose this type of information to:

- EverBank Companies
- Our service providers that process information on our behalf
- Benefits providers

- Professional advisors
- Any successor to all or part of our business
- Law enforcement and other government authorities
- Other third parties as required by law

Categories of third parties with whom this type of Employee Personal Information is sold or shared:

We do not sell this information for money or share this personal information with third parties for cross-context behavioral advertising or other activities from which you are entitled to opt-out.

Inferences and Profiles

We collect this type of information from:

- You
- Service providers and other third parties who provide or maintain services for collecting this type of information

Examples of types of information/data elements:

Data elements in this category may include:

- Inferences drawn from any of the information categories described above, to the extent permitted by law (e.g., not applicable to sensitive personal information), to create a profile or summary about the individual reflecting their preferences, abilities, aptitudes, psychological trends, behavior, predispositions, and characteristics

Purpose for collecting and disclosing the Employee Personal Information:

We use this type of information:

- To assist in assessing aptitude and ability for positions for which you have applied
- For security and risk management, fraud prevention and similar purposes
- For our business purposes

Categories of third parties to whom this type of Employee Personal Information is disclosed for a business purpose:

We may disclose this type of information to:

- EverBank Companies
- Our service providers that process information on our behalf
- Benefits providers
- Professional advisors
- Any successor to all or part of our business
- Law enforcement and other government authorities
- Other third parties as required by law

Categories of third parties with whom this type of Employee Personal Information is sold or shared:

We do not sell this information for money or share this personal information with third parties for cross-context behavioral advertising or other activities from which you are entitled to opt-out.

Sensitive Personal Information

We collect this type of information from:

- Refer to the respective categories above

Examples of types of information/data elements:

Data elements in this category may include:

- Government identifiers (such as Social Security number, driver's license or state identification card, passport and visa information, and immigration status and documentation)
- Complete access account credentials (such as account numbers or card numbers combined with required access/security code or password)
- Precise geolocation
- Biometric information
- Racial or ethnic origin
- Religious or philosophical beliefs
- Personal information concerning health, sex life, or sexual orientation

Purpose for collecting and disclosing the Employee Personal Information:

We may use this type of information:

- Refer to the respective disclosures above
- We process such information only for those purposes expressly permitted under the CCPA

Categories of third parties to whom this type of Employee Personal Information is disclosed for a business purpose:

We may disclose this type of information to:

- Refer to the respective disclosures above

Categories of third parties with whom this type of Employee Personal Information is sold or shared:

We do not sell this information for money or share this personal information with third parties for cross-context behavioral advertising or other activities from which you are entitled to opt-out.

Your rights under the CCPA

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

- **Receive information on our privacy and information practices, including why we collect Applicant Personal Information about you, from whom, for what purposes, and with whom we share or "sell" it.** This information is contained in the chart above. You are also entitled to know how long we expect to retain your Applicant Personal Information. Our retention period for Applicant Personal Information is generally five years from the date of creation, and may be extended under some circumstances, such as anticipated or ongoing litigation or regulatory activities.
- **Request access to Applicant Personal Information that we have collected about you in the twelve months prior to your request.** Please note that we are not required to disclose any Applicant Personal Information that may compromise the security of your information or put you at risk of identity theft; for example, we will not disclose to you your specific Social Security number if we have collected it.
- **Request the deletion of your Applicant Personal Information,** if we use it outside our business purposes (which are explained above).
- **Request the correction of your Applicant Personal Information.**
- **Limit the use of your sensitive Applicant Personal Information,** if we use it outside our business purposes. We may collect sensitive Applicant Personal Information if you voluntarily provide it to us for self-identification purposes. If we extend an offer to you for employment, we will also collect your age, date of birth, government issued identification numbers (such as Social Security or Driver's License); we use this information solely to comply

with employment laws and regulatory requirements. These use cases are considered to be “business purposes” under CCPA. Therefore, the right to limit our use of your Sensitive Applicant Personal Information is not available at this time.

- **Opt-out of certain automated decision-making.** Until the California regulators define automated decision making, we are not yet able to offer this right to you. We do not use automated decision-making in a way that will materially impact your legal rights or discriminate against you.
- **Receive information whether we “sell or share” your Applicant Personal Information** with vendors that provide cross-context digital advertising or cannot assure us that your Applicant Personal Information is used only to deliver services we have hired them to provide us. You are also entitled to opt-out of any such “sale or sharing.” We do not sell or share with anyone any of your Applicant Personal Information.
- **Not be discriminated against for exercising these rights.**

What to Expect When You Exercise an Available CCPA Right

Verification and response process

We take protecting your Applicant Personal Information very seriously. When you make a request, we will first take steps to verify that it is really you who is making the request. Depending on the sensitivity of your Applicant Personal Information, we may request that you provide us with additional documentation to verify your identity and may decline your request if we are unable to verify your identity. To provide a “verifiable request” you must provide enough information that allows us to reasonably confirm and verify you are the person about whom EverBank collected Applicant Personal Information or you are the attorney-in-fact of a California resident.

Access to Applicant Personal Information

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 are holding your Applicant Personal Information. Please note, we may decline your request if we are unable to verify your identity. We also decline to provide you with any of your Applicant Personal Information that may put you at risk of ID theft or create a security risk. For example, we would not disclose to you a specific government-issued ID number.

Deletion of Applicant Personal Information

The Applicant Personal Information we have collected about Applicants for employment is retained for business purposes as permitted by the CCPA, including to comply with our legal obligations and record retention requirements. If our legal and records retention obligations with respect to your specific personal information have expired, we have either deleted your information or it remains archived without further use on our part or the ability to reasonably access it.

Appointing a designated agent

CCPA allows you to exercise your rights through a designated agent. Please submit to us at our address below a duly notarized California power of attorney appointing the individual whom you have designated to act on your behalf for this purpose. We will verify your identity and the identity of your attorney-in-fact.

EverBank
 P.O. Box 44060
 Jacksonville, FL 32232
 Attn: Privacy Office

Exercising rights and verifiable requests

You can access the Applicant portal through ADP to view the specific pieces of Applicant Personal Information we have collected about you.

To exercise the access and deletion rights described above, please submit a request by either:

- Submitting the completed form at www.everbank.com/caprivacyform; or
- Emailing us at applicantprivacy@everbank.com; or
- Calling us at 855-260-8856 weekdays, 8 a.m. to 10 p.m. (ET).

Correction of inaccurate Applicant Personal Information

You can correct the Applicant Personal Information that EverBank has related to your application for employment by logging into the Applicant portal through ADP and making any necessary corrections or emailing us at applicantprivacy@everbank.com.

Changes to our contact information

Please note that from time to time as our organization changes or we enhance our technology, any or all of the methods of contacting us or exercising your rights may change. We will notify you of any changes through this Privacy Notice as it is updated.

Questions

If you have any questions about this Notice or the ways in which EverBank collects and uses your Applicant Personal Information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to email us at applicantprivacy@everbank.com or call us at 855-260-8856 weekdays, 8 a.m. to 10 p.m. (ET).

Non-Discrimination

EverBank will not discriminate against you for exercising any of your CCPA rights as described in this 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;
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services; or
- Retaliate against you for exercising your rights.

Changes to this privacy notice

We reserve the right to amend this Notice at our discretion and at any time. When we make substantive changes to this Notice, we will inform you through a notice on our website.