

EverBank Applicant Privacy Notice

EverBank and its affiliates, subsidiaries, and its Sterling Bank & Trust division ("EverBank," "we," "us," or "our") respect your privacy. This Privacy Notice ("Notice") describes the collection, usage, retention, and sharing of Personal Information (defined below) regarding individuals who apply for or are recruited for employment with EverBank ("Applicants"). It also describes rights you may have under applicable laws. Please read this Notice carefully to understand our policies and practices regarding your Personal Information.

Other Privacy Notices

Please note that EverBank has other privacy notices that may additionally apply, if you interact with us outside of the employment or recruiting context, depending on your relationship with us:

- If you are browsing our customer website, please see our [EverBank Privacy Notice](#).
- If you are opening or maintaining a deposit account, please see our website [Consumer Privacy Notice](#).
- If you are an EverBank employee, officer, director, intern, contractor, or other individual who performs work for us, whether employed by us or not, or one of their dependents, beneficiaries, or emergency contacts, please see our [Associate Privacy Notice](#).

Personal Information We Collect

We collect several categories of Personal Information from Applicants. **"Personal Information"** means information that uniquely identifies, relates to, describes, or is reasonably capable of being associated with or linked to you. Some of the information we collect may be sensitive in nature and subject to additional legal protections under applicable laws. The categories of Personal Information we collect about you may include:

- *Name, identity and contact details* – such as your name, residential and work 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, citizenship, sexual orientation and preferred form of address, marital status, reproductive health, pregnancy or childbirth and related medical conditions, other medical conditions, military or veteran status, and religious or philosophical beliefs. For the purposes of your employment, we do not require Associates to provide this information. If you provide this information, it will not be considered in the hiring or selection process.
- *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 the job for which you are applying and permitted under applicable law), and investigative consumer reports
- *Biometric information* – such as fingerprints, voiceprints, and faceprints, depending on your job function
- *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 use of cookies and similar technologies on the EverBank.com website, please refer to EverBank's Notice of Online Privacy Practices at www.everbank.com/legal/privacy.

- *Video, Sensory and Surveillance Information* – such as, 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), and times you accessed a particular premises.
- *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
- Other information related to public health or pandemics, including but not limited to COVID-19 or similar vaccination status, test results, temperature checks, 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. If you have a disability and would like us to consider an accommodation, you may provide that information during the recruitment process.
- 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
- If you provide us with the Personal Information of any third parties, for example, name and contact information of someone you are using as an employment reference, you are responsible for sharing this Notice with such persons.

For additional information on the categories of information we collect, please view the following sections of this Notice:

- Other Privacy Notices
- Cookies and Other Tracking Technologies
- California Residents

We do not hire minors under sixteen years of age and therefore do not collect Associate Personal Information from them, but we may collect the information of minor dependents or beneficiaries.

How We Collect Personal Information

- *Directly From You* – We collect Personal Information that you provide to us. For example, if you request information from us, register for an event, or sign up to receive updates.
- *Through Online Tracking Technologies* – We use cookies and similar technologies to collect Personal Information related to activity on our websites. For more information about use of cookies and similar technologies on the EverBank.com website, please refer to EverBank's Notice of Online Privacy Practices at www.everbank.com/legal/privacy.
- *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 authorizing EverBank to have access to this information, you agree that EverBank may collect, store, and use this information in accordance with this Notice.
- *Automatically Through Our Systems* – We may collect your Personal Information automatically via certain physical and electronic systems, including via cookies, pixels and beacons, CCTV/video, keycard access systems, and information security and management software.

How We Use Personal Information

To the extent permitted by applicable law, we may use Personal Information for the following purposes:

- *To Communicate with You* – We may use your Personal Information to provide information to you, to respond to your questions, to notify you of changes to your compensation and benefits program or to notify you of emergencies.
- *To Manage the Onboarding Process* – Upon being hired by EverBank, we will collect Personal Information when you complete new hire paperwork to assist us in administering salary and benefits and to assist us with complying with governmental and legal requirements.
- *To Maintain Security and Integrity* – We may use your Personal Information to for the purpose of preventing, detecting, and investigating security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, or prosecuting those responsible for such activities.
- *To Conduct our Business* – We will use your Personal Information for the purpose of 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. We may use your Personal Information to manage your level of engagement and to deliver relevant content, to support workforce analytics, and take actions reasonably anticipated within the context of our ongoing business activities. We may also use your Personal Information to debug our products and identify and repair errors that impair existing intended functionality.
- *Health and Safety* – We use Personal Information to protect your health and safety, or the health and safety of others, including through the use of technology to allow contact tracing if you may have exposed to communicable diseases. We may also use this information to respond to an employee-related emergency. We also use this Personal Information to protect our facilities and property.
- *Protecting our Legal Rights and Complying with our Legal Obligations* – We may use your Personal Information to protect our legal rights, to defend a claim or lawsuit, and to investigate or prevent actual or suspected loss or harm to persons or property. We may use your Personal Information to seek legal, accounting or other professional advice. We may use your Personal Information when necessary to identify, contact or bring a legal action against someone who may cause or be causing harm to, or interfering with the legal rights of, EverBank or any other party.
- *Record Keeping* – Complying with a legal obligation, including our records retention obligations, employment laws and regulations, to answer subpoenas or requests from regulators.
- *Other Internal Uses* – We may use your Personal Information for quality control, analytics, and other, similar purposes reasonably aligned with your expectations based on your relationship with us.

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 [Associate Privacy Notice](#).

How We Disclose Personal Information

We may disclose your Personal Information with your consent or in the following circumstances:

- *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, 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.
- *Affiliates, subsidiaries, and other EverBank Companies* - Your Personal Information may be shared for the uses described above with other EverBank Companies.
- *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.

- *Merger or Change of Control* – We may disclose Personal Information to third parties as necessary if we are involved in a merger, acquisition, or any other transaction involving a change of control in our business, including but not limited to, a bankruptcy or similar proceeding. Where legally required, we will give you prior notice prior to such disclosure.

Cookies and Tracking Technologies

Please see our Website Privacy Notice for more information about how we use cookies and similar tracking technologies on the EverBank.com website.

How Long We Keep Your Personal Information

We retain your information in alignment with our Record Retention Schedule, for as long as needed, to: conduct business with you; fulfill the purposes outlined in this policy; and to comply with our legal obligations, resolve disputes, and enforce or comply with any agreements or contractual obligations. Criteria we will use to determine how long to retain your Personal Information include: the nature and length of our business relationship with you; our legal rights, obligations, and retention requirements; and if we have an ongoing business purpose for retaining your Personal Information, such as communicating with you about ongoing or prospective Services you requested.

How We Protect Personal Information

We have implemented commercially reasonable administrative, technical, and physical security measures to secure your Personal Information from unauthorized access, use, alteration, disclosure and destruction. However, we are not able to guarantee your Personal Information is absolutely secure.

Please recognize that protecting your Personal Information is also your responsibility. We encourage the use of encrypted messages for your communication with EverBank, especially if such communications involve financial or other potentially sensitive Personal Information. If you have reason to believe your Personal Information has been compromised or your communication with us is no longer secure, please let us know immediately and **Contact Us**.

Exercising Your Privacy Rights

This section of the Notice describes the different rights you may have with respect to your Personal Information, depending on where you live and your relationship with us. These rights may vary by applicable data protection laws, so please note that the meaning of terminology used in this Notice to describe your rights may vary based on applicable data protection law, as well as EverBank's process when fulfilling your request.

These rights may be requested via the links below:

- [Access](#) – The right to request access to and obtain a copy of any Personal Information we may have about you.
- [Erase](#) – The right to delete your Personal Information that we have collected or obtained, subject to certain exceptions.
- [Rectify/Correct](#) – The right to request that we correct any inaccuracies in your Personal Information, subject to certain exceptions.
- [Do Not Sell or Share](#) – you have the right to opt out of the Selling or Sharing of your Personal Information. This may include the right to opt out of targeted, or cross-contextual behavioral advertising.

These rights may be requested if you **Contact Us**:

- *Limit the Use of Your Sensitive Personal Information* – While you have this right, EverBank does not use such information in a way that would trigger this right under applicable data protection laws. For more information

about how we may use your Sensitive Personal Information, see the **Other Privacy Notices** section of this Notice. This right does not typically apply to the way EverBank collects, uses, retains, and shares Personal Information.

- *Profiling and Automated Decision-Making* – The right to know when you are subject to automated decision-making, the Personal Information used to render the decision, the principal factors and parameters involved in the decision, and human review or correction of the decision (or its underlying data, where appropriate). This right does not typically apply to the way EverBank collects, uses, retains, and shares Personal Information.
- *Withdraw Consent* – The right to withdraw your consent where we are relying on your consent to process your Personal Information. This right does not typically apply to the way EverBank collects, uses, retains, and shares Personal Information.

Global Privacy Control

You may also exercise your right to opt out of targeted advertising and the selling and “sharing” of personal information by broadcasting an Opt-Out Preference Signal, such as the Global Privacy Control (GPC). We honor Opt-Out Preference Signals from common browsers, including GPC. If you choose to use an Opt-Out Preference Signal, you will need to turn it on for each supported browser or browser extension you use. We will opt you out of interest-based advertising if we detect you have enabled this signal. To learn more about the GPC, please visit globalprivacycontrol.org. At this time, we do not respond to other browser “do not track” signals; for more information on do not track, visit allaboutdnt.com.

Opting Out of Marketing Communications

EverBank provides you with the opportunity to opt out of receiving marketing communications from EverBank and its partners. If you do not wish to receive future marketing communications, you may request that EverBank remove your information from its marketing database if you **Contact Us**. We will opt you out of all information we have associated with your email. If you have a specific residential address or phone number you would like to make sure is opted out, please include it in your email. If you are a customer of EverBank, you may continue to receive non-marketing communications related to EverBank services.

Verification of Identity

Only you, or an authorized agent that you authorize to act on your behalf, may make a request related to your Personal Information. Where permitted by applicable law, we will verify your identity before fulfilling your requests, and if we cannot verify your identity, we may request additional information from you. If you are an authorized agent making a request on behalf of another person, we may also need to verify your identity, which may require proof of your written authorization or evidence of a power of attorney. Additionally, we will need you to provide all the information necessary to authenticate the person making the request. We endeavor to respond to requests within the time period required by applicable law. If we require more time, we will inform you of the reason and extension period in writing.

Fulfilling Requests

We do not charge a fee to process or respond to your requests unless they are excessive or repetitive. If we determine that a request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request. We may deny certain requests, or only fulfill some in part, as permitted or required by law. If you are not satisfied with the resolution of your request and you are afforded a right to appeal such decision, you will be notified of our appeal process in our response to your request.

No Discrimination

You will not be discriminated against in any way by virtue of your exercise of the rights listed in this Notice. However, should you withdraw your consent or object to processing of your Personal Information, or if you choose not to provide certain Personal Information, we may be unable to provide some, or all, of our services to you.

Complaints

You may lodge a complaint with a regulatory agency if you believe we have violated any of the rights afforded to you under applicable data protection laws. We encourage you to first reach out to us so we have an opportunity to address your concerns directly before you do so.

California Residents

This section applies to our collection and use of Personal Information if you are a resident of California, pursuant to the California Consumer Privacy Act of 2018 and its implementing regulations, as amended by the California Privacy Rights Act ("**CCPA**"), where "**Personal Information**" has the definition set forth in the CCPA.

Please see the below chart for detailed information about the categories of Personal Information we have collected from California residents during the twelve months preceding the date on which this Notice was last updated and the categories of third parties to whom we sell or share Personal Information. For each category of Personal Information set forth in the chart below, the categories of third parties to whom we disclose it for a business or commercial purpose are set forth in the *How We Disclose Personal Information* section above. For information on how we use each category of Personal Information set forth in the chart below, please review the *How We Use Personal Information* section above.

Personal Information Category as set forth in Cal. Civ. Code § 1798.140	Do We Collect this Category?	Categories of Third Parties to Whom We Sell or Share Personal Information
Personal identifiers, including real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, or other similar identifiers.	We may collect this Personal Information	Third-party marketers and other third parties that set cookies and other online tracking technologies on our website.
California Customer Records Personal Information (Cal. Civ. Code § 1798.80(e)), including name, signature, physical characteristics or description, address, telephone number, education, employment, employment history, etc.	We may collect this Personal Information.	We do not sell or share this category of Personal Information.
Characteristics of protected classifications under California or federal law. This may include age, veteran status, accommodations information, gender identity and expression, sexual orientation, and religion.	We may collect this Personal Information.	We do not sell or share this category of Personal Information.
Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	We may collect this Personal Information.	Third-party marketers, analytics providers and other third parties that set cookies and other online tracking technologies on our website.
Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information about individual interactions with an Internet website, application, or advertisement.	We may collect this Personal Information.	Third-party marketers, analytics providers and other third parties that set cookies and other online tracking technologies on our website
Geolocation data, such as your IP address.	We may collect this Personal Information.	Third-party marketers, analytics providers and other third parties that set cookies and other online tracking technologies on our website.

Sensory data including audio, electronic, visual, thermal, olfactory, or similar information.	We may collect this Personal Information.	We do not sell or share this category of Personal Information.
Non-public education information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g; 34 C.F.R. Part 99)	We do not collect this Personal Information.	We do not sell or share this category of Personal Information.
Sensitive Personal Information as set forth in Cal. Civ. Code § 1798.140, including social security number, driver's license number, state identification card, or passport number; citizenship or immigration Information; racial or ethnic origin; account access credentials (like usernames or account numbers combined with password or other security/access code to access an account);	We may collect this Personal Information.	We do not sell or share this category of Personal Information.

California Shine the Light – Under California Civil Code Section 1798.83, individual customers who reside in California and who have an existing business relationship with us may request information about our disclosure of certain categories of Personal Information to third parties for the third parties' direct marketing purposes, if any. To make such a request, please **Contact Us**. Please be aware that not all information sharing is covered by these California privacy rights requirements and only information on covered sharing will be included in our response. This request may be made no more than once per calendar year.

Children's Privacy

We do not hire minors under sixteen years of age and therefore do not collect Applicant Personal Information from them, and we have no actual knowledge of selling such Personal Information of minors under 16 years of age. If we learn that we have collected Personal Information from a child, we will promptly take steps to delete that information. If you believe we might have any information from or about a child, please **Contact Us**.

Changes to this Notice

Please note that we may modify or update this Notice from time to time, so please review it periodically. If we make material changes to how we treat Personal Information, we will notify you according to applicable law. Unless otherwise indicated, any changes to this Notice will apply immediately upon being posted. You are responsible for periodically visiting this website and Notice to check for any changes.

Contact Us

If you have any questions about our practices or this Notice:

Privacy@EverBank.com

1-888-882-3837