

FACTS

WHAT DOES TRUIST 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:

- Social Security number and investment experience
- account balances and transaction history
- payment history and credit history

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 Truist chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Truist share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus; or, as permitted by law	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes –</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don’t share</b>

To limit our  
sharing

Call **1-888-800-3420** — our menu will prompt you through your choices. Visit the Privacy Center at <https://privacycenter.truist.com>. Go to Information sharing and use preferences to limit Affiliate Sharing.

**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.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-888-800-3420

## Who we are

## Who is providing this notice?

This notice is provided by Truist Bank; Regional Acceptance Corporation; Sheffield Financial; Truist Advisory Services, Inc.

## What we do

## How does Truist 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.

Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.

## How does Truist collect my personal information?

We collect your personal information, for example, when you  
 open an account or provide account information  
 apply for a loan or seek advice about your investments  
 give us your employment history

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 only  
 sharing for affiliates' everyday business purposes—information about your creditworthiness  
 affiliates from using your information to market to you  
 sharing for 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 I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

## Affiliates

Companies related in common ownership or control. They can be financial and nonfinancial companies.

*Our affiliates include companies with a Truist name; financial companies such as GenSpring Holdings, Inc., Boston Service Company, Inc., and GFO Advisory Services, LLC.*

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

*Truist does not share with nonaffiliates so 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 institutions such as insurance companies and financial product or service marketing companies.*

## Other important information

**Do Not Call Policy:** This is notice of Truist Bank's Do Not Call Policy under the Telephone Consumer Protection Act. Truist abides by all federal and state regulations on telephone usage, including the maintenance of an internal Do Not Call List for consumers to request to no longer receive telephone solicitations and marketing from Truist Bank. Consumers who ask to be included on Truist's internal Do Not Call List will be removed from future Truist Bank campaigns. This opt out will remain in effect unless the consumer opts back in.

**California Residents:** Under California law, we will not share information we collect about CA residents with companies outside Truist unless we have your consent or the law allows. We will limit sharing among Truist entities to the extent required by California law. For information on our compliance with consumer rights laws, including the California Consumer Privacy Act (CCPA), please visit [truist.com/privacy](https://truist.com/privacy).

**Nevada Residents:** We are providing this notice under Nevada state law. If you prefer not to receive marketing calls from Truist, you may be placed on our internal Do Not Call List using the options above (see the "To limit our sharing" section, pg. 1). For more information on this Nevada law, contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 100 N. Carson Street Carson City, NV 89703; Phone: 702.486.3132; Email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov).

## Vermont Residents:

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at <https://www.truist.com/privacy>.