

FACTS	What does EverBank 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: <ul style="list-style-type: none"> • Social Security number and account transactions • account balances and mortgage rates and payments • payment history and credit scores
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 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does EverBank share?	Can you limit this sharing?
For our everyday business purposes—such as 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>Call toll-free 1.855.260.8856</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>
Questions?	Call toll-free 1.855.260.8856

Who is providing this notice?	This notice applies to EverBank and its affiliates, EverBank Wealth Management, Inc., EverTrade Direct Brokerage, Inc. and Elite Lender Services, Inc.
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What we do	
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How does EverBank 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. We also contractually require third parties doing business with us to comply with all privacy and security laws.
How does EverBank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or buy securities from us • give us your contact information or seek advice about your investments • 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 only:</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 for 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 I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
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Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with the EverBank name and financial companies such as EverBank Wealth Management, Inc., EverTrade Direct Brokerage, Inc. and Elite Lender Services, Inc.</i>
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>EverBank does not share with nonaffiliates so 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>EverBank doesn't jointly market</i>

Other important information	
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For California Residents Only— If you live in California, we will not share your personal information with nonaffiliates, except for our everyday business purposes, unless you agree to such sharing on a separate form that we will send you. **California residents do not have to contact us to implement this limit on our sharing.** We will limit sharing among our affiliates to the extent required by California law.

For Vermont Residents Only—If you live in Vermont, we will not share your personal information with nonaffiliates, except for our everyday business and marketing purposes, unless you agree to such sharing on a separate form that we will send you. Also, we will not share information about your creditworthiness with affiliates unless you agree to such sharing. **Vermont residents do not have to contact us to implement these limits on our sharing.** We may share information about your transactions and experiences with affiliates for their everyday business purposes and to market to you, but you can stop them from using the information for marketing by calling us at the toll-free number above.

