



## **TIH Statement of Online Privacy Practices**

**Updated April 2024**

TIH is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Online Privacy Practices applies only to this TIH website and governs its data collection and usage. This site does not apply to any TIH subsidiary websites as each have their own dedicated Statement of Online Privacy Practices. By using this TIH website, you consent to the data practices described in this statement.

### **What does this policy cover?**

This Statement of Online Privacy Practices (“Privacy Policy”) describes how we collect information when you visit or use this TIH website. It also describes how we use and share such information and explains your privacy rights and choices.

Our Online Services are intended for a U.S. audience. The terms “TIH,” “we,” “us,” or “our” mean TIH and its U.S. affiliates. “You” means an individual who visits our Online Services and does not refer to a business or other entity or to individuals outside the U.S.

If you should have any questions about this notice, please contact TIH Privacy by email [tihcompliance@truist.com](mailto:tihcompliance@truist.com) or via phone at 866-858-5158.

### **What isn’t covered by this policy?**

This website does not apply to non-TIH companies, such as third-party websites to which we link online. Please review the privacy policies of other websites and services you visit to understand their privacy practices.

### **Other important notices**

Our CCPA Notice At Collection related to the California Consumer Privacy Act applies to certain information we collect about California residents.

## What information does TIH collect?

When you visit this TIH website, or otherwise interact with us online, we may collect the following information:

- Your browser type (such as Google Chrome, Microsoft Edge),
- Your Internet Protocol or “IP” address (Your IP address is a number that is automatically assigned to your device by your Internet Service Provider. An IP address is identified and logged automatically whenever you visit a site, along with the time of the visit and the page(s) that were visited.)
- The presence of any software on your device that may be necessary to view our site.
- Configuration information about the device you are using, including, but not limited to, your device type, web browser type and version, operating system type and version, display/screen settings, language preferences, domain names, access times and referring website addresses.
- Information from your mobile device, such as contacts, photos, mobile network information, and cross-device IDs
- Personal information that may include:
  - Name
  - Government issued ID information
  - Address
  - Email
  - Telephone number
  - Usernames
  - Passwords and other authentication information
- Website analytics information such as pages visited and average time spent on a particular Page
- Search engine traffic referral information
- Responses to advertisements and promotions
- Transactional information from behind a secure login

## How does TIH use collected information?

The information we collect online helps TIH to:

- Protect your identity and the security of your personal information from unauthorized access
- Respond to product applications and questions
- Fulfill regulatory requirements

- Analyze our site usage and enhance the user's experience:
  - Diagnose server problems
  - Alert users of any possible software compatibility issues
  - Help us make decisions about how various technologies are used and identify usage trends
- Send marketing communications:
  - Present personalized or targeted offers, ads, or content we believe may be of interest to you
  - Determine the effectiveness of promotional campaigns
  - Make business decisions
  - Analyze data
  - Perform market research
  - Develop and improve products and services
- Carry out other day-to-day business operations, such as to comply with applicable laws; share with our affiliates and subsidiaries; disclose to contractors, business partners, and other third parties under specific contracts and agreements; perform compliance activities and engage in human resources activities
- Prevent and detect fraud
- Protect against risks to security:
  - Monitor network activity logs
  - Detect security incidents and conduct data security investigations
  - Protect against malicious, deceptive, fraudulent, or illegal activity

We only use personal information that we have about you when we have a legal basis to use such personal information under applicable data protection laws.

TIH may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (email, name, address, telephone number) is not transferred to the third party without your express consent.

## **How does TIH share collected information?**

Your information may be shared in different ways as permitted and required by law. For example, we may share your information with:

- Affiliates and other entities in the TIH family
- Businesses with which we partner to offer products and services for our clients or prospective customers
- Service providers that provide various services to us, such as those we use to help detect and prevent fraud, improve our online services, and to better market and advertise our services to you
- Other parties when you authorize or direct us to share your information,
- Government entities and other third parties as needed for legal or similar purposes

Please note, we may also share aggregated and de-identified data, such as aggregated statistics regarding product usage, with third parties.

We reserve the right to transfer personal information we have about you in the event we sell or transfer all or a portion of our business or assets (including, without limitation, in the event of a reorganization, dissolution, or liquidation).

## **What if I'm visiting the TIH website from outside the United States?**

Our sites are intended only for U.S. residents and we do not knowingly collect personal data or information via our websites of residents of other jurisdictions.

## **How long does TIH retain records?**

We store your personal information as long as it is required to meet our contractual and legal obligations, or if we have a legitimate business need to do so.

## **What technologies does TIH use?**

TIH and its online advertising and marketing partners may employ various technologies to collect information, including:

- **Cookies** – Cookies are pieces of information stored directly on your device. Cookies provide information that is used for security purposes, to facilitate navigation, to display information more effectively, and to personalize/customize your online experience. The cookies this website uses do not collect or store any personally identifiable information about you. This website uses persistent cookies to learn how visitors use our site, such as which pages are viewed the most, to identify the most common navigation paths, or to customize the presentation of information on the site. This website also uses session cookies to assist in delivering some online transactions. Session cookies are no longer active after you log off the service that initiated them, and all session cookies are automatically deleted when you close all browser windows.
- **Marketing pixels, web beacons, clear GIFs, or other technologies** – This technology may be placed on certain pages of our website, applications, emails, and other marketing initiatives. These tags usually work in conjunction with cookies and allow us to measure the effectiveness of our site and compile statistics about usage and response rates.
- **Advertising and Cross-Device Tracking** – TIH may use certain Adobe Analytics services and products, which help companies build websites, applications, and advertisements that seamlessly flow between all your devices (such as a desktop, laptop, tablet, phone, or smart watch). The Adobe services recognize which of your devices are linked through use of technology that includes cookies and your IP address (without collecting your

sensitive personal information). Visit the Adobe website for more information on opting out of certain services, cross-device tracking, and/or to unlink your devices. NOTE: Adobe needs to install a cookie on your browser to identify that you have opted out. If you delete the opt-out cookie, or change devices or web browsers, you will need to opt out again.

- **Firewalls, passcodes, data encryption, and other safety features** – TIH may use these technologies to ensure that the information you provide us remains secure.
- **Third-party plugins** – Other companies may have plugins that appear on certain pages of our website or applications. Some of these, for example, may be from social media companies (for example, the Facebook “Like” button). These plugins may collect information, such as information about the pages you visit, and share it with the company that created the plugin even if you do not click on the plugin. These third-party plugins and the way they operate are governed by the privacy policies and terms of the companies that created them.

## How does TIH interact with me online?

### Online Advertising on third-party websites and applications

TIH may advertise its products and services on websites and applications not affiliated with TIH. The third-party companies we hire to display these ads use their own tracking technologies to measure the effectiveness of these ads and to understand your interests. Many of our third-party partners have their own privacy policies. We encourage you to review these policies carefully.

### Social media

TIH provides experiences on social media platforms such as Facebook, Instagram, LinkedIn, or “X” that enable online sharing and collaboration. We use social media to facilitate social engagement and sharing when such sharing is appropriate and safe. Please note, any content you post, such as pictures, information, opinions, or any personal information that you make available to other participants on these social platforms, is subject to the terms of use and privacy policies of those platforms. Please refer to them to better understand your rights and obligations with regard to such content.

Given the very public nature of social media, it is critical that we all safeguard confidential financial information. If you post information on a TIH site that we feel should be shielded from public view, we will remove it. This includes not only specific details about your private, confidential information (such as your Social Security number), but details of information relayed in private conversations between you and TIH representatives. Please know that in

taking down or editing your posts, we are focusing our experience and best judgment to keep your personal information safe.

## **Email**

Email transmitted across the internet is normally not protected and may be intercepted and viewed by others. Therefore, you should refrain from sending any confidential or private information via unsecured email to this TIH website. We'll never ask you to send confidential information to us via email.

Occasionally, we will retain the content of your email—and our replies—to confirm proper responses to your questions and requests, to comply with legal and regulatory requirements, and to ensure that we consistently deliver an enjoyable client experience to you.

## **Linking to other sites**

TIH may provide links to non-TIH companies and will notify you when leaving the TIH site. If you choose to link to websites not controlled by TIH, we are not responsible for the privacy or security of these sites, including the accuracy, completeness, reliability or suitability of their information. If you are asked to provide information on one of these sites, we urge you to carefully study their privacy policies before sharing.

## **Control your online and other privacy preferences**

The following links can help you to customize and control your privacy preferences when interacting with this Website:

- You can control your marketing preferences for direct mail, email, and telemarketing preferences, along with the sharing of your personal information via our automated voice response line at 866-858-5158, or via email to [tihcompliance@truist.com](mailto:tihcompliance@truist.com).
- Do Not Track
  - At this time, we do not currently respond to other browser “do not track” signals or other mechanisms that allow you to tell websites you do not want to have online activities tracked.

## **How does TIH protect my children?**

This website strictly follows the federal guidelines of the Children’s Online Privacy Protection Act (COPPA), which gives parents control over what type of information is collected online about their children. We do not knowingly collect, maintain, or use personally identifiable information from children under age 13 on our websites. We are not responsible for the data

collection and use practices of nonaffiliated third parties that are linked from our websites. Visit the Federal Trade Commission's [COPPA Website](#) for more information.

## **How does TIH protect me from fraud and secure information?**

To protect personal information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards and secured files and buildings as well as oversight of our third-party service providers to ensure information remains confidential and secure.

## **How can I make sure my information is accurate and use my individual rights?**

Keeping your information accurate and up to date is very important. If your information is incomplete, inaccurate or not current, please contact us at [tihcompliance@truist.com](mailto:tihcompliance@truist.com) or call 866-858-5158.

We respond to all requests we receive from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws. Please see additional information regarding what may be available under the [California Consumer Privacy Act](#). We will ask you to verify your identity to help us respond efficiently to your request.

Under non-U.S. data protection laws, you may have the right to complain to a data protection authority about our collection and use of your personal information.

## **How will TIH notify me about online privacy practices updates?**

This Online Privacy Practices may be revised from time to time, so please review them periodically. Any changes will become effective when we post the revised Practices on the site (Please note the effective date listed at the top of this page). If we revise our Online Privacy Practices in a material way, we will provide a conspicuous notice on our website when any changes take effect.

## **How can I contact TIH ?**

If you have any questions or comments on this notice or our privacy practices generally, please contact us at 866-858-5158.

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