

FACTS

What does Thrivent Bank 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?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and account balances • Payment history and transaction history • Credit scores and credit history <p>When you are no longer our customer, we may continue to share your information as described in this notice and as stated in our Privacy Policy.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their customers' personal information: the reasons Thrivent Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Thrivent Bank 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 transaction and experiences	Yes	No
For our affiliates' everyday business purposes— information about your credit worthiness	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 (866) 226-5225</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we provided or sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	<p>Call toll-free (866) 226-5225 or write to us at PO Box 71111 Salt Lake City, UT 84121-9998 or go to thriventbank.com.</p>
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What we do	
How does Thrivent Bank protect my personal information?	<p>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.</p>
How does Thrivent Bank 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 make deposits or withdrawals from your account. • Provide employment information or apply for financing • Give us your contact information <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 credit worthiness. • Affiliates from using information about your credit worthiness 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.</p>
What happens when I limit sharing for an account that I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include financial companies, such as Thrivent Financial for Lutherans and Thrivent Investment Management Inc..</i></p>

Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Thrivent Bank does not share with nonaffiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Thrivent Bank does not jointly market.</i></p>

Other Important Information

Special Notice for Nevada Resident

We are providing you with this notice pursuant to Nevada law. You may be placed on our internal Do Not Call list by calling us at (866) 226-5225 or by writing to us at Thrivent Bank PO Box 71111 Salt Lake City, UT 84121-9998. Nevada requires that we provide contact information for the state's Bureau of Consumer Protection to all consumers that do business with us. The contact information for the Bureau of Consumer Protection, of the Office of the Nevada Attorney General, is provided below.

Address: 100 North Carson Street, Carson City, Nevada 89701

Phone: (702) 486-3132

Email: aginfo@ag.nv.gov.

For California Residents

In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

For Vermont Residents

We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, or 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 thriventbank.com or call (866) 226-5225 or write to us at PO Box 71111 Salt Lake City, UT 84121-9998.