



Deseret Trust Company

General Privacy Notice

Last Updated: November 8, 2020

In this Deseret Trust Company General Privacy Notice (this "Notice"), we, Deseret Trust Company and our affiliates ("DTC," we, our, or us), provide you with information about how we process your personal data. This Notice applies to www.DeseretTrust.com (the "Site") and explains how we collect, use, and share your information.

Notice to individuals outside the United States: This website is intended for use by individuals in the United States only. If you are accessing our website from a location outside the United States, all information you provide on our Site will be transferred out of your resident country into the United States. By providing personally identifiable information to us, you explicitly consent to the transfer of your information to the United States and will be bound by United States law, this Notice, and the [Deseret Trust Company Client Privacy Notice](#).

Notice regarding children: This Site is not intended for use by individuals under 18 years of age. We do not intentionally collect information from minors. If you are the parent or legal guardian of an individual under the age of 18 and believe they have disclosed personal information to us, please call us at 1-800-746-8250.

PLEASE READ THIS NOTICE CAREFULLY AS IT AFFECTS YOUR LEGAL RIGHTS AND OBLIGATIONS. CONTINUING TO NAVIGATE OR USE THIS SITE CONSTITUTES YOUR AGREEMENT TO THE TERMS OF THIS NOTICE.

1. Who controls your personal data?

Deseret Trust Company controls this site. Software, hosting, and other functions may be provided by our service providers ("Service Providers") or business partners. This Notice does not apply to any other website or offline activities unless otherwise specifically stated. You may receive additional privacy notices from us if you are a customer or if you reside in a location that requires additional disclosures.

Deseret Trust is affiliated with The Church of Jesus Christ of Latter-day Saints (the "Church") and acts through its representatives and Church entities when processing your personal data. When you share personal data with us, you are sharing it with the Church through Church affiliated entities as explained in this Notice.

Church entities who may have access to or otherwise process your data include the Church of Jesus Christ of Latter-day Saints, a Utah corporation sole, the Corporation of the Bishop of the Westwood Ward of The Church of Jesus Christ of Latter-day Saints and other entities affiliated with the Church. At your request, we will provide you with information as to which Church entities that process your personal data.

2. What personal data do we collect?

We collect personal data that (a) you actively submit to us, (b) we record, and (c) we obtain from third parties. We may process your personal data with or without automatic means, including collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure, or destruction of your personal data.

a. *Actively submitted data.* We collect personal information that you provide to us if you use the Site to apply for our products or services, request additional information, or participate in a promotion or survey. In such cases, you may have the option of providing us your name, contact information, Social Security number, date of birth, and email address.

If you are a DTC client or are applying to become a client, we may collect personal information from you directly or through third parties. This is done to establish and maintain your accounts and to market and provide products and services to you. We may collect the following categories of personal information about you.

- Email address
- Personal and business contact information
- Social Security Number
- Driver's license number
- Date of birth
- Marital status
- Transaction or loss history
- Credit history
- Credit scores
- Assets, liabilities, cash flow, and net worth
- Investment experience
- Overdraft history
- Purchase history
- Financial risk tolerance
- Mortgage history
- Financial account information
- Employment information
- Wire transfer instructions

We may also collect "protected class" information (e.g., race, sex, gender, national origin, and age) from you in order to comply with anti-discrimination laws. We may collect certain biometric information for information security and fraud prevention purposes.

DTC clients or consumers (individuals who obtains or has obtained a financial product or service from us that is to be used primarily for personal, family, or household purposes, or that person's legal representative) can find additional information about how we collect and use your personal data in our Deseret Trust Company Client Privacy Notice [here](#).

b. *Data we obtain from third parties and passively submitted data.*

If you or someone else has provided us with your personal contact information and you would like to request that we do not contact you further, please follow the unsubscribe or opt-out procedures provided on the specific site, newsletter, email notification, or please contact us via email at feedback@deserettrust.com or toll free, at 1-800-746-8250.

Your location-based information may be collected by some mobile applications for the purpose of helping you find the nearest temple or meetinghouse location or for a similar reason. You can edit the settings on your device to opt out of location-based services.

When you visit any of our resources, our servers (using log files or filtering systems) may collect information that your web browser sends any time you visit a website. This information may include but is not limited to your Internet Protocol address (IP address), browser type, operating system, language preference, any referring web page you were visiting before you came to our site, the date and time of each visitor request, information you search for on our resources, and other information collected by cookies or similar technologies. Please read our Cookie Policy posted on each of our mobile applications and websites to learn more about cookies and similar technologies and how we use them.

3. For what purposes do we process personal data?

We process and share your information as described in this Notice and, for our clients, the [Deseret Trust Company Client Privacy Notice](#).

We process personal data for business, operational, and administrative purposes.

We may use personal data to (a) contact you or others, (b) create and maintain account records, (c) fulfill requests you make, (d) seek your voluntary feedback, or (e) customize features or content on our tools or services. In this context, the legal basis for our processing of your personal data is either the necessity to perform contractual and other obligations that we have towards you or carrying out of our legitimate activities as a financial institution.

We may also use your data to comply with applicable laws and exercise legal rights as the basis for our data processing.

We may also use your personal data for internal purposes, including auditing, data analysis, system troubleshooting, and research. In these cases, we base our processing on legitimate interests in performing the activities of DTC.

4. With whom do we share personal data?

We share your personal data with other parties in the following circumstances:

a. Third-party providers. We may provide personal data to third parties for their processing in performing functions on our behalf as data processors (for example, payment processing, maintenance, security, data analysis, hosting, measurement services, data-driven social media messaging, surveys, and so on). In such instances, in accordance with this Notice and applicable laws, the providers will be contractually required to protect personal data from additional processing (including for marketing purposes) and from transfer. We may also share anonymized data with third parties for data analysis.

b. Church entities. We may transfer personal data to any Church entity to accomplish Church purposes.

If you are a member of the Church, your general membership information and any optional information you may choose to provide (for example, email address and photo) may be shared with Church members in your ward or branch and stake or district as necessary for the Church purposes listed above. Some of your information may also be viewable on a limited and restricted basis on our internet resources, including ChurchofJesusChrist.org. You may opt out of sharing information or limit the optional information you share by modifying your profile preferences on individual resources.

c. Legal requirements. We may access and disclose your personal data, posts, journal entries, online chats, personal notes, content, or other submissions to any resource if we have a good-faith belief that doing so is required by a subpoena, by a judicial or administrative order, or is otherwise required by law. Additionally, we may disclose your personal information and other information: as required by law or to exercise or defend legal rights; to take precautions against liability; to protect the rights, property, or safety of the resource of any individual or of the general public; to maintain and protect the security and integrity of our services or infrastructure; to protect ourselves and our services from fraudulent, abusive, or unlawful uses; to investigate and defend ourselves against third-party claims or allegations; or to assist government law enforcement agencies.

5. Where do we store personal data?

We may store your personal data in data centers in the United States, in cloud storage solutions, or on our premises or those of our affiliates.

6. How do we secure personal data?

We use technical and organizational measures to protect the personal data we receive against loss, misuse, and unauthorized alteration and to protect its confidentiality. We regularly review our security procedures and consider appropriate new security technology and methods. We also use current encryption technology to encrypt the transmission of data on our log-in pages. However, because we cannot guarantee the complete security of these encryption technologies, please use caution when submitting personal data online.

7. How long do we retain personal data?

We retain collected personal data, including information collected via mobile applications and other submissions, for a reasonable period of time to fulfill the processing purposes mentioned above. We then archive it for time periods required or necessitated by law or legal considerations. When archival is no longer required, we delete personal data from our records, with the exception of limited historical profile information, general genealogy records, and personal information retained as part of a permanent genealogical, membership, or Church historical record. Data that has been anonymized may be retained indefinitely for analytical purposes.

8. How can you access and correct your personal data?

We endeavor to maintain the accuracy of personal data and rely on you to ensure your personal data is complete and accurate. You may request access to your personal data and verify, correct, or rectify (including update) it, and block your personal data through your website-specific registration, through your profile, or account, as applicable.

You may contact us to exercise any additional statutory rights to which you may be entitled under the laws of your residence such as data portability, objection in accordance with applicable laws, restriction of processing, erasure of your personal data, and the right to lodge a complaint with the supervisory authority. If you are a California resident, please see this [Deseret Trust Company California Privacy Notice](#), which explains your additional rights under the California Consumer Privacy Act (CCPA). California residents wishing to inquire if DTC holds personal information about them can do so using the [Deseret Trust Company California Consumer Privacy Request Form](#).

If you experience problems with modifying or updating your personal data, you can contact us as suggested at the end of this Notice.

9. Effective date and amendments.

This Notice is effective 2/24/2021 and may be amended from time to time.

10. Contact us.

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