

FACTS

WHAT DOES DESERET TRUST COMPANY 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 income
- account balances and payment history
- credit 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 Deseret Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Deseret Trust Company 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	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
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

- Call 1-800-746-8250

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 1-800-746-8250 or go to <https://www.deserettrust.com>

Who we are

Who is providing this notice?

Deseret Trust Company and affiliated entities as described below in the Deseret Trust Company Affiliates section below.

What we do

How does Deseret Trust Company 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.

How does Deseret Trust Company collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- give us your income information or provide account information
- give us your contact information
- seek financial or investment advice

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates

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

- Our affiliates are listed under Deseret Trust Company Affiliates

Nonaffiliates

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

- Deseret Trust 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.

- Deseret Trust does not jointly market with nonaffiliates.

Other Important Information

Depending on where you live, you may have additional privacy protections under state law. Deseret Trust Company will comply with applicable state laws regarding sharing nonpublic personal information. Client data that has been anonymized may be shared with nonaffiliates for analytical purposes.

Deseret Trust Company Affiliates

Deseret Trust Company is affiliated with the Corporation of the Presiding Bishop of The Church of Jesus Christ of Latter-day Saints, the Corporation of the Bishop of the Westwood Ward of The Church of Jesus Christ of Latter-day Saints, and other affiliated entities of The Church of Jesus Christ of Latter-day Saints.