

Privacy Policy

Rev. 03/2023

FACTS WHAT DOES LIGHTSTREAM 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 income • account balances and payment history • credit history and credit scores
How?	All financial companies need to share customers' information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons LightStream chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does LightStream share?	Can you limit this sharing?
For our everyday business purposes— such as 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	Yes (<i>See below</i>)
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 (<i>See below</i>)

For our affiliates to market to you	Yes	Yes (<i>See below</i>)
For nonaffiliates to market to you	No	We don't share
To limit our sharing	<ul style="list-style-type: none"> LightStream customers, please go to Preferences in the customer service section of the LightStream web site to change your preferences to limit our sharing. You may also email LightStream at privacy@lightstream.com <p>If you are a new customer, we can begin sharing information 30 days from the date you receive this notice. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing and to restrict telemarketing, direct marketing postal mail and email solicitations.</p>	
Questions?	<ul style="list-style-type: none"> Email us at privacy@lightstream.com or go to www.lightstream.com/privacy 	

Who we are	
Who is providing this notice?	LightStream, and its affiliates.
What we do	
How does LightStream 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> <p>Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.</p>
How does LightStream 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 deposit money pay your bills or apply for a loan 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 sharing only for</p> <ul style="list-style-type: none"> affiliates' everyday business purposes—information about your creditworthiness affiliates to market to you 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 I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. LightStream is a division of Truist Bank.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Truist name; financial companies such as Sterling Capital Management LLC, GenSpring Holdings, Inc., Regional Acceptance Corporation, McGriff Insurance Services, Inc., MBT, Ltd., and GFO Advisory Services, LLC.</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>LightStream does not share information 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>LightStream does not have any joint marketing partners.</i>

Other important information
<p>State and Local Regulations: If, in addition to federal law, you are protected by specific state or local rules concerning information sharing and marketing, Truist will fully comply with these regulations as well. Under Vermont and California law, we will not share information we collect about you with companies outside of Truist Bank, unless the law allows. Nevada State law requires that we provide residents with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: 702.486.3132; Email: BCPINFO@ag.state.nv.us.</p> <p>Use of Third Parties: We have arrangements with companies whose experience is essential for our own services to operate properly. These companies, some of which may be located outside the United States, work at LightStream's direction, only receive the information necessary to perform these functions, and adhere to LightStream's data security guidelines.</p> <p>Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.</p> <p>Do Not Call Policy. This notice is LightStream's Do Not Call Policy under the Telephone Consumer Protection Act. LightStream abides by all federal and state regulations on telephone usage, maintains an internal Do Not Call list and makes no telemarketing calls to numbers on this list. All Do Not Call requests are implemented within 30 days and the selection is permanent - unless you elect to remove your number from the list.</p>