

August 2020

**RE: Privacy Policy Notice
Including Mail-in Rights Form for your Deposit Account(s)**

Dear Toyota Financial Savings Bank Customer:

Toyota Financial Savings Bank (TFSB) respects your privacy and the confidential nature of the information we gather during our relationship. We provide you with an opportunity to limit how we share your personal information regarding your deposit account(s) as provided by law. Following this letter, you will find our consumer customer privacy notice detailing how we protect and use your information regarding your deposit account(s) if you are a consumer customer.

For a detailed explanation of TFSB's customer privacy policies, please review the following customer privacy notice including mail-in rights form.

Please note any instruction you provide to limit sharing as provided in the notice will be reflected on all of your deposit account(s) unless you instruct otherwise.

If you have any questions regarding your choices, the enclosed material and/or your rights to exercise your privacy options, please feel free to contact TFSB's customer service directly at 1-888-264-0556.

Respectfully,

Toyota Financial Savings Bank

A handwritten signature in black ink, appearing to read "G. Nash".

Gareth Nash
Operations Manager
Lexus Financial Savings Bank



FACTS

WHAT DOES TOYOTA FINANCIAL SAVINGS 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 income ■ account balances and transaction history ■ credit history and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Toyota Financial Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Toyota Financial Savings 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 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	<ul style="list-style-type: none"> ■ Call 1-888-264-0556 ■ Email TFSB_Sales_Support@toyota.com or ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 60 days from the date we 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?	Call toll free 1-888-264-0556
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Mail-in Form	
Leave Blank	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>
Name	
Address	
City, State, Zip	
	<p>Mail to:</p> <p>Toyota Financial Savings Bank P.O. Box 297 Williamsville, NY 14231</p>

Who we are	
Who is providing this notice?	Toyota Financial Savings Bank and Lexus Financial Savings Bank (individually and Collectively “Toyota Financial Savings Bank”).
What we do	
How does Toyota Financial Savings Bank 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 Toyota Financial Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ give us your contact information or show us your government-issued ID ■ open an account or make a wire transfer ■ make deposits or withdrawals from your account <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 creditworthiness ■ affiliates from using your information 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. See below for more on your rights under state law.</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.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Toyota, or Lexus name; financial companies such as Toyota Motor Insurance Services, Inc, Toyota Motor Credit Corporation, Toyota Financial Services Corporation, Toyota Financial Services International Corporation and Mazda Financial Services; nonfinancial companies, such as Toyota Motor Sales, U.S.A., Inc. and its Toyota Division, Toyota Motor North America Inc., and Toyota Motor Engineering & Manufacturing North America, Inc.</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>Toyota Financial Savings Bank does not share 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>Toyota Financial Savings Bank doesn't jointly market.</i>

Other important information

California Residents. We will not share your personal information, except as permitted by California law. The personal information we collect or disclose in order to offer or provide you our financial products and services may fall outside the scope of the California Consumer Privacy Act (CCPA). Therefore, where your personal information is outside the scope of the CCPA, our decision to respond to requests made under the CCPA, if any, is done at our sole discretion, on a voluntary basis and in no way suggests we are under a legal obligation to do so. Our CCPA disclosures are contained in our [Online Privacy and Security Policy](https://www.toyotabank.com/toyota-bank/terms-and-policies.html?activeTab=landing_pages_online_privacy_policy) at https://www.toyotabank.com/toyota-bank/terms-and-policies.html?activeTab=landing_pages_online_privacy_policy.

Nevada Residents. We may contact you by telephone to offer additional financial products or services that may be of interest to you. You may elect to include your telephone number on our internal Do-Not-Call list if you do not wish to receive telemarketing calls from us. If your telephone number is included on our internal Do-Not-Call list, we may still contact you for servicing purposes. To include your name on our internal Do-Not-Call list you may call us toll free at (888) 264-0556 or write in your request to:

Toyota Financial Savings Bank
P.O Box 297
Williamsville, NY 14231

You may contact us or the Nevada Attorney General for additional information regarding these rights. You may contact us as indicated above or by email at TFSB_Sales_Support@toyota.com. Nevada residents may contact the Nevada Attorney General by calling (702) 486-3132, sending an email to aginfo@ag.nv.gov, or by writing to:

Office of the Attorney General
Nevada Department of Justice
Bureau of Consumer Protection
100 North Carson Street
Carson City, NV 89701

You may also register your phone number(s) with the Federal Do-Not-Call Registry at (888) 382-1222, or visit the website at www.donotcall.gov.

Vermont Residents. If you are a resident of the State of Vermont, we do not share information about your creditworthiness with our affiliates for their everyday business purposes without first obtaining your specific consent.