



Terms of Use

Last Updated: June 2025

Acceptance of Terms of Use

As used herein, "Bank", "our", "we" or "us" refers to Thrivent Bank, a Utah-chartered industrial bank.

These Terms of Use are entered into by and between You ("you") and the Bank. The following terms and conditions, together with our **Online Privacy Policy**, **Online Privacy Notice**, and any other documents they expressly incorporate by reference (collectively, these "Terms of Use"), govern your access to and use of the websites and mobile applications provided by the Bank (collectively, the "Site").

This Site provides users with access to an online or mobile collection of information, materials, resources, and certain online banking and application services (collectively, the "Services") offered by the Bank. These materials may include information related to banking products and services ("Products and Services") provided by the Bank. The Site also contains text, pictures, graphics, logos, images, works of authorship, and other content (collectively, "Content"), and may provide access to certain software used in connection with navigating and utilizing the functionality offered through this Site ("Software").

Please read these Terms of Use carefully before you start to use the Site. By accessing or using the Site, or by clicking to accept or agree to the Terms of Use when this option is made available to you, you accept and agree to be bound and abide by these Terms of Use. If you do not agree to these Terms of Use, you must not access or use the Site.

Eligibility Requirements

This Site is offered and available to users who are 18 years of age or older and reside in the United States. By using this Site, you represent and warrant that you are of legal age to form a binding contract with the Bank and meet all eligibility requirements. If you do not meet all these requirements, you must not access or use the Site.

Changes to the Terms of Use

We may revise and update these Terms of Use from time to time in our sole discretion. All changes are effective immediately when we post them and apply to all access to and use of the Site thereafter. Your continued use of the Site following the posting of revised Terms of Use means that you accept and agree to the changes. You are expected to check this page periodically so that you are aware of any changes, as they are binding on you.

Accessing the Site & Account Security

We reserve the right to withdraw or amend this Site, and any Service or material we provide on the Site, in our sole discretion without notice. We will not be liable if for any reason all or any part of the Site is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the Site, or the entire Site, to users, including registered users.

To access the Site or certain Services, you may be asked to provide registration details or other information. It is a condition of your use of the Site that all the information you provide is correct, current, and complete. You agree that all information you provide is governed by our **Online Privacy Policy**, and you consent to all actions we take with respect to your information consistent with that policy.

If you choose, or are provided with, a username, password, verification code, or any other piece of information as part of our security procedures (collectively, "Credentials"), you must treat such information as confidential, and you must not disclose it to any other person or entity. You acknowledge that your account is personal to you and agree not to provide any other person with access to this Site or portions of it using your Credentials. You are responsible for all activity conducted through your account using your Credentials. You agree to notify us immediately by calling 866-226-5225 or contacting us at bank@thrivent.com of any unauthorized access to or use of your Credentials or any other breach of security. You also agree to ensure that you log out from your account at the end of each session. Use caution when accessing your account from a public or shared computer.

We employ enhanced login security procedures, which may require you to provide a security verification code sent via automated voice call or text message to your registered phone number, or via other methods we may implement. By providing your phone number, you consent to receive such verification codes. Message and data rates may apply. You are responsible for ensuring your contact information is up to date.

We have the right to disable any Credentials at any time in our sole discretion for any or no reason, including if, in our opinion, you have violated any provision of these Terms of Use.

Permitted Uses

You may use the Site and Services primarily for accessing information about the Bank and managing your Bank accounts. Permitted activities include, but are not limited to, viewing account balances and transaction history, transferring funds, paying bills, managing your profile, ordering checks, and utilizing other banking services made available through the Site, subject to the terms of specific account agreements.

Intellectual Property Rights

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Prohibited Uses

You agree not to use the Site or Services:

- In any way that violates any applicable federal, state, local, or international law or regulation (including, without limitation, laws regarding data privacy, export control, anti-money laundering, and sanctions).
- To exploit, harm, or attempt to exploit or harm minors in any way.
- To transmit, or procure the sending of, any advertising or promotional material without our prior written consent, including any "junk mail," "chain letter," "spam," or any other similar solicitation.
- To impersonate or attempt to impersonate the Bank, a Bank employee, another user, or any other person or entity.
- To engage in any fraudulent activity or conduct that restricts or inhibits anyone's use or enjoyment of the Site, or which, as determined by us, may harm the Bank or users of the Site, or expose them to liability.
- To reverse engineer, decompile, or disassemble any Software or Technology used by the Site.

- To use any robot, spider, scraper, or other automatic device, process, or means to access the Site for any purpose, including monitoring or copying any material, without our prior written consent.
- To introduce any viruses, Trojan horses, worms, logic bombs, or other material that is malicious or technologically harmful.
- To attempt to gain unauthorized access to, interfere with, damage, or disrupt any parts of the Site, the server on which the Site is stored, or any server, computer, or database connected to the Site.
- To attack the Site via a denial-of-service attack or a distributed denial-of-service attack.
- Otherwise attempt to interfere with the proper working of the Site.

Reliance on Information Presented

The information presented on or through the Site (excluding information specific to your accounts presented after login) is made available solely for general information purposes. We do not warrant the accuracy, completeness, or usefulness of this general information. Any reliance you place on such information is strictly at your own risk. We disclaim all liability and responsibility arising from any reliance placed on such materials. This Site may include content provided by third parties; such content reflects the opinions of the provider and not necessarily the Bank.

Linking to the Site

You may link to our homepage, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval, or endorsement on our part without our express written consent.

Links from the Site

If the Site contains links to other sites and resources provided by third parties, these links are provided for your convenience only. We have no control over the contents of those sites or resources and accept no responsibility for them or for any loss or damage that may arise from your use of them. Accessing third-party sites is at your own risk and subject to their terms and policies.

Service Fees & Additional Charges

There is currently no charge to access the Site. However, fees associated with your specific Bank accounts and services (e.g., transaction fees, maintenance fees, non-sufficient funds fees, wire transfer fees) will continue to apply as disclosed in your account agreements. You are also responsible for any charges from your mobile carrier or internet service provider.

Geographic Restrictions

The owner of the Site (Thrivent Bank) is based in the state of Utah in the United States. We provide this Site for use only by persons located in the United States. We make no claims that the Site or any of its content is accessible or appropriate outside of the United States. Access may not be legal by certain persons or in certain countries. If you access the Site from outside the United States, you do so on your own initiative and are responsible for compliance with local laws.

Availability of Products & Services

Not all Products and Services described on the Site may be available in all geographic areas or to all users. Your eligibility for Products and Services is subject to final determination by the Bank. Nothing on this Site constitutes an offer or solicitation to buy or sell any Product or Service in any jurisdiction where such offer or solicitation would be unlawful. Any quotes provided are estimates based on information you provide and are not a commitment to lend or provide service.

Electronic Funds Transfer Act (EFTA) / Regulation E Disclosures

Electronic fund transfers (EFTs) initiated through our Online Services are subject to the Electronic Fund Transfer Act and Regulation E. Key disclosures regarding your rights and responsibilities for EFTs, including error resolution procedures and liability limits for unauthorized transfers, are provided in the **Electronic Fund Transfer Disclosure and Agreement**, which is provided to you during account opening and is incorporated herein by reference.

Other Banking Agreements

These Terms of Use govern your use of the Site and Services. Your specific deposit accounts, loans, credit cards, and other Products and Services are also governed by the specific agreements, disclosures, and terms and conditions applicable to those Products and Services (collectively, "Account Agreements"). In the event of a conflict between these Terms of Use and your Account Agreements, the terms of the specific Account Agreement will control for that account or service.

Disclaimer of Warranties

You understand that we cannot and do not guarantee or warrant that files available for downloading from the internet or the Site will be free of viruses or other destructive code. You are responsible for implementing sufficient procedures and checkpoints to satisfy your requirements for anti-virus protection and accuracy of data input and output, and for maintaining a means external to our site for any reconstruction of any lost data. WE WILL NOT BE LIABLE FOR ANY LOSS OR DAMAGE CAUSED BY A DISTRIBUTED DENIAL-OF-

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THE FOREGOING DOES NOT AFFECT ANY WARRANTIES WHICH CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

Limitation of Liability

Reasonable efforts are taken to include accurate and up-to-date information on this Site. However, errors or omissions may occur. YOU UNDERSTAND AND AGREE THAT IN NO EVENT WILL THE COMPANY, ITS AFFILIATES OR THEIR LICENSORS, SERVICE PROVIDERS, EMPLOYEES, AGENTS, OFFICERS OR DIRECTORS BE LIABLE FOR DAMAGES OF ANY KIND, UNDER ANY LEGAL THEORY, ARISING OUT OF OR IN CONNECTION WITH YOUR USE, OR INABILITY TO USE, THE SITE, ANY SITES LINKED TO IT, OR ANY CONTENT OR SERVICES ON THE SITE OR SUCH OTHER SITES, INCLUDING ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO, PERSONAL INJURY, PAIN AND SUFFERING, EMOTIONAL DISTRESS, LOSS OF REVENUE, LOSS OF PROFITS, LOSS OF BUSINESS OR ANTICIPATED SAVINGS, LOSS OF USE, LOSS OF GOODWILL, LOSS

OF DATA, AND WHETHER CAUSED BY TORT (INCLUDING NEGLIGENCE), BREACH OF CONTRACT OR OTHERWISE, EVEN IF FORESEEABLE.

THE FOREGOING DOES NOT AFFECT ANY LIABILITY WHICH CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

Indemnification

You agree to defend, indemnify, and hold harmless the Bank, its affiliates, licensors, and service providers, and its and their respective officers, directors, employees, contractors, agents, licensors, suppliers, successors, and assigns from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising out of or relating to your violation of these Terms of Use or your use of the Site, including, but not limited to, any use of the Site's Content, Services, and Products other than as expressly authorized in these Terms of Use or your use of any information obtained from the Site.

Resolution of Claims & Disputes

Unless its resolution is governed by the terms of any contract, account, or prospectus (including, as applicable, any other agreement governing resolution of disputes provided in the contract for any of Company Products or Services, or the official rules of any promotion), which shall always take precedent over the following, any claim or dispute between you and Company that arises out of or is related to these Terms of Use or the Site may be instituted exclusively by and construed in accordance with the laws of the State of Utah and applicable federal law, without regard to conflict of law principles, or, at Company's sole discretion, in any suit or other action by Company for your breach of these Terms of Use, in your state or country of residence, or any other relevant state or country. You waive all objections to the exercise of jurisdiction over you by such courts and to venue in such courts.

Waiver & Severability

No waiver by the Bank of any term or condition set forth in these Terms of Use shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition. Any failure of the Bank to assert a right or provision under these Terms of Use shall not constitute a waiver.

If any provision of these Terms of Use is held by a court or other tribunal of competent jurisdiction to be invalid, illegal, or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions will continue in full force and effect.

Assignment

You may not assign your rights or obligations under these Terms of Use without our prior written consent. The Bank may assign these Terms of Use or delegate its rights and responsibilities without notice to you.

Entire Agreement

These Terms of Use, together with our Online Privacy Policy, Online Privacy Notice, and any applicable Account Agreements or other documents expressly incorporated herein, constitute the sole and entire agreement between you and Thrivent Bank regarding the Site and supersede all prior and contemporaneous understandings, agreements, representations, and warranties, both written and oral, regarding the Site.

Contact Us

If you have questions or comments regarding these Terms of Use, please contact us at:

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