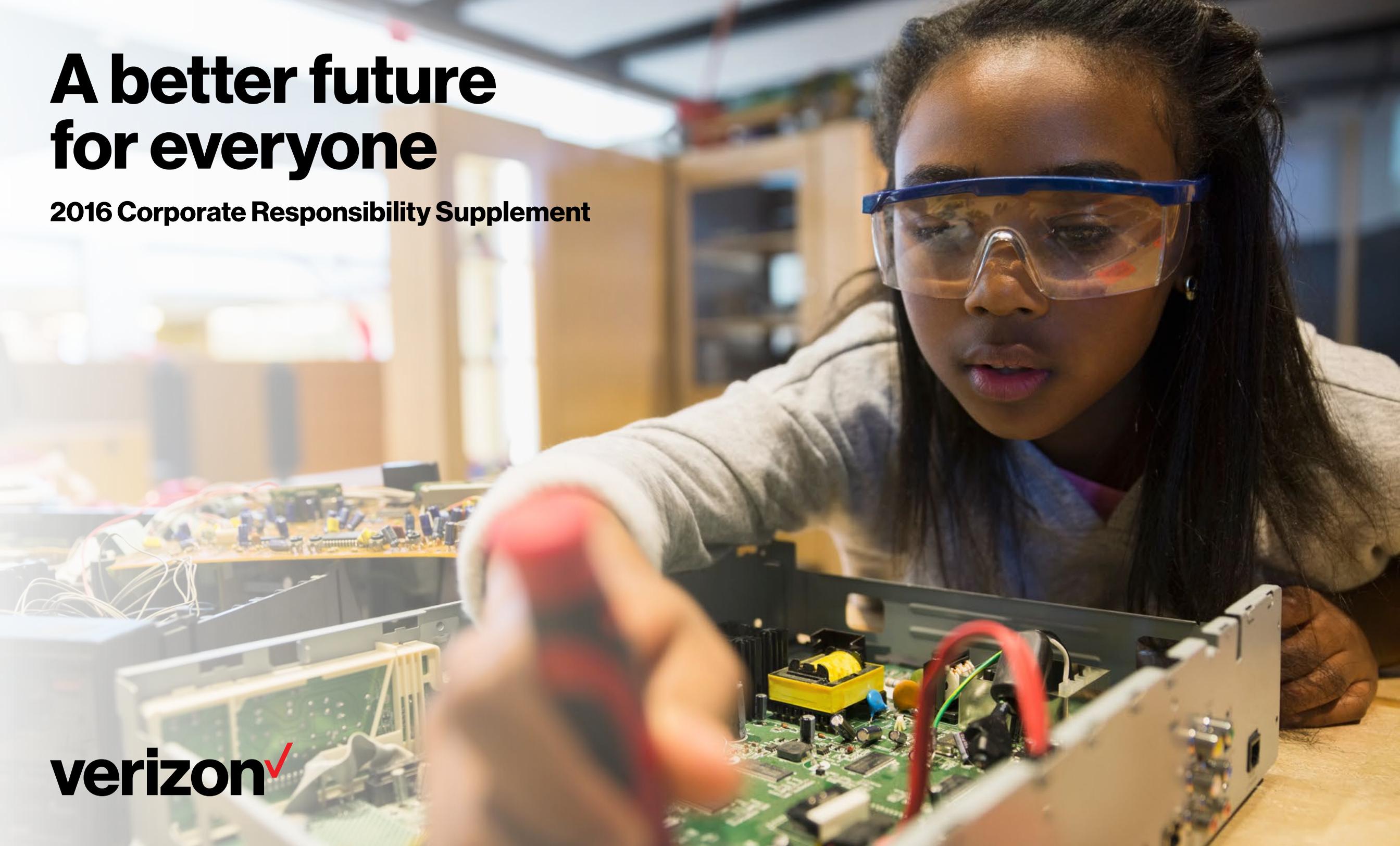


A better future for everyone

2016 Corporate Responsibility Supplement

verizon 





Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

President's letter

Verizon's commitment to corporate responsibility is rooted in a simple but powerful belief, expressed in the Credo to which all our 160,000 employees aspire: "We are good corporate citizens and share our success with the community to make the world in which we work better than it was yesterday."

This deep-rooted belief in the power of our people and technology to effect positive change has taken on new urgency in the digital age, as we have both new challenges to meet and new tools with which to address them.

We firmly believe in the concept of shared success — that is, the idea that our technology has the power to help people lead better lives, solve problems in new ways and create lasting value both for Verizon and for society. In this report, we share the progress we made in 2016 in turning that idea into reality in the communities we serve.

As you will see, we have focused our corporate responsibility efforts on a few key areas in which our technology can be most transformational.

For example, millions of young people in underserved communities lack the tools, skills and resources to participate fully in the opportunities of the digital age. We're addressing this critical education gap through our Verizon Innovative Learning initiative, which reached more than 200,000 students in 2016, as well as a national campaign called **#weneedmore** that calls attention to this important issue.

Another focus area is domestic violence prevention, where we have seen that our communications technology provides an essential lifeline for at-risk women and children. And, increasingly, we're finding that product innovations in the emerging market for the Internet of Things give us new tools for creating a more sustainable environment, helping us and our customers save water, use energy more efficiently and reduce our carbon intensity.

Corporate responsibility priorities



Our approach to corporate responsibility extends to our customers, suppliers and employees, as well as our communities. Reflecting the values embodied in our Credo, we are committed to ensuring our customers' privacy and data security, pursuing best practices in diversity and inclusion, and improving the diversity and sustainability standards of our supply chain. We encourage our employees — the V Team — to partner with us in our efforts through volunteerism and monetary support, and they have responded magnificently to the challenge of improving the quality of life in the communities where we live and work.

While we're proud of our accomplishments, we are always conscious that there's more to do. You'll see in these pages that we take a disciplined approach to setting goals, measuring our progress and continuously improving our processes. In the year ahead, we will continue to raise our sights and reach for aggressive goals as we strive to deliver the promise of the digital age. I am proud to stand with the thousands of Verizon employees as we strive to live up to our Credo and create a better, more connected world for the people and communities we serve.



Rose Stuckey Kirk
Chief Corporate Responsibility Officer & President,
Verizon Foundation

Corporate responsibility priorities

We regularly engage with key stakeholders to identify and prioritize the social and environmental issues that are relevant to our business, and use the feedback to inform our strategy.

Our strategy is to apply our technology to community challenges to create value for our shareholders and society.



Size represents the relative relationship of an issue to Verizon's business success, as well as its impact on society.

Our process

1. Regular interviews with key internal and external stakeholders to determine issues
2. Evaluation of how issues impact society and our business success
3. Identification of corporate responsibility priorities

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Corporate
responsibility
priorities



Shared
success



Product
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The V Team



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Governance

Shared success: delivering the promise of the digital world



verizon
innovative
learning

Corporate
responsibility
priorities



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

As Verizon's **Credo** states, "We are good corporate citizens and share our success with the community to make the world in which we work better than it was yesterday." We believe that our technology has the power to help people lead better lives, solve problems in new ways and create lasting value both for Verizon and for society. And when we use our resources to make the world a better place, we also create growth opportunities for Verizon.

We call this virtuous cycle of value-creation **shared success.**





Verizon Innovative Learning: connecting underserved youth to the skills of tomorrow

One of the country's biggest challenges is preparing today's students for the jobs of the future in a 21st century digital economy. Jobs in science, technology, engineering and mathematics (STEM) are growing at nearly twice the rate of those in other fields, yet far too many young people in underserved communities lack adequate access to technology and STEM education to take full advantage of these opportunities.



By preparing students from diverse backgrounds to participate in the digital economy, we not only equip young people from economically challenged areas to build better futures, we also strengthen communities and make businesses such as Verizon more competitive.

Verizon is committed to connecting underserved youth to the skills of tomorrow.

Verizon Innovative Learning (VIL) provides free technology, free internet access, and immersive, hands-on learning curricula to students and teachers, particularly in underserved communities across America. Through VIL, we develop and fund STEM education programs and administer them in partnership with leading nonprofits. We also engage students through a nationwide app challenge and targeted programs for minority boys and girls.

In 2017 we will broaden our efforts to connect more young people to the opportunities of the digital world. We have launched a national campaign called #weneedmore, which calls attention to this crucial issue and encourages others to join us at www.weneedmore.com.



2016 performance dashboard: national education initiatives

Verizon education programs reached more than 200,000 students in 2016. Here are highlights from our three largest programs: schools, the app challenge and minority males.

Verizon Innovative Learning schools

Growing reach

We launched our schools program with the nonprofit Digital Promise in 2014.



During the school year that began in 2016, there were:



28,662
students

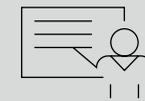


2,582
teachers

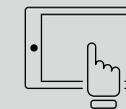
73% of students are eligible to receive free or reduced-cost lunch.

By the end of 2016, we had measured results from the 21 schools that we worked with in 2015.*

Teachers' tech proficiency improved:

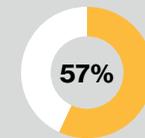


73%
said they were skilled or expert in using technology to engage students

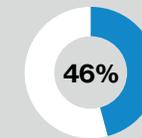


54%
said they were skilled or expert in using technology to achieve instructional goals

Students' attitudes changed:



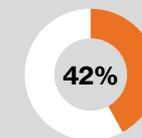
believe that working with the technology makes science more interesting



believe that working with the technology makes math more interesting



feel more confident in what they can do



like school more

*This includes 14,986 students and 1,351 teachers. Results from all 46 schools from the 2016–2017 school year will be reported later this year.



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

2016 performance dashboard: national education initiatives continued

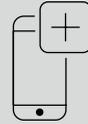
Verizon Innovative Learning app challenge



9,230
students



48%
of winners were
young women

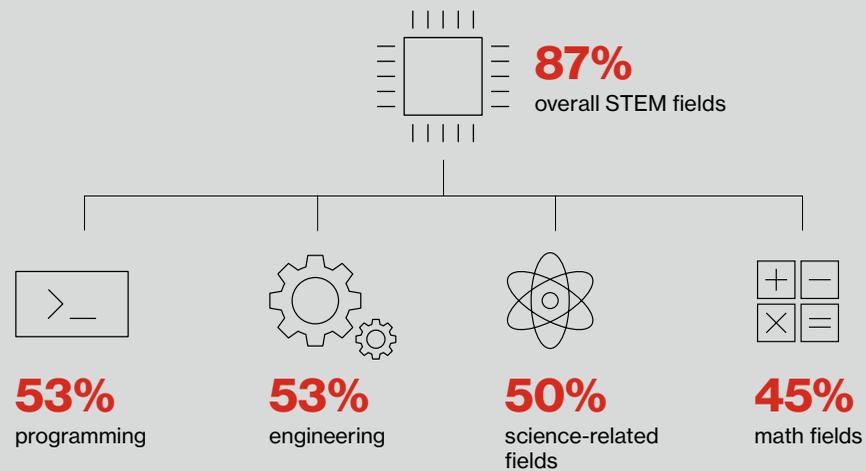


8
apps were
developed



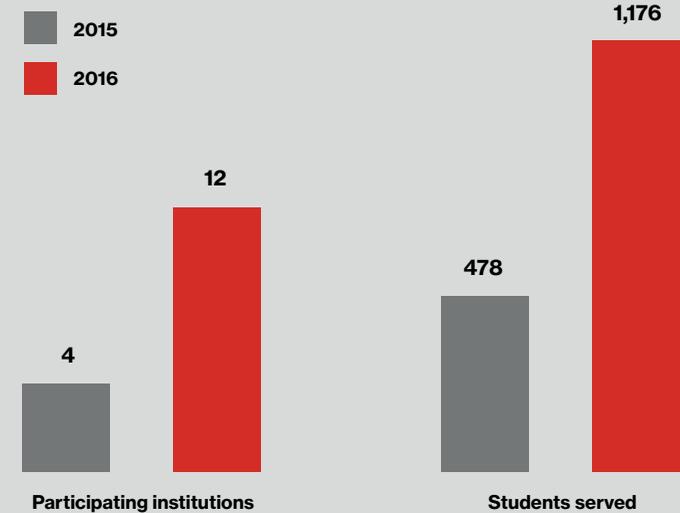
780
downloads of
winning apps

Percentage* of winners likely to pursue careers in:



*Students were allowed to choose more than one field, so percentages do not total 100 percent.

Verizon Innovative Learning for minority males



72% of minority male program participants were interested in pursuing engineering careers.

To learn more about Verizon Innovative Learning visit:
www.verizon.com/about/responsibility/verizon-innovative-learning



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

HopeLine: empowering survivors of domestic violence

The plague of domestic violence affects every community, in visible and not-so-visible ways — destroying families, fracturing communities and throwing its victims' lives into disarray.

We have found that communications technology can be a powerful tool for knitting those frayed social structures back together and empowering survivors to put their lives back on track. Verizon established our HopeLine program in 2001 to help prevent domestic violence and benefit its survivors. Through HopeLine, we collect and resell used mobile devices, using the proceeds to provide cash grants to organizations and agencies working to prevent domestic violence. HopeLine also donates mobile phones and service plans to survivors of domestic violence, giving them the means to contact their support network. Learn more about our [HopeLine program](#).



**Powering a
better future:
HopeLine
2016**

573,445

phones collected and converted to
resources to support survivors

12,435

new mobile phones with Verizon-
sponsored voice and text-messaging
service donated for use by survivors

\$8 million

in cash grants donated to nonprofits that
work to prevent domestic violence

12.7 million

mobile phones collected since 2001



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

Employee giving: marshaling the power of our people

Our employees are important members of the community, and give generously of their time, money and skills. Verizon actively supports their passion for community engagement.

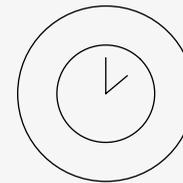
Employee giving in 2016

Matching Gifts program

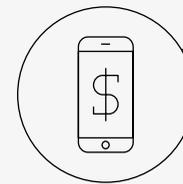


Employees can enable Verizon matching gifts of up to \$1,000 for their charitable donations and up to \$5,000 for eligible educational institutions. Similarly, if team members volunteer at least 50 hours at a nonprofit of their choice during a calendar year, they can enable a \$750 donation from Verizon for that organization.

242,540
volunteer hours served
by Verizon employees in
support of nonprofits



\$9.4 million
donated by Verizon
employees to schools
and nonprofits



\$9.6 million

donated through Verizon's Matching
Gifts program — supporting employees'
donations of time and money to schools
and charitable organizations



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

Innovative technology: creating smarter solutions

As wireless internet connections are embedded in an increasing number of everyday products and objects — a phenomenon known collectively as the Internet of Things (IoT) — Verizon is using its expertise in wireless connectivity, cloud and data analytics to create “smart” solutions in fields ranging from agriculture to healthcare to traffic management.

Not only do these innovations create new growth opportunities for Verizon, they also give our customers new tools for solving business problems, creating more efficient communities and delivering services. In the process, they expand our definition of shared success.

Many of Verizon’s IoT solutions are delivering shared success by improving people’s lives, protecting the environment and fostering equitable economic growth:



Saving children’s lives

In partnership with **Children’s National Medical Center** in Washington, D.C., Verizon technology helped screen more than 6,000 children in rural Brazil for a fatal heart condition. More than 300 were diagnosed to receive treatment.



Conserving water in drought-challenged California

Hahn Family Wines is using Verizon-powered AgTech sensors to understand the irrigation needs of grapevines and increase irrigation precision.



Enabling safer, cleaner cities

The city of Boston is using our **Smart Communities and Cities** technology to optimize traffic flow, understand road-user behaviors and control outdoor public lighting — leading to a safer, cleaner city.



Improving drivers’ safety

hum, a vehicle-based diagnostic reader and location-identifier powered by Verizon’s telematics technology, gives drivers important engine-status information and roadside and emergency assistance.



Supporting a safer, traceable food supply

Ward Aquafarms, an aquaculture farm off the coast of Cape Cod, Mass., uses Verizon technology to better monitor its oyster harvest and shipments, enabling the freshest catch possible from “farm” to table.



Engaging with tomorrow’s leaders

Verizon partnered with students at **Philadelphia University** to design wearable tech applications to improve health and wellness, and with the University of California, Davis on a smart solution to conserve water use in field crops.



GeSI
GLOBAL e-SUSTAINABILITY
INITIATIVE

Verizon is an active member of the **Global e-Sustainability Initiative (GeSI)**, an industry association dedicated to promoting and sharing environmental and social best practices.

Two of GeSI’s recent reports outline how technology can create shared success:

- **SMARTer 2030**
- **#SystemTransformation: How Digital Solutions Will Drive Progress Towards the Sustainable Development Goals**



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



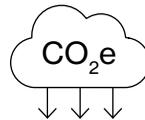
Governance

Being part of the solution: helping customers reduce carbon emissions

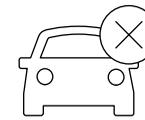
One of the most direct ways we make the world better is through our connected technologies. By using connected solutions to displace energy-intensive technologies, we help our customers save energy and reduce their carbon emissions. As part of our shared success strategy, we work with the Carbon Trust, a respected nonprofit, to measure the yearly reduction in CO₂e emissions our customers are achieving through the use of our products and services.

CO₂e emission reductions enabled by Verizon solutions in 2016

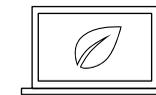
Emissions source	Verizon solution	Product or service users	Measurement	CO ₂ e avoided in 2016 (in metric tons)	
Business travel 	Telecommuting	U.S.-based customers	Reduction in # of miles driven (gallons of gasoline not used)	Min 3,570,711	Max 5,312,815
Transportation 	Telematics (e.g., Networkfleet)	U.S.-based drivers	Reduction in # of miles driven (gallons of gasoline not used)	Min 768,368	Max 1,250,067
Buildings 	Smart building management	U.S. businesses; city and state governments	Reduction in # of kilowatt hours (kWh) of energy used	Min 2,436	Max 9,745
Power grids 	Smart meters and demand response units	U.S. utilities, businesses and customers	Reduction in # of kWh of energy used (reduced transmission & distribution losses, lowered peak demand and enhanced energy efficiency)	Min 1,464,572	Max 1,964,843
Healthcare 	Remote patient monitoring	Patients, medical professionals	Reduction in # of miles driven (gallons of gasoline not used) and # of days spent in a hospital	Min 50,788	Max 94,910



Total gross CO₂e avoidance enabled by Verizon in 2016: **5.9–8.6 million metric tons**, an 18–22% improvement over 2015.



Eliminating 5.9–8.6 million metric tons of GHG emissions is equivalent to removing **1.2–1.8 million cars** from the road for one year.



98–144% of Verizon's 2015 operational emissions (Scope 1 and 2) were offset by CO₂e reductions enabled by our products and services in 2016.

Corporate
responsibility
priorities



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

Product responsibility: promoting customer privacy, safety & access



Corporate
responsibility
priorities



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

We are dedicated to managing risks associated with technology use and to promoting safe, secure and responsible digital citizenship.

Privacy

As a company that transforms how people, businesses and things connect with one another, Verizon recognizes the importance of privacy and security protections across our business. As we innovate and develop new products and services, and improve existing products and services, we examine the relevant privacy and security questions, and we take the appropriate steps to continue to provide our customers with strong and meaningful privacy and security protections.



Privacy policy

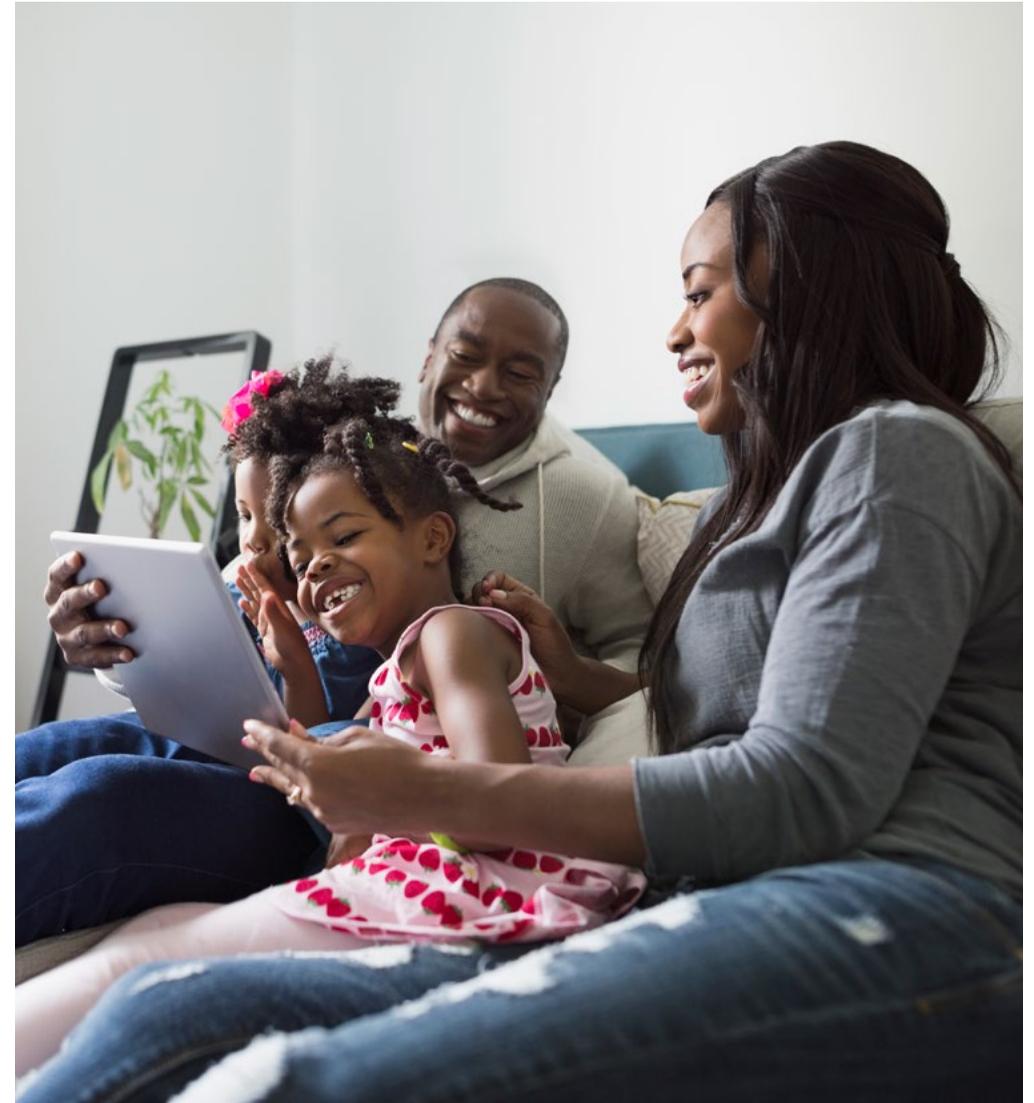
Our **Privacy Policy** is easily accessible on our website, and we update it as needed to explain any additions or changes.



Government requests

In January 2014, we became the first telecom company to issue a Transparency Report, and we have issued updates to this report every six months since, most recently in January 2017.

To learn more about how we handle government requests for customer information, please see our most recent **Verizon Transparency Report**.





Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

Online safety

Content policy

First developed and published in 2008, our **Content Policy** for Verizon Networks ensures that content is age-rated; conforms to recognized third-party content-rating systems, when available; and is consistent with industry best practices.

Content management tools

We support our customers' ability to manage their individual access to content by providing them with content management tools, including:



Fios TV parental controls

go beyond rating-based filters and allow parents to block content by age group; control the display of certain programming and information on the on-screen guide; and even block specific channels or categories;



My Fios app

enables parents to control how much time their kids spend online through per-device internet usage limits, and lets parents set daily or weekly time limits on any connected device;



Enhanced content-filtering tools

for smartphones, tablets and computers, offered through a partnership with content-filtering-technology leader Mobicip, help children make positive choices everywhere they browse;



My Verizon app

includes access to our FamilyBase suite of tools, which helps parents manage and monitor mobile usage, including data, time and trusted contacts; and



Verizon Internet Security Suite

helps protect computers, personal information and children from a wide array of online threats, including hacking and identity theft.



Additional online resources

- **The Family Online Safety Institute (FOSI)**, an international nonprofit of which Verizon is a board member, is dedicated to making the online world safer for kids and families through enlightened public policy, industry best practices and FOSI's **Good Digital Parenting** initiative;
- **Growing Wireless**, an initiative of industry association CTIA, of which Verizon is a member, is dedicated to giving youth and families knowledge and resources that provide a safe and rewarding wireless experience (including Growing Wireless' **Parents' Guide to Mobile Phones**, which Verizon supported); and
- **Family Safeguards and Controls**, a website that lets customers follow, share and participate in the ongoing conversation about digital safety and security.

Corporate
responsibility
priorities



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

Radio frequency emissions



Verizon provides information on radio frequency emissions in a number of places: on our **website**; on a stand-alone buck slip provided in the box of every new or refurbished cell phone that directs customers to our website; and in all Verizon retail stores, where a sign is posted advising that such information is available on request.

Distracted driving



Never text while driving.

The National Highway Traffic Safety Administration (NHTSA) advises that “distracted driving is any activity that could divert a person’s attention away from the primary task of driving” and that using a wireless phone may degrade driver performance even if you are using a hands-free device. Always know and comply with the law in your area on wireless device use while driving. For more information, see www.nhtsa.gov.

[View all Verizon content tools and educational resources.](#)





We are also working to ensure equal access to our products and services, including for customers in rural areas and customers with disabilities, so that everyone can reap the benefits technology has to offer.



Our LTE in Rural America program leases cover nearly 2.9 million people in 17 states for high-speed cellular service.

Accessibility

Universal Design Principles



As early as 1987, we embraced a set of **Universal Design Principles** that commit our company to providing products and services that can be used by the broadest range of customers, including youth, individuals with disabilities and seniors.

In 2016, Verizon added accessibility features to Fios TV for our visually impaired customers:

- **Text-to-Speech functionality** for the Fios TV on-screen guide
- **Descriptive Video Services**, which, when available from the video broadcast provider, provide a narrative description of key visual elements within a broadcast

Verizon's Center for Customers with Disabilities serves wireline customers and offers American Sign Language services.

The **Verizon Wireless National Accessibility Customer Service Center** supports customers who need additional assistance to meet their wireless needs.

Rural



Our **LTE in Rural America (LRA)** program, created in 2010, is a collaborative partnership with rural carriers to accelerate the deployment of rural wireless broadband services.

As of 2016, our 22 LRA partners are providing high-speed cellular service in their rural areas via a growing network of over 1,300 active sites. The leases for the 22 participants cover nearly 2.9 million people in 17 states and more than 226,000 square miles.

Corporate
responsibility
priorities



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

Environment: minimizing our impact





Shared
success



Product
responsibility



Environment



The V Team



Supply chain

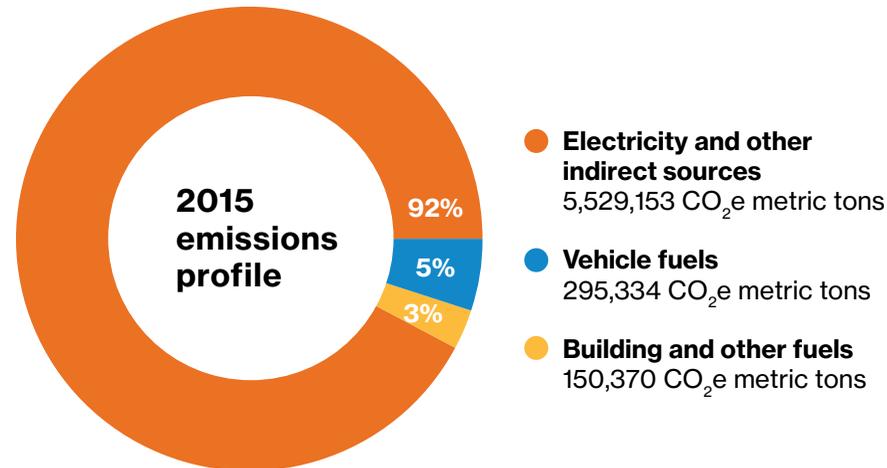


Governance

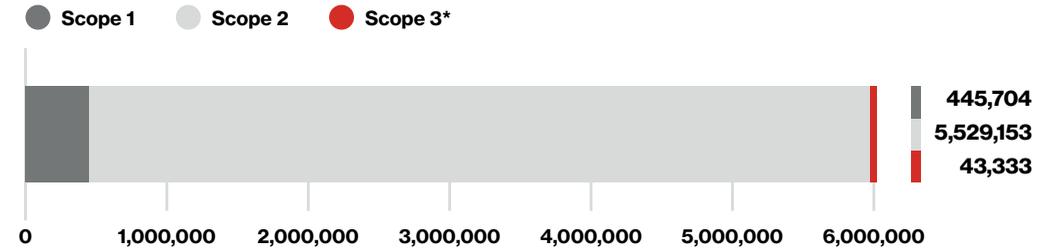
Energy & emissions

At every level of Verizon, we are working to minimize our environmental impact.

More than 90 percent of Verizon's emissions come from the electricity we use to power our networks.



Our 2015 emissions by scope (CO₂e metric tons)



	2013	2014	2015	Year-over-year change
Scope 1	438,414	487,082	445,704	-8.50%
Scope 2	5,047,406	5,452,013	5,529,153	1.41%
Total Scope 1 & 2	5,485,820	5,939,095	5,974,857	0.60%
Scope 3*	57,213	43,987	43,333	-1.49%

*Exclusively business travel.

Verizon received an A- on CDP's 2016 evaluation and is now ranked in CDP's Leadership scoring band. CDP runs a global voluntary disclosure system by which companies and cities disclose their environmental impacts to inform marketplace decision-making.





Shared
success



Product
responsibility



Environment



The V Team



Supply chain

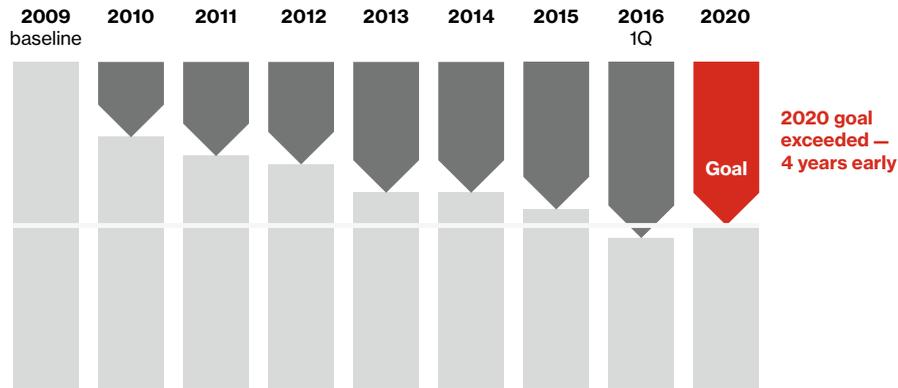


Governance

To minimize our impact, we set a goal in 2009 to reduce our carbon intensity — the carbon our business emits divided by the terabytes of data we transport over our networks — by 50 percent by 2020, even as we grew our business.

We have exceeded this goal, reducing carbon intensity by 54 percent through the first quarter of 2016, nearly four years ahead of our target.

Our carbon intensity reduction vs. 2009 baseline



We achieved this reduction through copper-to-fiber migrations, investments in green energy, building improvements and changes in our fleet operations.

Our results are **independently assured**. We commissioned independent external assurance of our Scope 1, 2 and 3 (exclusively business travel) greenhouse gas (GHG) emissions and carbon intensity for 2015 and reported the results through our 2016 CDP Climate Change Response (CDP.net) and on our corporate site. We are currently undergoing independent external assurance of our full-year 2016 Scope 1, 2 and 3 (exclusively business travel) GHG emissions and carbon intensity. Later this year, we will report our 2016 results through our CDP Climate Change Response and on our website. For more information, please refer to our [GHG Emissions Reporting Standards](#).

Electric vehicle charging

Using electric vehicles (EV) for commuting reduces employees' emissions.



2016 progress

36

Verizon locations with EV charging stations

2018 goal

50

Verizon locations to offer EV charging

Fleet fuel

To make our fleet more efficient, we've reduced the number of trips required by our technicians thanks to customer self-diagnostic and online troubleshooting tools.

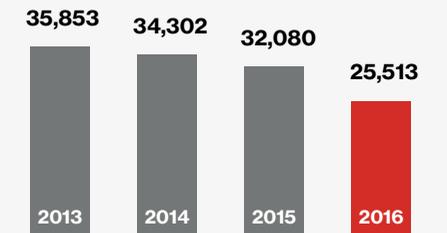
The bottom line: Year after year, our fleet is using less fuel.



23,000+

Verizon fleet vehicles equipped with Networkfleet

Our fleet fuel consumption (1,000 gallons)





Shared
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Product
responsibility



Environment



The V Team



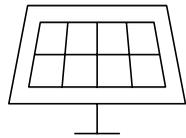
Supply chain



Governance

Green energy

Over the past five years, Verizon has made a major push to incorporate green energy — such as solar and fuel cell technology — into our facilities.



24MW

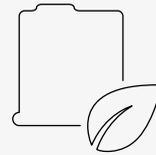
of green energy used to power our operations over the past five years

2025 goal

add 24MW

of green energy in our operations — doubling our current capacity

Creating sustainable stores and buildings



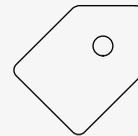
320

total **LEED-certified** stores



221

ENERGY STAR®-certified buildings, including retail stores, offices and distribution centers



100%

of 2016 eligible retail stores* **ENERGY STAR®-certified**



4th

consecutive year named as an ENERGY STAR® Partner of the Year, maintaining our Sustained Excellence recognition

*Our goal is to attain 100% ENERGY STAR® certification of eligible buildings each year.



As part of our sustainable-building efforts, our mobile switching centers in Fairfield, Calif., Mililani Town, Hawaii, and Wall, N.J., generated 1.5 million kilowatt-hours of renewable, solar energy in 2016, resulting in an estimated reduction of over 1,000 metric tons of CO₂e emissions.



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

Reducing & eliminating waste

We are committed to complying with all environmental regulations, and our environmental stewardship meets or exceeds legal requirements.

In 2016, Verizon received 37 notices regarding compliance with state and local environmental regulations. Most of the notices were for record keeping or other minor issues. Verizon is taking steps to address these notices and prevent them from occurring in the future.



Paper

We are committed to the sustainable sourcing and use of paper, as detailed in our [Paper Sourcing and Use policy](#).



51 percent

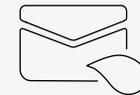
of our sourced paper includes at least 10 percent postconsumer waste content.*



FSC

90 percent

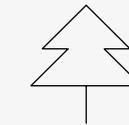
of the paper Verizon sources is certified by the Forest Stewardship Council as having been manufactured in an environmentally friendly, socially responsible and economically viable manner.



Verizon saved approximately

**288 tons of
paper, or about
5,700 trees,**

by reducing the amount of paper we use for customer orders.



Partnering with organizations like the Arbor Day Foundation, we sponsored the planting of more than 68,000 trees in 2016, exceeding our goal of 50,000.

Our goal for 2017 is to sponsor the planting of

60,000 trees.

*This excludes bills that cannot be printed on recycled-content paper due to machinery issues.

Corporate
responsibility
priorities



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

e-Waste

Verizon aims to reduce the number of cell phones, set-top boxes and other products that end up in landfills by reusing or recycling them. As part of this strategy, we remove, refurbish and redistribute Fios set-top boxes.

We also recycle Verizon-owned equipment, including network equipment, batteries and other supplies.

2016 Recycling Results



- 28.8 million pounds of Verizon materials recycled in 2016
- 112 million pounds recycled since 2014, surpassing our goal to recycle 90 million pounds by year-end 2016
- New goal to recycle 120 million pounds by 2020



- 308,771 pounds of e-waste collected at 50 recycling rallies in 2016 — enough to offset 444.7 metric tons of CO₂e emissions
- 2.5 million pounds of e-waste collected at recycling rallies between 2009 and 2016



- 46 percent reduction in the use of nonfunctional handset replicas for marketing purposes since 2015 — equivalent to eliminating approximately 70 tons of plastic

Batteries & telecom materials

Our practices for recycling batteries exceed regulatory mandates. Verizon sends materials from U.S. operations for recycling to approved facilities in the U.S. or Canada. These facilities are audited at least every five years. In addition, we require suppliers to send their used batteries to approved recycling facilities that meet Verizon's Environmental, Health and Safety Standards.

In 2016, we recycled more than 67 million pounds of batteries, paper, cardboard, telecommunications equipment and other items:

2016 Recycled Materials (in lbs.)

Lead acid batteries	6,285,022
Other batteries	77,039
Paper/cardboard	42,078
Telecom equipment	22,536,090
Municipal recycling	38,832,400
Grand total	67,772,629

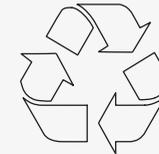
Customer devices



In 2016, our customers returned more than

13 million

devices for recycling.



>90%

of devices returned were repurposed, reused or recycled.



Water

We are doing our part to conserve water.



4%

reduction (vs. 2014 baseline*) in operational water use by year-end 2015

7%

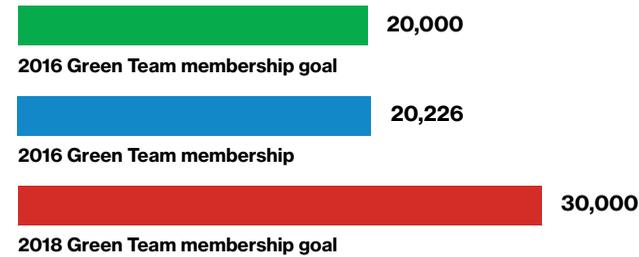
planned reduction (vs. 2014 baseline*) by 2020

Our 2015 water consumption was **independently assured**. Water consumption for 2016 is currently being assured.

*We have restated our baseline number to account for the wireline businesses that we sold in 2016.

Green Team

Verizon's Green Team is a global, voluntary, grassroots employee effort that builds a more sustainable world through events like community recycling, gardening and educational seminars.



30

countries and territories had Verizon Green Team members in 2016

221

Green Team events held in 2016

Corporate
responsibility
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Product
responsibility



Environment



The V Team



Supply chain



Governance

The V Team: doing work that matters



Corporate
responsibility
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Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

At Verizon, we're driven by a single purpose — to deliver the promise of the digital world.

Our philosophy is simple. Great customer experiences start with great employee experiences. That's what drives us to invest in creating a vibrant, winning culture where our motivated team of people can succeed, in work and life.

Everything starts with our **Credo**, which provides an aspirational foundation and defines who we are and how we work, along with our core values of integrity, respect, performance excellence and accountability.

“How We Work” from the Verizon Credo



Change energizes us.

Learn more at: <http://www.verizon.com/about/our-company>



The V Team, on working at Verizon:

The work I do every day changes the way people live, work and play.

I thrive on challenges and have opportunities to grow.

I am inspired because my work matters. I am part of a winning team and collaborate with the best and brightest.

The pay and benefits are awesome, and they help me reach my personal, professional and financial goals.

We are Verizon: proud history, bold future.

Created from employee opinion survey research and employee focus groups, these statements reflect how V Teamers sum up the value of working at Verizon.



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

Our people — a community of talent built on diversity & inclusion

When you're in the business of connecting people and cultures across the planet, diversity and inclusion is your blueprint for success. We work hard at creating a collaborative, inclusive and diverse environment, within Verizon, with our customers, and among our business partners and suppliers. Why? That's simple. It's smart business.

Our **Equal Employment Opportunity policy** implements our commitment to diversity and inclusion.

Equal work deserves equal pay. Verizon routinely monitors compensation decisions to promote pay equity for our employees. We are proud to take a leadership role in advancing fair pay for everyone through our **Commitment to Pay Equity**.

We promote diversity and encourage the contribution of diverse business partners to our success in our Short Term Incentive Plan, which includes a 5 percent diversity and sustainability metric relating to the percentage of minority and female employees based in the U.S., our overall supplier spending directed to minority- and female-owned firms, and reductions in carbon intensity.

Learn more at: <http://www.verizon.com/about/our-company/diversity-and-inclusion>

Who we are: Verizon employees as of 12/31/16

Ethnic group	Profile		
	Total workforce (2016)	% of total workforce	2015 U.S. labor force
American Indian/Alaskan Native	658	0.4%	0.7%
Asian	10,505	7.2%	5.4%
Native Hawaiian/Pacific Islander	487	0.3%	0.2%
Black/African-American	29,015	19.8%	11.4%
Hispanic/Latino	15,525	10.6%	15.8%
Two or more races	3,359	2.3%	2.2%
White	87,131	59.4%	64.4%
Total U.S.	146,680	91.2%	-
International	14,220	8.8%	-
Total worldwide	160,900	-	-

U.S. employee profile as of 12/31/16 (by gender)

Female	52,837	36.0%	47.1%
Male	93,843	64.0%	52.9%
Total U.S.	146,680	-	-

International employee profile as of 12/31/16 (by gender)	Total workforce (2016)	% of total workforce	Gender worldwide	Total workforce (2016)	% of total workforce
Female	3,724	26.2%	Female	56,561	35.2%
Male	10,496	73.8%	Male	104,339	64.8%
Total international	14,220	-	Total worldwide	160,900	-

Ethnic minorities represent 27.9 percent of the total U.S. senior management base (vice president and above). Women represent 29.6 percent of U.S. senior management (vice president and above).



Shared
success



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responsibility



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The V Team



Supply chain



Governance

2016 programs & performance: Verizon employees

Diversity & inclusion

We pride ourselves on being a leader in **diversity and inclusion**.



Our global Employee Resource Groups (ERGs) provide members with a chance not only to celebrate their common ties but also to network, to find or act as mentors, to learn new skills and to give back to the community. Verizon sponsors nine ERGs:

- Asian-Pacific Employees for Excellence
- Consortium of Information and Telecommunications Executives (African-Americans)
- Disabilities Issues Awareness Leaders
- Gay, Lesbian, Bisexual and Transgender Employees of Verizon and Their Allies
- Hispanic Support Organization
- Native American People of Verizon
- South Asian Professionals Inspiring Corporate Excellence
- Veterans Advisory Board of Verizon
- Women's Association of Verizon Employees



To expand our best practices for a diverse and inclusive culture, we launched workshops to address unconscious bias. They span our entire employee base, from our CEO and senior management team through all levels.



In 2016, our dedicated military-recruitment team — which represents each branch of service — hired 1,046 veterans. We also engage and support military spouses with career guidance by connecting them to a military-spouse recruiter.

We're proud to have more than 10,000 veterans serving our customers. Our military leave policy allows our service men and women to continue serving their country. When V Teamers are called up to active duty, we bridge the gap between military pay and Verizon pay to ensure their family members and financial needs are cared for.

Learn more at: <http://www.verizon.com/about/careers/military>



We've been honored consistently by a wide-ranging and well-respected group of organizations for diversity and inclusion, including *Black Enterprise* and *Working Mother*. View our **recent workforce recognition**.

Employee growth & development

Our culture of learning helps V Teamers to grow and advance.

Learning & development



In 2016, we invested

\$237 million

in learning and development for our employees.

V Teamers completed

6.2 million

hours of training in 2016.

Employees have access to more than

17,300

learning experiences.

Over the past three years, our V Teamers have completed more than

24 million

hours of training.

V Team training

Average annual hours of training per employee

2014	49.7
2015	50.7
2016	40.3

Tuition assistance



Verizon's **Global Tuition Assistance Program** provides employees support to further their education.

	V Teamers	Verizon funding
2014	22,066	\$88.1 million
2015	22,585	\$94.1 million
2016	19,803	\$82.1 million



Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

2016 programs & performance: Verizon employees continued

Health, wellness & safety

We believe health, wellness and safety are fundamental to success, and provide comprehensive resources that help V Teamers and their families succeed in life.

Be Well, Work Well programs

Mental health



- Our Employee Assistance Program (EAP) is available to V Teamers and their families 24x7x365.
- Our Resilience Toolbox provides resources that managers and V Teamers can use to support a teammate who may be struggling with challenges — at work or home.

Healthcare



- Our benefits package provides high-quality affordable healthcare coverage that includes medical, dental and vision care along with disability and insurance programs.
- In partnership with Anthem Blue Cross Blue Shield, WebMD and other healthcare organizations, we provide an array of preventive managed-care services and on-site health screenings to make fitness and health a priority. In 2016:
 - More than 6,000 team members completed a basic healthcare screening, and we conducted more than 200 on-site healthcare events, including free biometric health screenings, mammography screenings and flu shots, with over 530 women receiving mammograms and almost 15,000 team members receiving a flu shot.

Fitness



- Our Shape Up program engages V Teamers to participate in physical fitness challenges and track important health activities. In 2016, more than 3,000 team members participated in Shape Up.
- Our WellConnect Healthy Living portal delivers personalized information on preventive care, tobacco cessation, physical activity, nutrition, mobile tools, wearable devices and much more. 42,000 team members used the portal in 2016.
- Our Verizon gyms provided on-site fitness options for employees in 2016:
 - 42 centers across the U.S.
 - 14,570 members
- Our Global Fit program also provides discounts at thousands of gyms across the country.

Safety



- Our culture of safety begins with our Be Safe principles — Be Smart, Aware, Focused and Equipped. The information focuses on keeping V Teamers safe at work, at home and while on the road.
- To promote safety on the job, seven new safety courses were offered online, and 13 existing courses were updated.
 - New course topics covered first aid, driver orientation on drug and alcohol awareness, environmental awareness, personal safety and self-defense, workplace ergonomics and motor vehicle incident procedures.
- Our occupational injuries and illnesses rate was 1.23 per 100 employees, lower than the U.S. Bureau of Labor Statistics average of 2.2 for the telecom industry.

In 2016, we covered more than 616,000 beneficiaries, investing almost \$3.1 billion to deliver healthcare benefits and services alone.



Shared
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Product
responsibility



Environment



The V Team



Supply chain



Governance

2016 programs & performance: Verizon employees continued

Pay & family benefits

Our competitive pay and **benefits** provide security for V Team families.

Pay



- Our pay and benefits package provides a competitive base pay, incentives, a profit sharing award and an industry-leading 401(k) savings plan that matches 6 percent of eligible pay.
- Under our Paid Time Off policy, V Teamers receive seven paid company holidays, up to seven paid personal days and, depending on years of service, two to five weeks of paid vacation.

Family assistance



- In 2016, more than 6,000 V Teamers leveraged our alternative workweek programs, such as Flex-Time (offering adjustable start and stop times), Compressed Workweek and Telework.
- Our parental leave policy allows moms and dads to take up to 10 days of paid leave to bond with their newborn or adopted child. Mothers of newborns can receive as much as three months of paid time off.
- Additional benefits include emergency backup childcare and eldercare service; the Bright Horizons Special Needs program for parents with special needs children; and the myStrength stress-reduction tool, offered as part of our comprehensive Employee Assistance Program.

Employee giving



- V Teamers give generously of their time, money and skills, and we actively support their passion for community engagement through a generous matching gift program.

For more information, see **Employee giving**.

Corporate
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priorities



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success



Product
responsibility



Environment



The V Team



Supply chain



Governance

Working with labor unions

We have a long history of providing good jobs and working with the Communications Workers of America and the International Brotherhood of Electrical Workers — the two main unions that represent about 36,400 of our employees nationwide.

We meet with national and local union leaders regularly to talk about key business topics, including safety, customer service, plans to improve operational processes, our business performance, and the impacts that changing technology and competition are having on our customers, our employees and the company.

At the start of 2016, the company and unions were in negotiations over 28 contracts that cover our union-represented employees who serve our customers throughout the Mid-Atlantic and Northeast geographies. A work stoppage, lasting nearly seven weeks, concluded with agreements that were successfully ratified by the unions' membership. Those agreements are in effect through August 2019.

In keeping with Verizon's history of providing high-quality service and good jobs, the new agreements continue to provide our employees with competitive wages and valuable benefits that rate among the best in our industry.



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Environment



The V Team



Supply chain



Governance

Supply chain: aligning suppliers with our values





Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

We expect our suppliers to work with us to build a better future for all.

Supplier Code of Conduct



Our suppliers align with our **Supplier Code of Conduct**, which means acting with integrity, obeying all applicable health, safety and environmental laws, and protecting confidential and proprietary information.

Our Supplier Code of Conduct also:

- forbids the use of child labor, forced labor and discrimination;
- protects employees' rights to freedom of association and collective bargaining, as permitted by local laws; and
- describes how suppliers should work with us on compliance and enforcement issues.

Conflict minerals



We encourage our partners to take steps to ensure that their products do not include materials that either directly or indirectly finance or benefit armed groups in the Democratic Republic of the Congo (or in any adjoining country).

- Our **Conflict Minerals Statement** contains more information on our approach to this issue.



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The V Team



Supply chain



Governance

Supplier performance



We use the third-party supplier assessment tool **EcoVadis** to gauge our suppliers' corporate responsibility performance.

- We met our goal of having 75 percent of assessed suppliers in compliance with environmental standards.
- We set a new goal for 75 percent of assessed suppliers to be compliant with comprehensive corporate responsibility standards by 2020.



Verizon is a member of the **Joint Audit Cooperation (JAC)**, an association of telecom operators that promotes shared and coordinated on-site corporate responsibility audits of suppliers.

- Joined JAC in 2013 as the first U.S.-based member
- Serve on the Leadership Assembly Board and the Operational Board
- 69 JAC supplier audits completed in 2016, eight more than in 2015
- 250+ JAC audits of suppliers completed since 2010

Supplier diversity

Verizon is a charter member of the Billion Dollar Roundtable, a coalition of 24 companies that each spends more than \$1 billion every year with diverse suppliers. Visit our **Supplier Diversity Program** for more information.



\$4.85 billion in goods and services purchased from diverse suppliers in 2016



More than \$25 billion spent with diverse suppliers in the past five years



View our **2016 supplier diversity & inclusion awards**.



Since 2013, we have involved over 350 key suppliers in our environmental assessment process.

Corporate
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success



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responsibility



Environment



The V Team



Supply chain



Governance

Governance: managing our responsibilities



As our **Credo** states: We believe integrity is at the core of who we are. This belief governs every aspect of how we run our business, from how our Board of Directors operates to our engagement with stakeholders.

Integrity

We monitor conflicts of interest and require Verizon **Code of Conduct** training to help safeguard the integrity of our business.

We maintain a comprehensive ethics and compliance program that's built on our Verizon Code of Conduct and includes ongoing educational communications, mandatory training and readily accessible tools. The Code and training materials are updated every two years.

We also continue to share additional compliance and ethics-related communications with V Teamers, including training on privacy and information security for all employees.

Verizon's leadership team and Supply Chain Services organization are required to regularly complete a Conflict-of-Interest Questionnaire.

All V Teamers are encouraged to raise questions, report concerns and acquire any additional needed information about our ethics norms and requirements. V Teamers are provided with a suite of resources to help them fulfill our commitment to integrity, including:



- The VZ Compliance Guideline, available 24 hours a day at 844-VZGUIDE or 844-894-8433 in the U.S. and at (+) 800-624-0007 outside the U.S.; online at www.verizonguideline.com; and via email at vzguide@verizon.com;



- Our **Security Control Center**, operated by our global security organization, which team members can reach 24 hours a day at 800-997-3287 in the U.S. and at 972-615-4343 outside the U.S. to report or inquire about issues ranging from international cybersecurity to legal compliance;



- Our Reporting/Inquiry Channel for accounting matters, managed by our Internal Audit group, which can be reached at accountingcomplaints@verizon.com (or through the VZ Compliance Guideline); and



- Our Environmental and Safety hotline, for reporting emergencies, arranging for waste disposal or getting on-site help from the company's environmental and safety specialists, available at 800-386-9639 (both in and outside of the U.S.).

Corporate
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Environment



The V Team



Supply chain



Governance

Guarding against unethical practices

Relevant V Teamers receive anti-corruption training and communications that clearly articulate this core principle. Our training, which incorporates practical examples, helps employees understand and comply with various anti-bribery laws, including the U.K. Bribery Act and the U.S. Foreign Corrupt Practices Act. We instruct employees to seek legal approval before giving anything of value to a public official.

We supplement our general compliance training with targeted communications and in-person instruction on an as-needed basis.

We have a zero-tolerance policy for unethical business practices, including bribery or corruption of any kind.





Shared
success



Product
responsibility



Environment



The V Team



Supply chain



Governance

Governance

The Board's Corporate Governance and Policy Committee reviews Verizon's position and engagement on important public policy issues that may affect our business and reputation, including political contributions, lobbying activities and corporate social responsibility.

The Verizon Leadership Council manages corporate responsibility activities across the company — establishing benchmarks and goals, assigning and enforcing accountability, and tracking outcomes of corporate responsibility initiatives. The Council is made up of senior executives from various operating units and staff groups, and is chaired by Chairman and Chief Executive Officer Lowell McAdam.

Learn more at: <http://www.verizon.com/about/investors/corporate-governance>





Shared
success



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responsibility



Environment



The V Team



Supply chain



Governance

Stakeholder engagement

Our long-standing Consumer Advisory Board (CAB), composed of leading business and public-interest advocates, provides us with an unfiltered view of relevant technology, consumer, business and social issues at twice-yearly meetings. CAB members' perspectives and advice play a role in the development of many important Verizon policy and business decisions.

We strive to make it easy for our stakeholders to understand our positions and progress on issues that matter to them. As such, we publish:



A semiannual **Transparency Report**, listing all the law-enforcement requests for customer information that we received in the U.S. and other countries in which we do business as of the publication date;



A semiannual **Political Contributions Report**, disclosing all of Verizon's PAC contributions, corporate political contributions and independent expenditures; and



An **Open Internet policy**, which outlines our commitment to an open internet that provides consumers with competitive broadband choices and internet access — when, where and how they want it.

ESG compliance

Environmental, social and governance (ESG) issues are among the many risks that we measure and manage as part of our risk management process. We track risks ranging from concerns over sustainable operations to those related to privacy and the use of data in the information economy.

The Audit Committee assesses Verizon's significant business risks, including those related to data privacy and cybersecurity, and oversees Verizon's compliance processes and programs.

Human rights

Our **Human Rights Statement** articulates our respect for the broad principles outlined in the United Nations Universal Declaration of Human Rights.

Our **Supplier Code of Conduct** mandates that our business partners and suppliers conduct their operations in an ethically responsible manner and in compliance with applicable law.



Corporate
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The V Team



Supply chain



Governance

Sustainable Development Goals

We view the United Nations 2030 Agenda for Sustainable Development as an important guide — with the potential for our products and services to help achieve many of the Sustainable Development Goals (SDGs).

Many of Verizon’s programs and solutions are creating shared success — improving people’s lives, protecting the environment and fostering equitable growth. The following table references how this success is contributing to the SDGs, and how to find out more within this report.



Sustainable Development Goals	Report section	Page
1. End poverty in all its forms everywhere.		
2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture.	Shared success	3
3. Ensure healthy lives and promote well-being for all at all ages.	Shared success	3
	Product responsibility	12
	Supply chain	31
4. Ensure inclusive and quality education for all and promote lifelong learning.	Shared success	3
	Product responsibility	12
5. Achieve gender equality and empower all women and girls.	Shared success	3
	The V Team	24
6. Ensure access to water and sanitation for all.	Shared success	3
	Environment	17
	Supply chain	31
7. Ensure access to affordable, reliable, sustainable and modern energy for all.	Shared success	3
	Environment	17
	Supply chain	31
8. Promote inclusive and sustainable economic growth, employment and decent work for all.	Shared success	3
	Product responsibility	12
	The V Team	24
	Supply chain	31

Sustainable Development Goals	Report section	Page
9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.	Shared success	3
	Product responsibility	12
10. Reduce inequality within and among countries.	Product responsibility	12
	The V Team	24
	Supply chain	31
11. Make cities inclusive, safe, resilient and sustainable.	Shared success	3
	Environment	17
12. Ensure sustainable consumption and production patterns.	Shared success	3
	Environment	17
	Supply chain	31
13. Take urgent action to combat climate change and its impacts.	Shared success	3
	Environment	17
	Supply chain	31
14. Conserve and sustainably use the oceans, seas and marine resources.	Shared success	3
	Supply chain	31
15. Sustainably manage forests, combat desertification, halt and reverse land degradation and halt biodiversity loss.	Environment	17
	Supply chain	31
16. Promote just, peaceful and inclusive societies.	Shared success	3
17. Revitalize the global partnership for sustainable development.	Shared success	3



Shared
success



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The V Team



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Governance

GRI Index

Indicators	General standard disclosures	Reference
Strategy and analysis		
G4-1	CEO Letter	Annual Report
G4-2	Key impacts, risks, and opportunities	Shared success ; Governance ; CDP Response
Organizational profile		
G4-3	Organization name	Verizon Communications Inc.
G4-4	Primary brands, products, and services	Our Company
G4-5	Headquarters location	New York, NY
G4-6	Where the organization operates	Locations
G4-7	Nature of ownership and legal form	Verizon Communications Inc. is a publicly held holding company, listed on the New York Stock Exchange (NYSE: VZ) and NASDAQ exchange (VZ).
G4-8	Markets served	Countries
G4-9	Scale of the organization	Who we are
G4-10	Total number of employees by type	The V Team
G4-11	Collective bargaining agreements	The V Team
G4-12	Supply chain description	Supply chain
G4-13	Organizational changes during the reporting period	Annual Report
G4-15	External charters, principles, or other initiatives	None
G4-16	Membership associations	Global e-Sustainability Initiative (GeSI)
Identified material aspects and boundaries		
G4-17	Entities included in financial statements	Verizon Communications Inc.
G4-19	Material aspects included in the report	Corporate responsibility priorities
G4-22	Restatements	None
G4-23	Changes from previous reports in terms of scope and/or boundaries	None
Stakeholder engagement		
G4-24	Stakeholder groups	Corporate responsibility priorities ; Governance
G4-25	How stakeholders were identified	Corporate responsibility priorities ; Governance
G4-26	Approach to stakeholder engagement	Corporate responsibility priorities ; Governance
G4-27	Topics raised during stakeholder engagements	Corporate responsibility priorities ; Governance

Indicators	General standard disclosures	Reference
Report profile		
G4-28	Reporting period	January 1, 2016 – December 31, 2016
G4-29	Date of most recent report	March 2016
G4-30	Reporting cycle	Annual
G4-31	Report contact	responsibility@verizon.com
G4-32	“In accordance” option, GRI Index and report assurance	This report is in alignment with the GRI G4 Guidelines. Use of this index summarizes where GRI disclosures can be found within the report.
G4-33	Policy regarding report assurance	Data presented in Verizon’s 2016 Corporate Responsibility Supplement are subject to internal reviews and, for selected content, external reviews. Ernst & Young provided independent external assurance on our 2015 Scope 1, 2 and 3 (exclusively corporate travel) greenhouse gas emissions, carbon intensity and water consumption. The assurance reports can be accessed in the Environment section of this report.
Governance		
G4-34	Governance structure of the organization	Corporate Governance
G4-35	Process for delegating authority for sustainability topics from the board to senior executives and other employees	CDP Response
G4-36	High-level accountability for sustainability topics	CDP Response
G4-38	Composition of the board and its committees	Corporate Governance
G4-39	Whether the chair of the board is also an executive officer	Corporate Governance
G4-40	Nomination and selection processes for the board and its committees	Corporate Governance
G4-41	Board conflicts of interest	Corporate Governance
G4-46	Board role in reviewing risk management processes for sustainability topics	CDP Response
G4-48	Highest committee or position that formally reviews and approves the organization’s sustainability report	CDP Response
G4-51	Remuneration policies for the board and senior executives	Proxy Statement
G4-52	Process for determining remuneration	Proxy Statement
Ethics and integrity		
G4-56	Code of conduct	Our Company
G4-58	Mechanisms for reporting concerns about unethical or unlawful behavior	Our Company



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success



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The V Team



Supply chain



Governance

GRI Index continued

Aspects	Indicators	Specific standard disclosures	Reference
Category: economic			
Economic performance	G4-EC1	Economic value	<u>Shared success</u>
	G4-EC2	Climate change risks	<u>CDP Response</u>
	G4-EC3	Benefit plan coverage	<u>The V Team; Benefits</u>
Indirect economic impacts	G4-EC7	Infrastructure investments	<u>Our Technology</u>
	G4-EC8	Indirect economic impacts	<u>CDP Response</u>
Category: environmental			
Energy	G4-EN3	Energy consumption (Scope 1 and 2)	<u>Environment; CDP Response</u>
	G4-EN4	Energy consumption (Scope 3)	<u>Shared success; Environment; CDP Response</u>
	G4-EN5	Energy intensity	<u>CDP Response</u>
	G4-EN6	Energy reductions	<u>Shared success; Environment; CDP Response</u>
Emissions	G4-EN15	GHG emissions (Scope 1)	<u>Environment; CDP Response</u>
	G4-EN16	GHG emissions (Scope 2)	<u>Environment; CDP Response</u>
	G4-EN17	GHG emissions (Scope 3)	<u>Environment; CDP Response</u>
	G4-EN18	GHG emissions intensity	<u>Environment; CDP Response</u>
	G4-EN19	Reduction of GHG emissions	<u>Environment; CDP Response</u>
	G4-EN23	Waste by type and disposal method	<u>Environment</u>
Transport	G4-EN30	Environmental impacts from product distribution and employee travel	<u>CDP Response</u>
Supplier environmental	G4-EN32	New suppliers screened using environmental criteria	<u>Supply chain</u>

Aspects	Indicators	Specific standard disclosures	Reference
Category: social			
Social sub-category: labor practices & decent work			
Employment	G4-LA2	Benefits provided to full-time employees	<u>The V Team; Benefits</u>
Training & education	G4-LA9	Average hours of training for employees	<u>The V Team</u>
Social sub-category: human rights			
Investment	G4-HR2	Employee training on human rights	<u>Policies</u>
Supplier Human Rights Assessments	G4-HR10	New suppliers screened for human rights	<u>Supplier Code of Conduct</u>
	G4-HR11	Human rights impacts in the supply chain	<u>Supplier Code of Conduct</u>
Social sub-category: society			
Local communities	G4-SO1	Local community engagement, impact assessments and development programs	<u>Shared success</u>
Public policy	G4-SO6	Political contributions	<u>Political Contributions Report</u>
Supplier assessment for impacts on society	G4-SO9	New suppliers screened for impacts on society	<u>Supplier Code of Conduct</u>
Social sub-category: product responsibility			
Customer privacy	G4-PR8	Complaints regarding breaches of customer privacy and losses of customer data	<u>Privacy Policy</u> <u>Transparency Report</u>