



# Privacy Notice

Revised June 2013

**Facts** What Does First Citizens BancShares, Inc. Do With Your Personal Information?

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the products or services you have with us. This information can include:

- Social Security number
- Credit scores
- Credit history
- Income
- Account balances
- Medical information

**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 First Citizens BancShares, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Citizens BancShares, Inc. 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

## To limit our sharing

Customers of First-Citizens Bank & Trust Company or Neuse Financial Services, Inc.:

- Call us toll free at 1.888.FC DIRECT (1.888.323.4732) daily from 7:00a.m. to 11:00p.m. Eastern time (except as noted below) or
- Write to us at: Deposit Operations, DAC15, PO Box 27131, Raleigh, NC 27611-7131

Customers of First Citizens Investor Services, Inc.:

- Call us toll free at 800.229.0205
- Write to us at: FCIS, Attn: Compliance Department, FCC12, PO Box 27131, Raleigh, NC 27611-7131

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we

continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Call us toll free at 1.888.FC DIRECT (1.888.323.4732) daily from 7:00a.m. to 11:00p.m. Eastern time.

## Questions?

Write to us at: Deposit Operations, DAC15, PO Box 27131, Raleigh, NC 27611-7131  
Or send us an email through our websites. Please indicate "privacy" as the subject of your communication.

Who we are	
Who is providing this notice?	<p>This notice is provided on behalf of the following First Citizens BancShares, Inc. group of companies, each of which is owned or controlled by First Citizens BancShares, Inc., a financial holding company, and is an "affiliate" for purposes of this notice:</p> <ul style="list-style-type: none"> <li>• First-Citizens Bank &amp; Trust Company</li> <li>• First Citizens Investor Services, Inc.</li> <li>• Neuse Financial Services, Inc.</li> </ul>

What we do	
How does the First Citizens BancShares, Inc. group of companies 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. Only people who have a legitimate business reason to do so in connection with their job responsibilities are authorized to access customer information.
How does the First Citizens BancShares, Inc. group of companies collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan</li> <li>• Use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> <li>• Provide account information</li> <li>• Give us your income information</li> </ul> <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"> <li>• Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <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 - unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>The First Citizens BancShares, Inc. group of companies are affiliates of each other and are financial services companies that include a bank (First-Citizens Bank &amp; Trust Company), a securities broker-dealer (First Citizens Investor Services, Inc.), and a title insurance agency (Neuse Financial Services, Inc.).</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>The First Citizens BancShares, Inc. group of companies does not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include companies such as insurance companies and financial product or service marketing companies.</i>

**Other important information**

If you are a California resident, we will not disclose information about you to nonaffiliated third parties except as permitted by applicable California law. To the extent California privacy laws apply to us, we will also limit our sharing of information about you with our affiliates.

If you are a Vermont resident, we will not share information about you, other than transaction and experience information, with our affiliates for any purpose, nor will we share any information about you with our affiliates for marketing purposes.