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# Privacy Notice for Consumers

Rev. 01/2014

<b>FACTS</b>	<b>WHAT DOES CIT Group Inc. ("CIT") DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
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<b>What?</b>	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Social Security Number and income</li> <li>account balances and transaction history</li> <li>credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 CIT chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does CIT share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	<b>Call:</b> 1-800-681-0740 <b>or go to:</b> <a href="http://www.cit.com/utility/privacy-policy/index.htm">http://www.cit.com/utility/privacy-policy/index.htm</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	CIT Group Inc.'s subsidiaries that own or service consumer products, including CIT Bank and the legal entities listed in the "Other important information" section below.

<b>What we do</b>	
<b>How does CIT protect my personal information?</b>	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.
<b>How does CIT collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>open an account or make deposits</li> <li>pay your bills or apply for a loan</li> <li>provide account information</li> </ul>

<b>Why can't I limit all sharing?</b>	<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 you creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates 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>
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## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a common corporate identity of CIT and financial companies such as CIT Insurance Limited.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>We do not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>We do not have joint marketing partners.</i></li> </ul>

## Other important information

<p><b>California residents:</b> In accordance with California law, we will not share your nonpublic personal information with any nonaffiliated third party, other than permitted by law, unless we receive your consent.</p>
<p><b>Nevada residents:</b> We do not contact our existing customers by telephone to offer additional products to you.</p>
<p><b>Vermont residents:</b> In accordance with Vermont law, we will not share nonpublic personal financial information about you to nonaffiliated third parties, other than permitted by law, unless we receive your consent.</p>
<p><b>CIT legal entities:</b> The following subsidiaries of CIT Group Inc. includes: Student Loan Xpress, Inc., CIT Education Loan Trust 2011-1, Education Funding Capital Trust IV, CIT Education Loan Trust 2005-1, CIT Education Loan Trust 2007-1, and CIT Education Loan Trust 2012-1.</p>
<p><b>Additional information:</b> This privacy notice applies to individuals only and does not apply to business entities or business transactions. It is effective upon publication. We reserve the right to make changes to this notice. A current version of this notice will be issued at least annually and can be requested at any time. This notice is for general guidance and does not constitute a contract nor does it modify or amend any agreement we have with you.</p>

