

Facts	WHAT DOES FIRST CITIZENS BANK DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit card history and credit scores <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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How?	All financial companies need to share customer’s 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 Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does First Citizens Bank Share?	Can you limit this sharing?
For our everyday business purposes-such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to the credit bureaus	Yes	No
For our marketing purposes—to offer products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates’ everyday business purposes—information about your transactions and experiences	No	No
For our affiliates’ everyday business purposes—information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For our non-affiliates to market to you	No	No

Questions?	Call 334-335-3346
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What we do	
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How does First Citizens Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings
How does First Citizens Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card • Open a safe deposit box
Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing with affiliates’ everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See other information below for more on your rights under state law.]</p>

Definitions	
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Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>First Citizens Bank has no affiliates.</p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>First Citizens Bank does not share with non-affiliates so they can market to you.</p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products and services to you.</p> <p>First Citizens Bank doesn’t jointly market.</p>

Other important information	
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There is no other information.	
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