

FACTS**WHAT DOES FIRST CITIZENS BANCORPORATION, 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 product or service you have with us. This information can include:

- Social Security number and Income
- Account balances and Payment history
- Credit history and Employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Bancorporation, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Citizens Bancorporation, 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	No
For joint marketing with other financial companies	No	We don't share
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 nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call **888-612-4444** — our menu will prompt you through your choice(s)

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.

Questions?

Call 888-612-4444 or go to your nearest local branch for further information.

Who we are	
Who is providing this notice?	First Citizens Bancorporation, Inc. & all affiliates including our financial service providers, banking, insurance & securities affiliates.
What we do	
How does First Citizens Bancorporation, Inc. 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. Employees are governed by a Code of Conduct that includes the responsibility to protect the confidentiality of our customers' information.
How does First Citizens Bancorporation, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ provide employment information or apply for insurance ■ seek advice about your investments We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a First Citizens name; and financial companies such as The Exchange Bank of South Carolina, Inc. and Wateree Life Insurance Company.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>First Citizens Bancorporation, Inc. does not share with nonaffiliates 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. <ul style="list-style-type: none"> ■ <i>First Citizens Bancorporation, Inc. doesn't jointly market.</i>
Other important information	

First Citizens Bank and Trust Company, Inc.

First Citizens Securities Corporation

First Citizens Asset Management, Inc.

The Exchange Bank of South Carolina, Inc.

FCB/SC Capital Trust I and FCB/SC Capital Trust II

SCB Capital Trust I

First Citizens Housing Development, LLC

First Citizens CDE, LLC

Community Resource Mortgage, Inc.

Congaree 1, LLC

Daniel Island HPR, LLC

Wateree Enterprises, Inc.

Wateree Life Insurance Company

Wateree Agency, Inc.