

**FACTS****WHAT DOES First Citizens Bank  
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 **transaction history**
- **payment history** and **credit history**

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 Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <b>First Citizens Bank</b> 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	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

**Questions?**

Call **First Citizens Bank @ 912-654-3411** or go to [www.firstcitizens.net](http://www.firstcitizens.net)

## Who we are

Who is providing this notice?

This notice is provided by First Citizens Bank.

## What we do

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.

Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.

How does First Citizens Bank collect my personal information?

We collect your personal information, for example, when you

- open an account
- provide account information
- apply for a loan
- give us your employment history
- use your debit card

We also collect your personal information for 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

- sharing for 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

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *First Citizens Bank has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *First Citizens Bank does not share with non-affiliates so they can market to you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *First Citizens Bank does not jointly market*

## Other important information

## **First Citizens Bank**

### **Internet Security Statement**

First Citizens Bank considers securing your financial information a top priority. We take extensive security measures to ensure a safe and reliable online experience for all of our customers.

Additionally, the federal government provides significant protection. The same law protecting you from fraudulent credit card usage also protects you from unauthorized online banking activity.

#### **Security Tips**

Even with all the security precautions we have in place, we need your help in making your accounts as secure as possible. To that end, First Citizens Bank recommends customers practice the following security measures:

- Keep Ids and passwords confidential
- Use passwords that include letters and numbers that are not easily discernable
- Change your passwords frequently
- Use different passwords for each online service
- Keep your Operating System patches up to date
- Install a personal firewall
- Install an anti-virus program and keep updates current

#### **Firewall Protection**

The Internet was not originally designed for open access by the general public. However, the popularity and acceptance of the Internet created the demand for more and more companies to make information available from internal computer systems. One of the ways to meet this need is for the bank to install and maintain a security firewall on the computer network.

Firewalls provide that every request for information is authenticated and provided only to the authorized individual. In addition all activity passing through the firewall is documented.

#### **128 Bit Key SSL Encryption**

All data exchanged over the Internet is divided into small units and sent in envelope packets. Upon arriving at the computer that requested the information, the packets are reassembled into the original message.

For Internet transactions and communications, you must employ a method of

securing these packets as they travel across the Internet. Secure Socket Layer, or SSL, is a method for encrypting and decrypting packets of data as they are exchanged using a key known only to the data's sender and recipient. SSL locks the data so that regardless of the path the data takes as it passes across the Internet, it only can be opened at the end with the proper key or combination to the lock on the data.

SSL technology is widely accepted today because the combination needed to unlock encrypted data is 128 characters long.