



COMMUNICATION WITH THE BOARD

The shareholders of First Citizens BancShares, Inc. (the “Corporation”) are encouraged to communicate with the Board of Directors, or with individual directors, regarding their concerns, complaints and other matters pertinent to the Corporation's business. Shareholders should send their communications in writing as follows:

By mail: First Citizens BancShares, Inc.
Attention: Corporate Secretary
Post Office Box 27131 (Mail Code FCC22)
Raleigh, N.C. 27611

By email: fcbdirectors@firstcitizens.com

Each communication should indicate whether it is intended for the Board as a whole, for the chairman of a committee of the Board, or for one or more individual members of the Board. Except as described below, all written communications received from shareholders will be reviewed by the Corporation's secretary and forwarded to the directors for whom they appear to be intended. In his or her review of communications received, the Corporation's secretary may cull out communications that he or she considers in the exercise of his or her judgment to be “junk” mail, spam, solicitation materials, or communications not relevant to the business affairs of the Corporation or its subsidiaries. Communications that involve specific complaints from a customer of First Citizens or one of its subsidiaries relating to the customer's deposit, loan, or other financial relationship or transactions will be forwarded to the head of the department or division of the Corporation or First Citizens that is most closely associated with the subject of the customer's communication, with a copy of the communication to be sent to the Chairman of the Compensation, Nominations and Governance Committee to be dealt with as he or she considers appropriate and, if the customer's communication indicates that it is intended for a particular director, then also to that director.