

First Citizens BancShares, Inc. Privacy Notice for California Residents

Date Last Updated: January 1, 2020

This **Privacy Notice for California Residents** is provided by First Citizens BancShares, Inc., and its subsidiaries and affiliates, including First-Citizens Bank & Trust Company (“we” or “us”) pursuant to the California Consumer Privacy Act of 2018 (“CCPA”) and supplements the information contained in First Citizens BancShares, Inc.'s [Privacy Notice](#).

This notice applies solely to consumers who reside in the State of California (“consumers” or “you”), and to “personal information” as defined in the CCPA. However, as used in this notice, the term “personal information” does not include, and this notice does not apply to:

- personal information that we collect, process, sell, or disclose pursuant to the federal Gramm-Leach-Bliley Act, and implementing regulations, or the California Financial Information Privacy Act (Division 1.4 (commencing with Section 4050) of the Financial Code);
- publicly available information from government records;
- deidentified or aggregated consumer information; or
- other information excluded from the CCPA's scope, including:
 - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - personal information covered by other sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA) and the Driver's Privacy Protection Act of 1994.

Personal Information We Collect

The table below describes the categories of personal information we have collected from consumers within the last twelve (12) months:

Category	Examples	Collected
Identifiers.	A real name, alias, postal address, unique personal identifiers, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES
Personal	A name, signature, Social Security number,	YES

information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	
Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, pregnancy or childbirth and related medical conditions), veteran or military status, genetic information (including familial genetic information).	YES
Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, voiceprints or keystroke.	YES
Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
Sensory data.	Audio, electronic, visual, thermal, or similar information.	YES
Professional or employment-related information.	Current or past job history or performance evaluations.	YES
Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, and class lists.	YES
Inferences	Profile reflecting a person's preferences,	NO

drawn from other personal information.	characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, or aptitudes.	
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Sources of Personal Information

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or products and services for which you apply or that you obtain from us.
- Indirectly from you. For example, from observing your actions on firstcitizens.com (our “Website”).
- From others, such as credit bureaus, affiliates, or other companies.

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business and commercial purposes:

- To fulfill the purposes for which you provided the information. For example, if you share your name and contact information to ask a question about our products or services, we will use that personal information to respond to your inquiry.
- If you provide your personal information to apply for employment or in the context of your employment, including for purposes of obtaining or maintaining benefits, we will use that information for those purposes.
- To provide, support, personalize, and develop our Website, products, and services.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in

which personal information held by us about our Website users is among the assets transferred.

Sharing Personal Information

We may share your personal information with the following categories of third parties:

- Service providers.
- Affiliates.
- Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

Sales of Personal Information

In the preceding twelve (12) months, we have not sold personal information.

Disclosures of Personal Information for a Business Purpose

In the preceding twelve (12) months, we have disclosed the following categories of personal information for a business purpose:

- Identifiers.
- California Customer Records personal information categories.
- Protected classification characteristics under California or federal law.
- Biometric information.
- Internet or other similar network activity.
- Sensory data.
- Professional or employment-related information.
- Non-public education information.

Your Rights and Choices

The CCPA provides California consumers with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Data Portability Rights

You have the right to request that we disclose certain information to you about our collection, use, and disclosure of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request (see *Exercising Access, Data Portability, and Deletion Rights*), we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting that personal information.

- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you (also called a data portability request).
- The categories of personal information about you that we disclosed for a business purpose, to the extent we have made such disclosures.

Deletion Request Rights

Subject to certain exceptions, you have the right to request that we delete the personal information that we collected about you. Once we receive and confirm your verifiable consumer request (see *Exercising Access, Data Portability, and Deletion Rights*), we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

1. Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *et. seq.*).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Exercising Access, Data Portability, and Deletion Rights

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at 1-888-FC DIRECT (1-888-323-4732)
- Visiting <https://www.firstcitizens.com> and choosing “Contact Us” and “Send Message.” In the webform dropdown menu, choose “Privacy.” In your message, you must include your telephone number for us to process your request.

Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Making a verifiable consumer request does not require you to create an account with us.

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Response Format

If you have an active First Citizens Digital Banking account with us, we will deliver our written response to that account. If you do not have an active First Citizens Digital Banking account with us, we will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision, and we reserve the right to either refuse to act on your request or charge you a reasonable fee to complete your request if it is excessive, repetitive, or manifestly unfounded.

Non-Discrimination

You have a right to not receive discriminatory treatment for exercising your CCPA rights. Except to the extent permitted by CCPA, we will not discriminate against you for exercising any of your CCPA rights, including by:

- denying you goods or services;
- charging you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing other similar penalties;
- providing you a different level or quality of goods or services; or
- suggesting that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on the Website and update the notice's date. **Your continued use of our Website following the posting of changes constitutes your acceptance of such changes.**