
Privacy Notice Content

SVB - Privacy Statement (v.2.12)

Privacy Statement

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First Citizens BancShares, Inc., and its subsidiaries and affiliates, including First-Citizens Bank & Trust Company; CIT Bank, a division of First-Citizens Bank & Trust Company, and other CIT branded businesses of First-Citizens Bank & Trust Company; and Silicon Valley Bank (SVB), a division of First-Citizens Bank & Trust Company, and other Silicon Valley Bank branded businesses of First-Citizens Bank & Trust Company (collectively "Company" "we," "us," or "our") respects your privacy and are committed to treating and using Personal Information (as defined below) about you responsibly.

I. ABOUT THIS PRIVACY STATEMENT

This Privacy Statement ("Statement") explains how we collect, use, and disclose Personal Information, from or about you in connection with our products and services, as well as when you use our websites or mobile applications that link to this Privacy Statement (each, a "Site", and collectively, "Sites").

Except as specifically set forth herein, this Privacy Statement does not apply to information that you submit to us through email, text message, or other electronic messages, or offline.

Throughout this Statement, we refer to "Personal Information", which means any information that identifies, relates to, describes, is reasonably capable of being associated with, or could be reasonably linked, directly or indirectly, to you. Personal Information does not include Public Information (for example, information from federal, state, or local government records), Aggregated Information (information relating to multiple individuals that has been combined and grouped together, resulting in a data set that is not reasonably capable of identifying any individual) or De-identified Information (information that is not attributable to an identified or identifiable individual).

This Statement is intended for residents of the United States. See below for other jurisdictions.

California Consumers have certain rights under the California Consumer Privacy Act of 2020 ("CCPA") with respect to their Personal Information. A "California Consumer" is a natural person who resides in California. For further information, please see our [California Privacy Statement Addendum](#).

Europe and United Kingdom (UK) citizens have certain rights under the General Data Protection Regulation ("GDPR" and "UKGDPR") with respect to their Personal Data (also referred to as Personal Information). For further information on either of these, please see our [Europe/United Kingdom Privacy Statement Addendum](#).

Canada residents have certain rights under the Personal Information Protection and Electronics Documents Act ("PIPEDA") with respect to their Personal Information. For further information, please see our [Canada Privacy Statement Addendum](#).

India residents have certain rights under the Digital Personal Data Protection Act ("DPDPA") with respect to their Personal Data. For further information, please see our [India Privacy Statement Addendum](#).

If you are an individual and have a Company financial product or service for your personal, family or household purposes, please see the applicable Consumer Privacy Notices for [First Citizens Bank](#), [CIT Bank](#), and [SVB](#) for additional details about how we use and disclose Personal Information that we collect in connection with providing you those financial products or services.

II. HOW WE COLLECT, USE, AND DISCLOSE PERSONAL INFORMATION

How We Collect Personal Information

The types of Personal Information we collect depends on your interaction with us, including the types of products or services you applied for or use. We, or entities that we contract with to provide services to support our business and delivery of our products and services ("Service Providers"), may collect Personal Information:

- Directly from you, such as when you apply for or obtain one of our products or services, access or use the Site or any of the functionalities provided through the Site, contact or correspond with us, or if you apply for a job with us;
- From financial and non-financial companies related by common ownership or control (our "Affiliates"), based on your relationship with them and as permitted by law; and/or
- From other entities that we work with who are not Service Providers ("ThirdParties"), such as credit bureaus or marketing partners.

We (or our Service Providers) may also collect IP address, browser or device information, or other information about you directly or indirectly through interactions with our Sites, applications, or ads (Online Information) such as:

- The internet address (referral site) which brought you to the Site;
- The types of devices you use to visit our Sites and interact with us such as device, operating system, web browser, and the IP address;
- Your device's browsing history on our Sites and the time and duration of your visit;

- Information about the ads or content from us (or our Service Providers) that you view, access, or click on;
- Information that is collected through Cookies, Web Beacons, and/or mobile ad identifiers as described below;
- The location of the device you use to visit our Sites (subject to applicable law or with your consent);
- Your contact lists, photos, or access to your camera, when you request certain services that require such access, and only with your consent. For example, to initiate a money transfer or access the remote deposit capture features of our Sites or mobile applications; or
- Application usage information, when you download and use one of our mobile applications, in accordance with platform terms and conditions.

Though Online Information may not, alone, reveal your specific identity, some of this information may be used or associated with Personal Information, or may itself be considered Personal Information (such as IP address). Please see [Section III](#) for more information.

How We Use Personal Information

We may use Personal Information for the following business purposes:

- To deliver products, information, or services, including to:
 - complete transactions;
 - provide account services;
 - recognize and remember you when you visit our Sites;
 - improve our Sites and make them easier to use, and provide you with an overall improved experience on our Sites;
 - notify you about updates to your accounts, products, and/or services;
 - perform quality assurance activities that maintain the quality of services provided to you; or
 - respond to your inquiries.
- To provide advertising about our products and services, including:
 - sending marketing materials inclusive of special offers, email notifications, or other notices regarding Company's products, services, or news; or
 - presenting personalized content or tailored ads that may relate to your interests and/or location.
- To manage security risks and prevent fraudulent activity, including to:
 - detect security incidents and protect against malicious, deceptive, fraudulent, or illegal activities;
 - debug to identify and repair errors that may impair existing intended functionality;
 - maintain a secure session, authenticate your computer and verify transactions;
 - verify your identity such as when you apply for an account or access our online/mobile services; or
 - assess your creditworthiness, including obtaining credit reports if you apply for credit or apply for a financial product or service.
- To conduct employment-related activities, including to:
 - perform background checks;
 - deliver employee benefits programs or administer aid programs;
 - contact references you provide during your application process; or
 - conduct research, analytics, and data analysis to assist in planning succession and to ensure business continuity.
- To perform other activities, as permitted or required by law, including:
 - to perform internal research;
 - in connection with litigation;
 - to comply with regulatory record retention requirements;
 - to perform analytics concerning your use of our online services, including your responses to our emails and the pages and advertisements you view;
 - for audit purposes within our organization; or
 - comply with legal or regulatory obligations.

In some cases, you may be asked to provide certain information necessary to provide access to or use of our Site, and/or the services, products or functionalities provided through our Site. In these cases, if you do not provide us with the requested information, you may be unable to use our Site or the services, products or functionalities provided through our Site.

How We Disclose Personal Information

We may disclose your Personal Information, as permitted or required by law with:

- Our Affiliates;
- Service Providers;
- Regulatory authorities or governmental agencies to meet regulatory or legal requirements; or
- Third Parties, with your consent or as permitted by law.

We may disclose your Personal Information to the above parties for all of the same purposes for which we may use your Personal Information, as described in the "How we use Personal Information" section above.

All of our Affiliates, Service Providers, and Third Parties that receive your Personal Information from us are required to comply with the terms of this Privacy Statement with respect to their use of such information.

We may also transfer or disclose your Personal Information, where permissible by or in accordance with the applicable law, to a Third Party in the event of any reorganization, merger, sale, joint venture, assignment, transfer, or other disposition of all or any portion of our business, assets, or stock (including in connection with any bankruptcy or similar proceedings).

How We Retain Personal Information

We retain Personal Information for as long as necessary to fulfill the purpose(s) for which they were obtained unless a longer retention period is required by law. The criteria used to determine our retention periods include:

- The length of time we have an ongoing relationship with you;
- Whether there is a legal obligation to which we are subject (for example, certain laws require us to keep records of your transactions for a

certain period of time before we can delete them); or

- Whether retention is advisable based on our legal position, such as applicable statutes of limitations, litigation, or regulatory investigations.

Special Considerations for Minors

Our Sites are not intended for children under 16 years of age and we don't knowingly market our products or services to children.

Visit the [Federal Trade Commission website](#) for more information about the Children's Online Privacy Protection Act (COPPA). If you believe we might have any information from or about children under the age of 16, please contact us at: privacyquestions@firstcitizens.com.

III. ADDITIONAL INFORMATION ABOUT ONLINE INFORMATION

Online Information

When you visit or browse our Sites, we may collect Online Information as described in [Section II](#) of this Statement. The purpose of collecting this information is to improve the effectiveness of our Sites and product offerings. The collection of this information also allows for the compilation of De-identified and Aggregated Information that can help us improve our Sites and product offerings.

Links to Other Sites and Other Privacy Notices

Our Sites may contain links to other parties' websites. When you click on these links, you may be providing information, including Personal Information, to the other party, us, or both. We have no control over the privacy practices or content of these linked websites, so we recommend that you carefully review the privacy notice or statements of every other party's website that you visit. If you disclose your information to other websites on the internet, you do so at your own risk as different rules may apply to their use or disclosure of such information.

Online Behavioral Advertising, "Cookies", and Similar Technologies

We and our digital Service Providers and Third Parties (e.g., Google or Facebook) may use Cookies, Web Beacons, mobile advertising identifiers, and other technologies for the purposes of delivering tailored advertising to you across the internet, and to help manage and optimize our internet-business and communications. "Cookies" are pieces of data stored by your browser and used by web servers to uniquely distinguish your browser from all others and remember your browser over time, including preferences and other information. "Web Beacons" are small image files that are loaded when a web page or other online resource is processed by your browser (including when emails are opened). Should you configure your browser to reject Cookies, you may disable some of our online service's features.

We use the following types of Cookies:

- [Performance Cookies](#): These Cookies let us count visits and traffic sources to measure and improve the performance of our Sites. They help us know which pages are the most and least popular and help us understand how visitors move around the Site.
- [Marketing Cookies](#): These Cookies collect information to help us market our products and services. Online Information, including digital identifiers, may be collected through these technologies (e.g., Google Analytics) and may be disclosed to Service Providers and Third Parties to conduct analytics and/or to display ads based on a user's experience on our Site and/or other websites.
- [Strictly Necessary Cookies](#): These Cookies are necessary for the Site to function and enable you to use its services and features. Without these Cookies, our Site could not perform certain functions or offer certain services or features.
- [Functional Cookies](#): These Cookies enable the website to provide enhanced functionality and personalization. They may be set by us or our Service Providers.

IV. CHOICES RELATED TO HOW WE USE PERSONAL INFORMATION

You have choices about how we use your information, including what kinds of marketing you want to receive from us.

To opt out of First Citizens, CIT, or SVB cookies: You may click the "Your Privacy Choices" link in the footer of the respective website and turn off non-Strictly Necessary Cookies.

You may still see advertisements while you are browsing online; however, the advertisements you see may be less relevant to you and your interests. Please note this opt-out works via Cookies, so if you delete Cookies, use a different device, or change web browsers, you will need to opt out again.

You can also opt out of receiving marketing offers via email or telephone:

- Offers may include instructions on how to opt out, such as at the bottom of marketing e-mail communications;
- Call [\(888\) 323-4732](tel:(888)323-4732) for First Citizens or CIT opt-outs, or [\(800\) 774-7390](tel:(800)774-7390) for Silicon Valley Bank opt-outs;
- If you are an SVB Commercial Bank client, you may visit our [Commercial Bank Preference Center](#) to update your privacy preferences; or
- If you are an SVB Wealth LLC client, you may visit our [SVB Preference Center](#) to update your privacy preferences.

We will still contact you for transactional purposes, such as to service your account or respond to an inquiry. Even if you opt out of marketing emails from us, we will continue to send you important administrative messages. If you consented to push notifications, you may opt out of receiving such push notifications from us through the settings of your device.

Do-Not-Track Signals

We currently do not employ technology that changes how our servers treat your browser if our servers receive a "do-not-track" signal from your browser since there is currently no universal standard on how to apply these settings.

Opt-Out Preference Signals

If available on your web browser, you may set your browser or device to send an opt-out preference signal, such as through [Global Privacy Control](#), to signal a request to opt-out of the sharing of your Personal Information. We honor these requests to the extent we are able to, based on the information provided via the signal. Note that we may not be able to tie a browser or device-based preference signal request to all Personal Information we have about you.

V. HOW WE PROTECT THE CONFIDENTIALITY AND SECURITY OF YOUR 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. Only people who have a legitimate business reason to do so in connection with their job responsibilities are authorized to access customer information. For further information, please see our [Privacy & Security](#) page.

No data transmissions over the Internet, however, are guaranteed to be completely secure. While we strive to protect your data from unauthorized use or disclosure, the Company does not warrant or guarantee the security of the data that you provide to us; any transmission is at your own risk.

You are responsible for maintaining the security of any password, user ID, or other form of authentication involved in obtaining access to password protected or secure areas of any of our digital services or Site. In order to protect you and your data, we may suspend your use of the services or Site without notice, pending an investigation, if any breach of security is suspected.

VI. CHANGES TO THIS STATEMENT

This Statement is subject to change. If we make changes to this Statement, we will revise the "Last Updated" date at the top of this Statement. Your use of the Site means that you accept the terms of this Statement.

VII. CONTACT FOR MORE INFORMATION

If you have questions or concerns about Company's privacy practices or this Statement, please contact us:

Telephone: [888-323-4732](tel:888-323-4732)

Email: privacyquestions@firstcitizens.com