

FACTS	WHAT DOES FIRST CITIZENS NATIONAL 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: <ul style="list-style-type: none"> • Social Security number and income • Transaction history and assets • Credit history and credit scores 		
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 NATIONAL BANK chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does FCNB 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		YES	NO
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	<ul style="list-style-type: none"> • Call 800-321-3176—our menu will prompt you through your choice(s) • Visit us online: firstcitizens-bank.com <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>		
Questions?	Call 800-321-3176 or go to firstcitizens-bank.com		

Who we are	
Who is providing this notice?	FIRST CITIZENS NATIONAL BANK
What we do	
How does FIRST CITIZENS NATIONAL 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. We restrict access to your personal information to only those employees who need to know. We require all companies with whom we share your information to keep it confidential.
How does FIRST CITIZENS NATIONAL BANK collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ apply for a loan or use your credit or debit card ▪ provide employment information 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 — unless you tell us otherwise.
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 First Citizens Financial Plus, Inc. and White & Associates/First Citizens Insurance LLC.</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 National Bank 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>Our joint marketing partners include companies that provide credit cards, life insurance, and identity theft protection.</i>