FACTS	WHAT DOES FIRST CITIZENS FINANCIAL PLUS, INC 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 • Transaction history and assets • Investment experience and risk tolerance
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 FINANCIAL PLUS, INC. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FINANCIAL PLUS 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	NO	WE DON'T SHARE
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	Call 800-644-8880—our menu will prompt you through your choice(s)		
our sharing	Visit us online: First Citizens Financial Plus, Inc. page @ firstcitizens-bank.com		
	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.		
Questions?	Call 800-644-8880 or go to First Citizens Financial Plus, Inc. page @ firstcitizens-bank.com		

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Who we are				
Who is providing this notice?	FIRST CITIZENS FINANCIAL PLUS, INC.			
What we do				
How does FIRST CITIZENS FINANCIAL PLUS, INC. 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 FINANCIAL PLUS, INC collect my personal information?	We collect your personal information, for example, when you			
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 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. • Our affiliates include First Citizens National Bank, Inc. and White & Associates/First Citizens Insurance LLC.			
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. First Citizens Financial Plus, Inc. does not share with nonaffiliates.			
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • First Citizens Financial Plus, Inc. does not have any joint marketing partners.			