



**FACTS** **WHAT DOES CIT Bank N.A. (“CIT”) 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 depends on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores
- transaction or loss history
- overdraft history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 CIT chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does CITshare? | Can you limit this sharing? |
|---|----------------|-----------------------------|
| <b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | <b>Yes</b>     | <b>No</b>                   |
| <b>For our marketing purposes —</b> to offer our products and services to you   | <b>Yes</b>     | <b>No</b>                   |
| <b>For joint marketing with other financial companies</b>   | <b>No</b>      | <b>We don’t share</b>       |
| <b>For our affiliates’ everyday business purposes —</b> information about your transactions and experiences   | <b>Yes</b>     | <b>No</b>                   |
| <b>For our affiliates’ everyday business purposes —</b> information about your creditworthiness   | <b>No</b>      | <b>We don’t share</b>       |
| <b>For non-affiliates to market to you</b>  | <b>No</b>      | <b>We don’t share</b>       |

**Questions?**

**For CIT Bank, N.A. call: 1-855-462-2652**  
**For OneWest Bank, a division of CIT Bank, N.A. call: 1-888-846-3433**  
**For CIT Bank Residential Servicing call: 1-800-781-7399**

| Who we are   |   |
|--|---|
| <b>Who is providing this notice?</b>   | CIT Bank, N.A. and its OneWest Bank and CIT Bank Residential Servicing divisions.   |
| What we do   |   |
| <b>How does CIT protect my personal information?</b>   | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. Measures include computer safeguards and secured files and buildings.   |
| <b>How does CIT collect my personal information?</b>   | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or make deposits</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ provide account information</li> <li>▪ use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>   |
| <b>Why can't I limit all sharing?</b>  | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| Definitions  |   |
| <b>Affiliates</b>  | None.   |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>We do not share with nonaffiliates so they can market to you.</i></li> </ul>   |
| <b>Joint marketing</b>   | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>We do not have joint marketing partners.</i></li> </ul>   |
| Other important information  |   |
| <p><b>California residents:</b> In accordance with California law, we will not share nonpublic personal information about you with our affiliates or any nonaffiliated third party, other than permitted by law, unless we receive your consent.</p> <p><b>Vermont residents:</b> In accordance with Vermont law, we will not share nonpublic personal financial information about you with our affiliates or any nonaffiliated third party, other than permitted by law, unless we receive your consent.</p> <p><b>Nevada residents:</b> Nevada law requires that we provide you with the following contact information regarding "do-not-call" lists: (a) Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Telephone 702-486-3132; email: BCPINFO@ag.state.nv.us; and (b) If you wish to be placed on our internal "do-not-call" list contact CIT Bank, N.A., P.O. Box 7211, Pasadena, CA 91109-7311; Telephone: 800-669-2300; email: Privacy.Questions@cit.com</p> |   |