



Privacy notice content

CIT - GLBA-Notice (v.V2.19)

GLBA-Notice

Last updated August 2026

[Export to PDF](#)

FACTS	WHAT DO CIT Bank, a division of First-Citizens Bank & Trust Company and OneWest Bank, a division of First-Citizens Bank & Trust Company (collectively, "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 balance and payment history • transaction history and credit history
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 CIT 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 non-affiliates to market to you	No	We don't share

To limit our sharing	CIT Bank (branch) Customers: Call us toll-free at 1-866-351-5646; Mon-Fri 7:00a.m.-7:00p.m. Central Time CIT Bank ("Direct Bank") Customers: Call us toll-free at 1-855-462-2652; Mon-Fri 6:00a.m.-6:00p.m. or Sat 7:00a.m.-3:00p.m. Pacific Time OneWest Bank ("OWB") Customers: Call us toll-free at 1-877-741-9378; Mon-Fri 7:00a.m.-6:00p.m. or Sat 7:00a.m.-3:00p.m. Pacific Time Loan Care Customers: Please complete the Mail-in Form below and mail it back to us at CIT Bank, Attn: Mtg. Serv. Floor 5, PO Box 7056 Pasadena, CA 91109-9699 If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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.
-----------------------------	--

Mail-in Form	Download Mail-In Form for Loan Care Customers Only (PDF)
	✂ Mail-in Form for Loan Care Customers Only
	Mark any/all you want to limit:
	☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes. ☐ Do not allow your affiliates to use my personal information to market to me.
	Name: _____ Address: _____ City, State, Zip: _____ Account No.: _____ ✂ Print and mail form to address listed above.

Questions?	CIT Bank (branch) Customers: Call 1-866-351-5646 or go to www.cit.com/privacy CIT Direct Bank, OWB, or Loan Care Customers: Call 1-866-206-2711 or go to www.cit.com/privacy
------------	---

Who we are	
Who is providing this notice?	CIT Bank, a division of First-Citizens Bank & Trust Company and OneWest Bank, a division of First-Citizens Bank & Trust Company (collectively, "CIT")

What we do	
How does the CIT 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.
How does the CIT collect my personal information?	We collect your personal information, for example, when you • Open an account or make deposits • pay your bills or apply for a loan • give us your contact 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 • Sharing for affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>The First Citizens BancShares, Inc. group of companies are affiliates of each other and are financial services companies that include a bank (First-Citizens Bank & Trust Company), of which CIT is a division, a securities broker-dealer (First Citizens Investor Services, Inc.), a registered investment advisor (First Citizens Asset Management, Inc.), and a title insurance agency (Neuse Title Services, Inc.).</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • <i>We do not share with non-affiliates 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. • <i>We do not jointly market.</i>
-----------------	---

Other Important Information

California Residents: If you are a California resident, we will not share nonpublic personal information about you with our affiliates or any nonaffiliated third party, other than as permitted by law or with your consent

Vermont Residents: If you are a Vermont resident, we will not share nonpublic personal financial information about you with our affiliates or any nonaffiliated third party, other than as permitted by law, or with your consent.