

FACTS

WHAT DOES CIT BANK, N.A. (“CIT 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?	<div>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 incomeAccount balances and payment historyCredit history and credit scores</div>
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 reason CIT Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CIT Bank 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 non-affiliates to market to you	No	We don’t share

To limit our sharing	<div><ul style="list-style-type: none">Call us at 1-866-351-5646Mail the form below<p>Please note:</p><p>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.</p><p>However, you can contact us at any time to limit our sharing.</p></div>
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Questions?	Call 1(866) 351-5646 or visit www.mutualofomahabank.com
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Mail-in Form

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If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below

☐ Apply my choices only to me

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

Street Address

City

State, Zip

Mail to:

CIT Bank

Privacy BAZ-04042

P.O. Box 64084

Phoenix, AZ 85082-4084

Reviewed 12/30/19

Who we are

Who is providing this notice?

CIT Bank, N.A.

What we do

How does CIT 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.

How does CIT Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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 nonaffiliates 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, unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include other financial services companies.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CIT Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing companies include credit card providers.*

Other important information

California residents: 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.

Vermont residents: 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.

For Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by contacting us at: CIT Bank, 1299 Farnam Street, Suite 1400 Omaha, NE 68102 Attention: Bank Privacy Office; Phone: 1.866.351.5646; email: webmasterbank@mutualofomahabank.com. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E Washington St., Ste 3900, Las Vegas, NV 89101; Phone: 702.486.3132; email: BCPINFO@ag.state.nv.us.