

# What does First Republic do with your personal information?

Rev. February 2019

**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
- » Account balances and payment history
- » Transaction history and employment information

**How?** All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons First Republic chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Republic share?	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	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For First Republic affiliates' everyday business purposes —</b> information about your transactions and experiences	Yes	No
<b>For First Republic affiliates' everyday business purposes —</b> information about your creditworthiness	Yes	Yes
<b>For First Republic affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing** **Call Toll Free (877) 888-1024** and our menu will prompt you through your choices. Please note: If you are a new customer, we can begin sharing your information 45 days from the date we provide 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.

**Questions?** **Call Toll Free (888) 408-0288**

## Who we are

### Who is providing this notice?

First Republic Bank and its First Republic Trust Companies; First Republic Securities Company, LLC; and First Republic Investment Management, Inc.

## What we do

### How does First Republic 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 conduct periodic reviews of our computer systems, including security features. Additionally, our employees are required to acknowledge their responsibility to maintain the confidentiality of Customer Information.

### How does First Republic collect my personal information?

We collect your personal information, for example, when you

- » Open an account or apply for a loan
- » Make deposits or withdrawals from your account
- » Enter into an investment advisory contract
- » Seek advice about your investments

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 information about your creditworthiness with affiliates for everyday business purposes
- » Affiliates from using your information to market to you
- » Sharing for nonaffiliates to market to you (First Republic does not do this.)

State laws and individual companies may give you additional rights to limit sharing.

See the "Other important information" section below for additional rights provided under state law.

### What happens when I limit sharing for an account I hold jointly with someone else?

Each account holder must opt out individually.

## Definitions

### Affiliates

Companies related by common ownership or control.

- » Our affiliates include companies with a First Republic name such as First Republic Bank; First Republic Trust Company of Delaware LLC; First Republic Securities Company, LLC; and First Republic Investment Management, Inc.; and others, such as Gradifi, Inc.

### Nonaffiliates

Companies not related by common ownership or control.

- » First Republic 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.

- » First Republic doesn't engage in joint marketing.

## Other important information

State laws may give you additional rights to limit sharing.

**For California:** In accordance with California law, we will not share information we collect about you with nonaffiliates, except as permitted by law, such as with your consent or to service your accounts. You will receive a separate form entitled Important Privacy Choice for California Consumers.

**For Vermont:** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at [firstrepublic.com/privacyandsecurity](http://firstrepublic.com/privacyandsecurity) or by calling (888) 408-0288.