



FACTS

What does The First Republic Family of Companies 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
- ❖ Account balances
- ❖ Transaction history
- ❖ Credit history
- ❖ Assets and investment experience

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 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?
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 general communications purposes— to facilitate mailing communications on our behalf	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliated First Republic companies' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliated First Republic companies' everyday business purposes— information about your creditworthiness	Yes	Yes
For First Republic-owned affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

Call Toll Free 1-877-888-1024 and our menu will prompt you through your choices.

Please note:

If you are a new customer, we can begin sharing your information 30 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 1-888-408-0288

Who we are

Who is providing this notice?

First Republic Bank and First Republic Trust Company, 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 below for more on your rights 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 are financial companies with a First Republic name: First Republic Bank and First Republic Trust Company, First Republic Securities Company, LLC, First Republic Investment Management, 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

For Vermont and California residents only: Vermont and California law place additional limits on sharing information about Vermont and California residents so long as they remain residents of those states.

For Vermont: We will not share information we collect about Vermont residents with companies outside of the First Republic Bank family, except: 1) with companies that perform marketing or other services on our behalf; 2) with the authorization or consent of the Vermont resident; or 3) as permitted or required by law. Additionally, we also will not share credit information about Vermont residents received from others within the First Republic Bank family and its subsidiaries except with the authorization or consent of the Vermont resident.

For California: In accordance with California law, First Republic Bank will not share information we collect about California residents with companies outside of First Republic Bank, except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will limit sharing among our companies to the extent required by applicable California law.