



FACTS

WHAT DOES CIT Group Inc. (“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 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 | No | We don’t share |
| For non-affiliates to market to you | No | We don’t share |

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 OneWest Bank Mortgage Servicing, a division of CIT Bank, N.A. call: 1-800-781-7399
For Financial Freedom, a division of CIT Bank, N.A. call: 1-800-441-4428



| Who we are | |
|--------------------------------------|---|
| Who is providing this notice? | CIT Group Inc.'s subsidiaries that own or service consumer products, including CIT Bank, N.A. and its divisions OneWest Bank, OneWest Bank Mortgage Servicing, and Financial Freedom. |

| What we do | |
|--|---|
| How does 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 CIT collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or make deposits ■ pay your bills or apply for a loan ■ provide account information ■ use your debit or credit card ■ enter into an investment advisory contract <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <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 | |
|------------------------|---|
| Affiliates | Companies related by common ownership or control which includes IndyMac Venture, LLC. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>We do not share with nonaffiliates so they can market to you.</i> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>We do not have joint marketing partners.</i> |



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.

Nevada residents: 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: PrivacyEmail@cit.com

Additional information: This privacy notice applies to individuals only and does not apply to business entities or business transactions. It is effective upon publication. We reserve the right to make changes to this notice. You may review our policy and practices with respect to your personal information at www.cit.com/utility/privacy-policy or we will mail you a free copy of the notice upon request. This notice is for general guidance and does not constitute a contract nor does it modify or amend any agreement we have with you.