FACTS

WHAT DOES FIRST BANCORP 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 and income
- Account balances and payment history
- Credit history and credit scores

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 customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer personal information; the reasons First BanCorp chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First BanCorp 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 nonaffiliates to market to you	NO	We Don't Share

To limit our sharing

- Mail the **form** below

Please note:

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.

Questions?

Puerto Rico customers can call 787-725-2511 or toll free at 1-866-690-2511. US Virgin Islands customers may call 1-866-695-2511

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Mail-in Form

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

☐ 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. Do not share my personal information with nonaffiliates to market their products and services to me.

Name	
Address	
City, State, Zip	
Account #	

Mail to:
First BanCorp
Opt Out Notices
Attention:
Operational & Services Management (273)
PO Box 9146
San Juan, PR
00908-0146

Who we are	
Who is providing this notice?	First BanCorp and our Affiliated. See below, following the Definitions Section

What we do	
How does First Bancorp 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 First Bancorp 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 debit card **Note:** We also collect your personal information from other, 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.
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 non-financial companies. ■ *Our affiliates include companies with a First Bancorp name; financial companies such as FirstBank Puerto Rico, First Federal Finance Corporation d/b/a Money Express "La Financiera" and d/b/a Prestamás; FirstBank Insurance Agency, Inc.; FirstMortgage Inc; First Express, Inc. y FirstBank Florida.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ■ *First Bancorp 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 partners include FIA Card Services and UBS Financial Services, Inc.*

1 First BanCorp