



Cookie Notice

Effective January 1, 2023

1. INTRODUCTION

This First Republic Cookie Notice (“Notice”) applies to your interaction with First Republic Bank or any of its subsidiaries (collectively, “First Republic Bank,” “we,” “us,” “our”): 1) At any online or mobile site or application that we own and control (“Site,” “Sites”), unless a different online and/or mobile or other notice is posted relating to a particular site, application, product or service, or is made available to you and by its terms supplants this Notice; or 2) Via a First Republic advertisement, page or account on a third-party site. We may collect, retain, use and disclose personal and other information about you in accordance with this Notice. Other notices or policies may also apply in addition to the terms of this Notice.

2. WHAT IS A COOKIE?

The First Republic Bank Site from which you are accessing this Cookie Notice uses cookies. Cookies are pieces of data stored on your device. Browser cookies are assigned by a web server to the browser on your device. When you return to a site you have visited before, your browser gives this data back to the server. Mobile applications may also use cookies. This Notice gives more information about cookies, particularly why we use them on our Sites. It also guides you how to manage the cookies that are stored on your device.

3. WHY DO WE USE COOKIES?

We want you to understand how we use cookies and why, so that you can make informed choices when setting your cookie preferences.

We use cookies to do lots of different tasks, like letting you navigate between pages more efficiently, remembering your preferences and generally improving your experience while on our Sites. We deploy these technologies when you visit our Sites to offer an online experience more suited to the device you

use and to detect and prevent fraud, thereby keeping you secure. When you visit our Sites from any device (PC, tablet or mobile phone), we collect information about the device or browser you use including the device type, its operating system, its display resolution and its Internet Protocol (IP) address. We also collect information on the way you interact with our Sites. It is possible that you may not be able to initiate or complete some tasks in our Sites if cookies or similar technologies are disabled on your device.

Protecting your privacy, keeping your trust and maintaining the security of your data are critical considerations when we use technology. We use cookies and similar technologies like pixel tags and web beacons to better serve you and improve your experience when visiting our Site or using our mobile banking apps.

We use cookies and information gathered through their use to make your experience with First Republic and certain other sites richer and more personalized based on the products, services, or other interactions you have with us and other sites. Information gathered through use of cookies may be used to make offers to you via online ads, email, U.S. mail or telephone, subject to the privacy preferences you have on file with First Republic. In addition, we use cookies for purposes such as maintaining continuity during an online session, gathering data about the use of our Site, monitoring online promotions, and anti-fraud and information security purposes.

We also use cookies, sometimes in conjunction with service providers, in online advertising either on our own Site or on third-party sites to help determine which of our advertisements are relevant to you. We respect consumers' ability to exercise choice in receiving these types of ads on third-party sites.

Cookies are widely used to make websites work, or work more efficiently, as well as to provide information to the owners of the site. At First Republic we take data protection very seriously and are committed to continuing to comply with data protection laws. To the extent that personal data is collected using cookies or similar tracking technologies, we will treat it in accordance with our [Privacy Policy](#).

You can change your cookie settings by visiting our [First Republic Trust Center](#).

4. THE TYPES OF COOKIES WE USE AND WHY

We categorize the cookies used on our Sites into the following categories:

- Strictly Necessary
- Functional
- Performance
- Targeting or Advertising

You can opt out of some cookies by going to the [First Republic Trust Center](#) page. Click the "Cookie Preferences" link in the upper left which will open our Cookie Preference Center. You can toggle off the cookie categories listed below in Cookie Preference Center and save your selection. Some cookies are

essential for the function of the site and cannot be blocked, which are Strictly Necessary cookies. You may block certain cookie categories, but keep in mind that doing so could affect your experience on the site or limit our ability to offer content and services that may meet your needs. The categories below will help you understand your choices.

Strictly Necessary cookies

These cookies are necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by you which amount to a request for services, such as setting your privacy preferences, logging in or filling in forms. You can set your browser to block or alert you about these cookies, but some parts of the site will not work properly if your browser blocks these cookies. These cookies do not store any personal information.

Functional cookies

Functional cookies (sometimes referred to as "preference cookies") allow us to remember certain selections or preferences you have made for us to tailor our website to you.

Functionality cookies collect data about your choices and preferences and allow us to remember language or other local settings and customize the website accordingly. We use this data to improve how our website works and provide our users with a better experience.

Functionality cookies are generally used to:

- Remember where you are located, so that we can show the Preferred Banking Office that is closest to you;
- Remember your preferences for language, currency, user culture and site information; and
- Remember your progress when you complete a form on our website.

Performance cookies

Performance cookies (sometimes referred to as "analytics cookies") collect data about how you use our website, such as which pages you visit and if you receive any error messages from our web pages. We use this data to improve how our website works and to provide our users with a better experience.

Performance cookies are generally used to:

- Compile reports and to help us improve the website based on tracking the number of visitors to the website, where visitors have come from, and pages they have visited;
- Identify if users are visiting our website because they are a recipient of an email marketing campaign, so that we can measure the effectiveness of our email campaigns; and
- Identify if a user has previously visited our website.

Targeting or Advertising cookies

First Republic may use targeting or advertising cookies to market to you our products and services in which you may be interested. To target our ads, we use data obtained from analyzing your online activities, such as the pages you visit on our website or a third-party's website. We may advertise to you

on our own website, on third-party websites or on other media, such as social media platforms.

If you would like more information about this practice, and to learn how to opt out of it in desktop and mobile browsers on the particular device on which you are accessing this Cookie Notice, please visit: U.S.: optout.aboutads.info/optout.networkadvertising.org.

You may download the AppChoices app at www.aboutads.info/appchoices to opt out in mobile apps.

5. HOW TO CONTROL YOUR COOKIE SETTINGS

You can manage your cookie settings for the First Republic website at any time by clicking on the “First Republic Trust Center” link below. Please note, some functionality of the website may not work effectively if you withdraw consent by opting-out of certain cookies being applicable and relevant to your experience with First Republic.

If you use multiple browsers or devices, information that we collect about you from one particular browser or device may be used to provide advertising or collect information on another browser or device. Information may also be transferred to a third party for advertising or information collection on behalf of First Republic. Please note that your choice to opt out on a particular browser or device will apply only to the collection and use of information from that particular browser or device. Opting out on a particular device will not opt you out of information collection on other devices, nor will it limit cross-device sharing on those other devices. If you use different browsers on a device or multiple devices, for each browser and device you wish to opt out, please opt out each device and browser separately at <http://www.aboutads.info/choices>.

You can change your cookie settings by visiting our [First Republic Trust Center](#).

If you experience issues loading the Cookie Preference Center through the First Republic Trust Center link above, you may be using a tool, like an ad-blocker, that is preventing the loading of the cookie management software.

Information about the procedure to enable or disable cookies across all sites may be found on your Internet browser provider's website via your help screen. Please refer to www.allaboutcookies.org/manage-cookies/index.html for information on commonly used browsers. Please be aware that, if cookies are disabled, not all features of the Sites may operate as intended.

Please note that if you withdraw your consent, this will not fully remove the cookies that have already been set on your device. We have set out some examples of how you can delete cookies that have already been placed on your device:

[Deleting cookies in Internet Explorer](#)

[Deleting cookies in Firefox](#)

[Deleting cookies in Chrome](#)

[Deleting cookies in Opera](#)

[Deleting cookies in Safari](#)

To find information relating to other browsers, visit the browser developer's website. Please be aware that if cookies are disabled, not all features of the website may operate as intended. Please contact us at privacyoffice@firstrepublic.com if you have any questions.

6. ARE COOKIES DANGEROUS?

No. Cookies are small pieces of text. They are not computer programs, and they cannot be executed as a code. All modern versions of popular web browsers allow users to set their own limitations to the number of cookies saved on their devices.

7. CAN COOKIES THREATEN USER PRIVACY?

Cookies are stored on each of the user's device. They cannot access the hard drive, so they cannot read other information saved on the hard drive. They only contain and transfer to the server as much information as the users themselves have disclosed to the website.

Under the California Consumer Privacy Act, you have the right to opt out of the sharing of your personal information to third parties. These cookies collect information for analytics and to personalize your experience with targeted ads. You may exercise your right to opt out of the sharing of personal information by visiting our [First Republic Trust Center](#). If you opt out, we will not be able to offer you personalized ads and will not hand over your personal information to any third parties. Additionally, you may visit our [Privacy Policy](#) for further clarification about your rights under the California Consumer Privacy Act.

If you have enabled privacy controls on your browser (such as a plug-in), we must take that as a valid request to opt out. Therefore, we would not be able to track your activity through the web. This may affect our ability to personalize ads according to your preferences.

8. DO YOU HAVE TO ACCEPT COOKIES?

You can set your cookie preferences through our [First Republic Trust Center](#) and may be able to set your browser to reject all browser cookies. However, if you choose to reject all browser cookies, you cannot access your accounts online with First Republic since Strictly Necessary cookies are also blocked. Therefore, if you set your browser options to disallow all cookies, you will limit the functionality we can provide when you visit our Site. The latest versions of internet browsers provide cookie management

tools, such as the ability to delete or reject cookies or only retain cookies for a specific browsing session. We recommend that you refer to information supplied by browser providers for more specific information, including how to use these tools.

9. ADDITIONAL COOKIES

Cookies is a term also used to describe other locally stored objects, such as cookies stored in an Adobe folder on your device. These cookies will not be deleted when you clear cookies from your browser. We may use this technology for purposes such as information security and fraud prevention. We do not use this technology for online behavioral advertising purposes. Please refer to information provided by Adobe for information on how to disable and control Flash objects. If you choose those options, you may limit the functionality we can provide when you visit our Site.

10. ADDITIONAL TECHNOLOGIES

We may also use additional technologies such as pixel tags, web beacons and clear GIFs, and may permit our third-party service providers to use these technologies. We use these technologies for purposes such as measuring the effectiveness of our advertisements or other communications, determining viewing and response rates, and determining which offers to present to you on our own or on third-party sites.

We may use additional technologies on our Sites that are not listed in this Notice. If you have any questions in relation to these, please contact privacyoffice@firstrepublic.com

11. USING INFORMATION

In addition to the uses described above, we use information for purposes as allowed by law such as: servicing; communicating with you; improving our Site, products or services; legal compliance; risk control; information security; anti-fraud purposes; marketing or personalizing the presentation of our products and services to you; or tracking email access or website usage, such as number of clicks, pages visited and the length of user sessions in order to evaluate the usefulness of our Sites.

12. SHARING

We may share information with service providers with whom we work, such as data processors and companies that help us market products and services to you. When permitted or required by law, we may share information with additional third parties for purposes including response to legal process. Please see our [Privacy Policy](#) for more information on how we may share information with affiliates and third parties.

13. CHILDREN'S PRIVACY

Our Sites are not directed to children under the age of 13, and we do not knowingly collect personal information from such children.


14. NOTICES UPDATE AND EFFECTIVE DATE

If we make updates to this Notice, we will update the Notice with the changes and revise the “date of most recent update” posted at the top of this Notice. Any updates to the Notice become effective when we post the updates on the Site. To the extent permitted by applicable law, your use of the Site following the update to the Notice means that you accept the updated Notice.

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