

# Self-Directed Investing

Invest on your own schedule with Self-Directed Investing from First Citizens Wealth™

As a division of First Citizens Bank, CIT Bank is now offering customers an opportunity to open a First Citizens Self-Directed Investing account from First Citizens Wealth™. It's an easy, convenient way to invest.

Once opened, you can view your First Citizens Self-Directed Investing account, initiate trades, and easily access your confirmation and statements alongside your CIT Bank accounts within online banking or the mobile app.

## Exclusive, limited-time offer for CIT Bank Customers

Get up to

**\$750\***

when you open and fund a Self-Directed Investing account.

\*Conditions apply. See details **below**.

Click the button to sign in to CIT Bank. You must open your account from this link to receive the bonus offer.

## Self-Directed Investing account<sup>1</sup>

- Commission-free trading on U.S. listed stocks and ETFs.
- \$100 minimum to open your investment account.

### It's easy to get started

1

Sign into CIT Bank.

2

Click on  
First Citizens Wealth  
information

on the online banking home page.

3

4

of a Self-Directed Investing account and investment options. Select from an Individual, Roth IRA, Roth IRA-Rollover, Traditional IRA-Participant or Traditional IRA-Rollover account.

Provide proof of U.S. citizenship, your Social Security number, legal address and a few other details explained in the account-opening process. Once your account is approved, it will be opened in 2 to 3 business days.



### Fund your account.

Transfer funds into your account from any **non-CIT Bank U.S.-based bank account.**



### Start investing.

[Let's get started](#)

## Learn more about Self-Directed Investing

Get a quick overview on the fundamentals of self-directed investing.

[See overview](#)

Learn how to choose which investments to add to your IRA account.

[Learn how](#)

Investments in securities are not insured by the FDIC or any other federal government agency and may lose value. They are not deposits or other obligations of, or guaranteed by any bank or bank affiliate and are subject to investment risks, including possible loss of the principal amounts invested. There is no guarantee that a strategy will achieve its objective.

## Bonus offer details

\*Limited-time offer. One bonus per CIT Bank customer. If multiple Self-Directing Investing accounts are opened by a customer, only one account will be eligible for the bonus. Offer is non-transferable. The Promotion begins on December 5, 2024 and can end at any time without notice.

Offer valid when a CIT Bank customer with an existing savings or [eChecking account](#) opens a new Self-Directed Investing account offered through First Citizens Wealth after December 5, 2024 and provided that the following requirements are met:

- The First Citizens Self-Directed Investing account (SDIA) is opened with the initial funding deposit to earn the corresponding bonus with new funds not on deposit with CIT Bank. A customer can open an SDIA account with a minimum of \$100 but will need to open the account with at least \$1,000 to qualify for the bonus of \$25.
- The SDIA initial opening deposit must be maintained for a 60-day qualifying period from account open date in order to qualify for the bonus. Any losses or gains due to trading or market fluctuation will not be taken into consideration when calculating the qualifying deposit amount.
- CIT Bank will deposit the qualifying bonus into the customer's Savings or eChecking account within 30 days following the 60-day qualifying period.

Bonus Amount - \$25

Minimum SDIA Initial Deposit



**Maximum SDIA Initial Deposit**

\$4,999

Bonus Amount - \$50

**Minimum SDIA Initial Deposit**

\$5,000

**Maximum SDIA Initial Deposit**

\$9,999

Bonus Amount - \$100

**Minimum SDIA Initial Deposit**

\$10,000

**Maximum SDIA Initial Deposit**

\$49,999

Bonus Amount - \$200

**Minimum SDIA Initial Deposit**

\$50,000

**Maximum SDIA Initial Deposit**

\$99,999

Bonus Amount - \$350

**Minimum SDIA Initial Deposit**

\$100,000

Bonus Amount – \$750

**Minimum SDIA Initial Deposit**

\$250,000+

**Maximum SDIA Initial Deposit**

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The bonus for which the customer qualifies will be deposited to the customer's CIT Bank savings or eChecking account within 30 days of fulfilling the promotion requirements in the SDIA account. If a customer has more than one CIT Bank savings or eChecking account, CIT Bank will choose the account in which to deposit the bonus.

Customer will be deemed ineligible for a bonus payment if the SDIA is not initially funded with an amount to qualify for the bonus, the qualifying deposit is withdrawn or the account is closed prior to the end of the 60-day qualifying period. The CIT Bank savings or eChecking account must also be opened at the time of the bonus payment in order to qualify.

Bonus payments are reported as interest earned on IRS form 1099-INT for the calendar year in which it was paid. Recipient is responsible for any applicable taxes.

<sup>1</sup> Commission-free trading applies to stocks and ETFs traded online for self-directed individual cash or margin brokerage accounts of US-listed securities on major US exchanges within Self-Directed Investing by First Citizens Investor Services. Commission-free trading does not apply to transaction fees, front-end load mutual funds, or options trades, and excludes shares priced less than \$3.00 or not trading on an exchange. Some trades are not eligible to transact online and must be conducted through a call center-assisted trader, and service fees will apply (\$40 minimum). Keep in mind that other non-commission fees will apply to your brokerage account. Please see the Self-Directed Investing by First Citizens Investor Services Commission and Fee Schedule (PDF) to learn more about these applicable fees. The minimum to open an account is \$100.

Self-Directed Investing by First Citizens Investor Services is offered through First Citizens Investor Services, Inc., Member FINRA and SIPC, and an SEC-registered broker-dealer and investment adviser. **Your investments in securities and insurance products and services are not insured by the FDIC or any other federal government agency and may lose value. They are not deposits or other obligations of, or guaranteed by any bank or bank affiliate and are subject to**



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See more about First Citizens Investor Services, Inc. and our investment professionals at FINRA BrokerCheck.

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