Initial Account Access Instructions

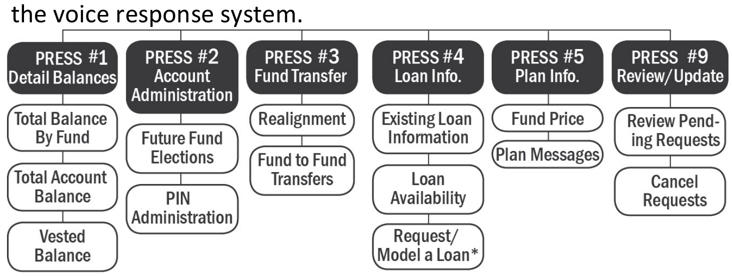
Prior to your visit from the First Citizens Wealth Management Team, you'll need to access and set up your account online. You can do this one of three ways. Through the First Citizens Bank website, the GoRetire app on your smartphone, or by telephone.

1st Time Login

No matter how you choose to login the first time, you'll enter your default User ID and Password information as follows:
User ID: Social Security number – using no dashes or spaces
Password: Date of birth in MMDDYYYY format

You will be prompted to set up your user information.
You'll need to:

- Choose a new username and password
- Select and answer some password reset questions
- Enter an e-mail address for device authorization* and password resets

Bank Website	**GoRetire App**	**By Telephone:**
Log onto: www.myfcb.bank • Go to "Quick Access to" • Choose "**Retirement Plan Services**" in the menu. • Then click the "**Go**" button. • Select "**Participant**" from the **Login panel.** • Enter your account information or follow the 1st time login instructions.	Access the GoRetire App on your smart phone or device. 	The voice response unit (VRU) is ideal for participants that do not have access to a computer or feel more comfortable accessing their account via telephone. To get started, follow these simple steps: **Call:** (800) 716-3742 **Press:** 1 for English or 2 for Spanish **Enter:** Your User ID* (Social Security Number No dashes…Example: 000110001)) **Enter:** Your Password* (Date of Birth in MMDDYYYY …Example: 04012014) * If you have logged into the website and changed your User ID and Password <u>it will not affect</u> your Username and Password for the voice response system.  * Some features are optional and may not be available on all plans. Available Anytime During Call: (*H) For Help (*M) For Main Menu (*R) To Repeat Message (*T) To Terminate Call (Ø) For Participant Service Center Rep.

*The registration process is detailed in the Initial Login Guide, which can be found in the Help section of the landing page under the Website Guides Tab.

Initial Account Access Instructions

FIRST CITIZENS WEALTH MANAGEMENT

The online account access system offers a variety of tools to manage your retirement account.

- Investment guidance and savings education
- Transfer funds and realign balances – including auto-rebalancing
- Access monthly and quarterly fund performance information
- View online Fund Fact Sheets and prospectus detail
- Rate of return calculations on individual investments
- Have electronic statements emailed to you monthly

Account Info	Transactions	Resource Center	Personal
Statement On Demand	Web Transaction Status	Fund Central	Account Maintenance
Account Summary	Fund To Fund Transfers	My Retirement Goal	Designate Beneficiaries*
Account By Asset Class	Deferral Change*	Guidance Plus*	
Trade History*	Investment Elections	Education Center	
Rate of Return	Rebalance	Plan Contacts	* Some features are optional and may not be available for your plan.
Current Loans*	Loans*	SmartPlan	
	Distribution Request*		

Should you have any questions concerning your account access, please contact a Participant Service Center representative at
(800) 716-3742 Monday through Friday, between 7:00 am and 7:00 pm central time.