First Citizens Bank

Delivering stability, resilience and preparedness in a world of rapidly evolving AI

As AI continues to reshape the financial landscape, First Citizens is committed to staying ahead of emerging threats and protecting our clients' data and accounts.

Protecting clients and their data

Committed to preparedness and responsiveness to deliver stability and security.

PREVENT

Our Layered Defense model*:

- Proactively detects and remediates possible vulnerabilities
- Protects First Citizens' infrastructure and our clients' sensitive data

We are actively engaged in prominent industry forums, collaborating with financial industry partners to develop best practices against Frontier AI threats before they emerge.

DETECT

We detect threats – and mitigate them – before they reach clients.

Our strong cybersecurity team ensures we have round-the-clock coverage with 24/7 system monitoring 365 days a year.

We continue to align with the Federal Financial Institutions Examination Council (FFIEC) guidance – the federal standard for protecting clients at regulated financial institutions – to ensure client protection and trust.

RESPOND

We invest heavily in cybersecurity capabilities, deploying best-in-class solutions to protect clients and the bank against evolving threats.

We are strengthening resilience capabilities to withstand potential disruptions and recover rapidly should an incident occur.

How First Citizens is using AI

First Citizens uses AI for a variety of use cases: operational efficiency, cybersecurity, analytics, productivity and client service functions. Our approach to AI has been deliberate, and our AI program is being built conservatively:

- Prioritizing a human in the loop
- Scaling the use of AI enterprise wide, to optimize service delivery, quality and speed
- Risk adjusted for our position as a top 20 U.S. bank and a regulated entity
- Closely connects data use with security
- Configuring enterprise AI platforms to support closed-loop enterprise protections and prevent client data from being used for public Large Language Model (LLM) training

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Actions to consider – best practices in light of Frontier AI**:

Consumers

Monitor your account(s) regularly.	Enable multifactor authentication on account(s) you access through mobile apps and online banking.	Set up mobile or email alerts so you are notified if money is moved from your account(s).
Enable automatic updates across your operating systems, app stores and third-party software to ensure applications are always patched as soon as new versions are released.	Take action quickly if you notice unauthorized activity.	

Commercial clients and vendors

Selective vulnerability patching is no longer adequate. Invest to remediate all known vulnerabilities in your environment and stay on top of new ones that might be identified in subsequent cycles.	Constrain and audit AI agent access. Enforce Zero Trust*** controls to protect your systems.	Enable multifactor authentication across all your critical systems.
Enable automatic updates across your operating systems, app stores and third-party software to ensure applications are always patched as soon as new versions are released.	Take action quickly if you notice unauthorized activity.	Review with your vendors their risk posture against imminent AI threats and limit third party data sharing.

* Aligns with established FFIEC guidance for federally regulated financial institutions, while promoting broader industry best practices and standards (e.g., National Institute of Standards and Technology (NIST) 800-53 and NIST Cybersecurity Framework (CSF)).

** Frontier AI represents a range of technology-enabled threats that may result in fraud, operational disruption, or other risk events. First Citizens Bank does not represent or warrant that the above practices will be effective in protecting against threats from Frontier AI.

*** Zero Trust is a cybersecurity strategy built on the principle: "Never trust, always verify." The framework continuously authenticates every user, device and connection.

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