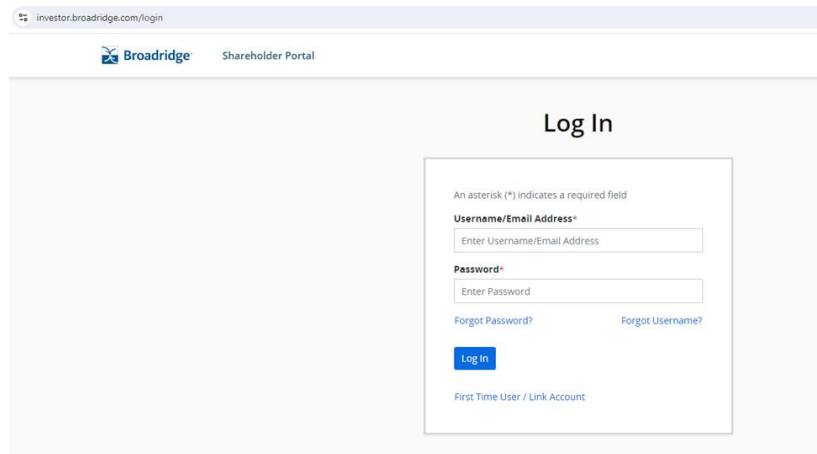


BROADRIDGE: PROCEDURE FOR CREATING A SHAREHOLDER PORTAL PROFILE

If you do not have an email or phone number attached to your account, please contact us at investorrelations@firstcarolinabank.com, and we can help you add one or both of these items to your account in order to begin the profile setup process.

ACCESSING THE BROADRIDGE PORTAL

Visit the following link: <https://investor.broadridge.com/>. This will take you the main homepage where you can Log In to your Shareholder Portal if you have already created an account, or you can Create a Profile. The main homepage from the Broadridge link should look like the below:

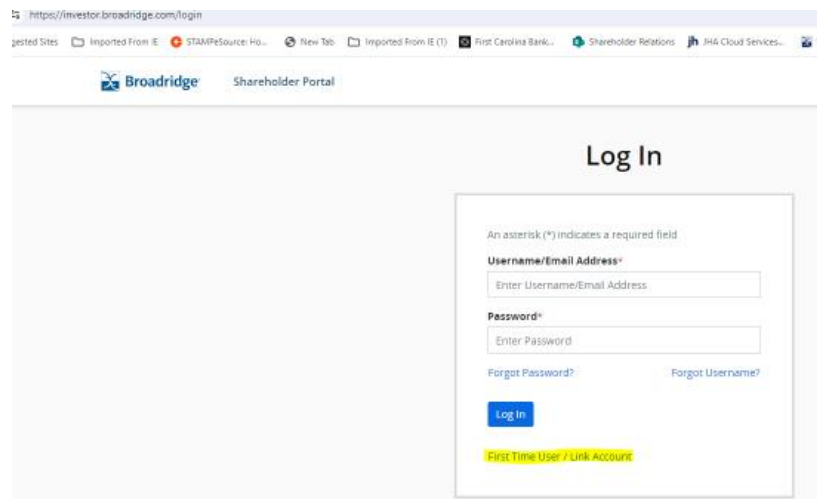


The screenshot shows the Broadridge Shareholder Portal login page. The browser address bar displays "investor.broadridge.com/login". The page header includes the Broadridge logo and "Shareholder Portal". The main heading is "Log In". Below this, a form contains the following elements: a note "An asterisk (*) indicates a required field", a "Username/Email Address*" field with a placeholder "Enter Username/Email Address", a "Password*" field with a placeholder "Enter Password", links for "Forgot Password?" and "Forgot Username?", a blue "Log In" button, and a link for "First Time User / Link Account".

To log in to a previously created account, type in the username you created or your e-mail address and password and click the blue Log In button on the left-hand side.

CREATING A PROFILE

If you have not previously created your account, you will need to Create a Profile. To do so, click the blue First Time User/Link Account link on the bottom left-hand side.



This screenshot is identical to the previous one, showing the Broadridge Shareholder Portal login page. However, the "First Time User / Link Account" link at the bottom of the form is highlighted in yellow.

After you click the blue First Time User/Link Account link, you will be directed to the Account Identification page that you will need to fill out in order to continue setting up your profile, including Company Name, Account Number, and Zip Code. For Company Name, type in First Carolina Financial Services, Inc. As you type this in, the drop-down box will begin to populate this for you. Make sure to select First Carolina Financial Services, Inc.

Account Identification

- You may search by the Company Name or Stock Ticker symbol to locate the account prefix.
- Provide your account number and ZIP code.

An asterisk (*) indicates a required field

Search By*

Company Name Ticker Symbol

- FIRST CAROLINA FINANCIAL SERVICES, INC.**
- FIRST CHOICE BANK COMMON
- FIRST CITIZENS BANCSHARES INC CL A
- FIRST CITIZENS BANCSHARES INC CL B
- FIRST CITIZENS BANCSHARES INC DEPOSITARY
- FIRST CITIZENS BANCSHARES SER B 01-04-27

Account Number: The first part of your account number, **1528**, will automatically populate into the first box. You will then need to enter the last 3 or 4 digits of your account number into the second box.

Account Identification

- You may search by the Company Name or Stock Ticker symbol to locate the account prefix.
- Provide your account number and ZIP code.

An asterisk (*) indicates a required field

Search By*

Company Name Ticker Symbol

Account Number*

Please enter a valid account number.

Zip Code: Enter the zip code associated with your address that is registered to your account. Then, check the box next to “I’m not a robot” at the bottom left-hand side of the page and complete the CAPTCHA exercise. Once confirmed, click the blue Continue button.

Account Identification

- You may search by the Company Name or Stock Ticker symbol to locate the account prefix.
- Provide your account number and ZIP code.

An asterisk (*) indicates a required field

Search By*

Company Name Ticker Symbol

FIRST CAROLINA FINANCIAL SERVICES, INC.

Account Number*

1528

ZIP Code*

I'm not a robot

reCAPTCHA
Privacy - Terms

Continue Cancel

Once you have entered all of your account identification information and clicked the blue Continue button, you will be re-directed to the Security Code Verification Page. This page will allow you to select how you would like to verify your identity: through Email, Text Message, or Voice Call. Select the button next to your preferred option and click the blue Verify Identity button.

Security Code Verification

Choose a contact method for us to verify your identity.

Email (*****4@yahoo.com)

Text Message ((***) ***-3469)

Additional charges may apply.

Voice Call ((***) ***-3469)

Verify Identity Cancel

After you click the blue Verify Identity button, you will receive a One-Time Passcode at the method you of contact you chose above. You will then be re-directed to the Create Profile/Link Account page. The company name and your account number will auto-populate, and you will then need to enter the One-Time Passcode you received.

Please enter the one time security code you received to proceed with the account creation.

Create Profile/Link Account

Create Profile/Link Account | Password | Confirmation

Please complete the following form using your One - Time Passcode to create a profile.

An asterisk (*) indicates a required field

Search By*

Company Name Ticker Symbol

FIRST CAROLINA FINANCIAL SERVICES, INC.

Account Number*

1528

Please enter the One - Time Passcode you received.

One - Time Passcode*

Enter OTP: Didn't get the code?

Provide the email address you wish to use for your new or existing Shareholder Portal Profile.

Email Address*


Enter Email Address

Confirm Email Address*

Confirm Email Address

You will be opted into eDelivery messaging. You can change this in Electronic Consent.

I accept the terms and conditions of this website.

I'm not a robot 

[NCAPTCHA Privacy - Terms](#)

After you enter the One-Time Passcode, enter and confirm the Email Address that you wish to use for your Shareholder Portal profile. From there, check the box next to “I accept the terms and conditions of this website.” as well as the box next to “I’m not a robot” and complete the CAPTCHA exercise. Once confirmed, click the blue Continue button.

Once you have clicked the blue continue button, you will be re-directed to the second part of the Create Profile/Link Account Page, where you will create your password. Type in your desired password, re-enter it to confirm, and click the blue Save Password button.

Create Profile/Link Account

Create Profile/Link Account | **Password** | Confirmation

An asterisk (*) indicates a required field

Email Address

New Password*

Enter New Password

Confirm New Password*

Confirm New Password

Once you have clicked the blue Save Password button, you will be re-directed to the last part of the Create Profile/Link Account page, where you will confirm all of the information.

Confirm your profile information and elections.

An asterisk (*) indicates a required field

Username

Once a Username is created, it cannot be changed.

Email *

Confirm Email*

Alternate Email

Confirm Alternate Email

Phone*

Phone Type*

Mobile Phone

Opt into SMS messaging

I acknowledge that I have read the Privacy Notice.

Submit Cancel

- First, type in your preferred Username. Your username cannot be your email, and once a username is created, it cannot be changed.
- Next, re-enter and re-confirm your Email. You may also add and confirm an Alternate Email if you wish.
- Enter your Phone number and verify the type of phone number it is.
- Once you have entered all of the above information, you will choose whether to Opt into SMS messaging. Only opt into this service if the phone number you entered is a mobile phone. If you do not wish to opt in, do not check the box beside “Opt into SMS messaging.”
- Check the box next to “I acknowledge that I have read the Privacy Notice.”
- Lastly, verify that all of the information you have entered is correct, and click the blue Submit button. Once you have done so, you have successfully set up your Broadridge Shareholder portal account.

Thank you for your support of First Carolina Financial Services, Inc. Should you have any questions, please contact us at investorrelations@firstcarolina.com.