



FACTS	What Does F.N.B. Corporation Do with Your Personal Information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">• Social Security Number and Income• Account Balances and Payment History• Credit History and Credit Score
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons F.N.B. Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does F.N.B. Corporation share?	Can you limit this sharing?
For our everyday business purposes Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes To offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>Please contact the respective F.N.B. Corporation affiliate at the number provided:</p> <ul style="list-style-type: none">• Call 800-555-5455 for: First National Bank, First National Bank d/b/a WauBank, First National Corporation d/b/a First National Insurance Services or F.N.B. Properties Company, Inc.• Call 866-427-7540 for: FNB Financial Services, LP• Call 800-542-5978 for: First National Trust Company, First National Investment Services Company, LLC or F.N.B. Investment Advisors, Inc.• Call 800-252-4850 for: First National Insurance Agency, LLC <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we provided this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit sharing.</p>
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Questions?	Call F.N.B. Customer Contact Center at 800-555-5455
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Who we are	
Who is providing this notice?	F.N.B. Corporation is a diversified financial services holding company operating a bank, consumer lending and wealth management companies, and an insurance agency.
What we do	
How does F.N.B. Corporation protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does F.N.B. Corporation collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money. • Pay your bills or apply for a loan. • Use your debit card. <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes — information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as First National Bank, First National Bank d/b/a WauBank, First National Trust Company, First National Investment Services Company, LLC, which also does business as F.N.B. Investment Services and F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, F.N.B. Properties Company, Inc., FNB Financial Services, LP and First National Corporation d/b/a First National Insurance Service.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>F.N.B. Corporation does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card companies and insurance companies.</i>
Other important information	
<p>For Nevada Customers: This notice is provided to you pursuant to state law. To stop marketing calls from us, use the contact information under “To limit our sharing” to be placed on the FNB do not call list. Nevada law requires that we also provide you with the following contact information: Office of the Nevada Attorney General, telephone: 1-775-684-1100.</p> <p>Additional information concerning our privacy policies can be found at www.fnb-online.com or call 1-800-555-5455.</p>	