

FACTS

WHAT DOES PARK NATIONAL CORPORATION (Park) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and assets ■ Credit scores and income ■ Credit history and transaction history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Park National Corporation (Park) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Park National 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 855.757.6650 or go to ParkNationalCorp.com

 <small>DIVISION OF THE PARK NATIONAL BANK</small>	 <small>Farmers and Savings Bank</small> <small>DIVISION OF THE PARK NATIONAL BANK</small>	 <small>DIVISION OF THE PARK NATIONAL BANK</small>	 <small>DIVISION OF THE PARK NATIONAL BANK</small>	 <small>DIVISION OF THE PARK NATIONAL BANK</small>	 <small>DIVISION OF THE PARK NATIONAL BANK</small>
 <small>DIVISION OF THE PARK NATIONAL BANK</small>	 <small>...Someone you can trust®</small>	 <small>Southwest Ohio & Northern Kentucky</small>	 <small>DIVISION OF THE PARK NATIONAL BANK</small>	 <small>DIVISION OF THE PARK NATIONAL BANK</small>	
				 <small>DIVISION OF THE PARK NATIONAL BANK</small>	

PARK NATIONAL CORPORATION

Who we are

Who is providing this notice?

Park National Corporation (Park) and its affiliates (please see "Other Important Information" section below for a list of our affiliates).

What we do

How does Park National 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.

We permit only authorized associates, who are trained in the proper handling of customer information, to have access to such information.

How does Park National Corporation collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Park National Corporation (Park) does not share with our affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include credit bureaus, and state and federal government agencies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include companies with whom we have a joint marketing agreement.

Other important information

Park National Corporation (Park) Ohio-based banking operations are conducted through Park subsidiary The Park National Bank and its divisions which include Century National Bank, Fairfield National Bank, Farmers and Savings Bank, First-Knox National Bank, Richland Bank, Second National Bank, Security National Bank, The Park National Bank of Southwest Ohio & Northern Kentucky, United Bank, and Unity National Bank. Park also includes Scope Leasing, Inc. (d.b.a. Scope Aircraft Finance), Guardian Finance Company, Park Title Agency and SE Property Holdings, LLC.

Federal law requires us to provide this notice of our privacy policy and practices to our customers annually.