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FNB Financial Services Inc.

FNB Mortgage Services, LLC



## PRIVACY STATEMENT

### FACTS WHAT DOES FIRST NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li>● Social Security Number</li> <li>● Account balances</li> <li>● Transaction history</li> <li>● Credit history</li> <li>● Assets</li> <li>● Account transactions</li> </ul>
<b>How?</b>	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 First National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	Yes
<b>For our marketing purposes-</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial institutions</b>	No	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Mail the form below

**Please note:**  
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent 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 our sharing.

**Questions?**

Call Pat Duke, Privacy Officer at 205-921-7435

### What we do

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 also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Tell us about your investment or retirement portfolio
- Give us your contact information
- Show your driver's license

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

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 non-affiliates to market to you

**Why can't I limit all sharing?**

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

**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

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

### Affiliates

- Our affiliates include:
  - *Financial companies such as: FNB Financial Services, Inc. and FNB Mortgage Services, LLC.*

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

### Nonaffiliates

- *First National Bank does not share with non-affiliates so they can market to you.*

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

### Joint marketing

- *First National Bank does not jointly market.*

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FIRST NATIONAL BANK  
(205) 921-7435

To Report A Lost / Stolen Debit Card:  
Call (205) 921-5252 or After Hours 1-800-236-2442

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