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> FNB Financial Services Inc.

FNB Mortgage Services, LLC



PRIVACY STATEMENT

WHAT DOES FIRST NATIONAL BANK 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 sl with us. This information can include: • Social Security Number • Account balances • Transaction history	 Assets Account transactions
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 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?
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	Yes
For our marketing purposes- to offer our products and services to you	No	We don't share
For joint marketing with other financial institutions	No	We don't share
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 non-affiliates to market to you	No	We don't share

To limit our sharing	Mail the form below Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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

How does First National Bank protect my personal information?

How does First National Bank

collect 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 $% \left(1\right) =\left(1\right) \left(1\right)$ 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
- · Give us your contact
- Apply for a loan
- information • Show your driver's license
- Tell us about your investment or retirement portfolio
- 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

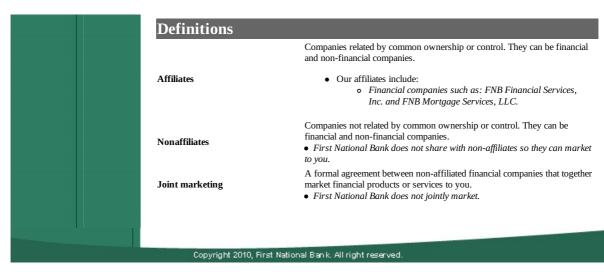
- sharing for affiliates' everyday business purposes information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

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

What happens when I limit sharing for an account I hold jointly with someone else?

Why can't I limit all sharing?

Your choices will apply to everyone on your account - unless you tell us otherwise.



FIRST NATIONAL BANK (205) 921-7435

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

US Patriot Act

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