

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: ■ 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	Please contact the respective F.N.B. Corporation affiliate at the number provided: ■ Call 800-555-5455 for First National Bank ■ Call 866-427-7540 for Regency Finance Company, Citizens Financial Services, F.N.B. Consumer Discount Company, FMAC, or 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 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 sharing.
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Questions?	Call 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?

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 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

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

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

- *Our affiliates include financial companies such as First National Bank, First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, FNB Financial Services, LP and Regency Finance Company, which also does business under the trade names Citizens Financial Services, F.N.B. Consumer Discount Company, and FMAC.*

Nonaffiliates

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

- *F.N.B. Corporation does not share with nonaffiliates so they can market to you.*

Joint Marketing

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

- *Our joint marketing partners include credit card companies and insurance companies.*

F.N.B. Corporation Family of Companies

- First National Bank
- First National Trust Company
- First National Investment Services Company, LLC
- F.N.B. Investment Advisors, Inc.
- First National Insurance Agency
- Regency Finance Company
- FNB Financial Services, LP