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# PRIVACY POLICY

Rev. 11/2013

## FACTS

### WHAT DOES FNB BANK, INC. 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"> <li>• Social Security number and account information</li> <li>• Income and account balances</li> <li>• Payment history and transaction history</li> </ul> <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 FNB Bank, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FNB Bank, Inc. 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	No
<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 companies</b>	Yes	No
<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	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

Questions?	Call 1-888-934-2536 or go to <a href="http://www.thinkfnb.com">www.thinkfnb.com</a>
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### Who we are

Who is providing this information?

FNB Bank, Inc.  
 101 E Broadway  
 PO Box 369  
 Mayfield, KY 42066

### What we do

How does FNB Bank, Inc. 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

	<p>These measures include computer safeguards and secure mail and buildings.</p> <p>We restrict access to non-public personal information about you to those employees who need to know.</p>
How does FNB Bank, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <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"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

### Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include financial companies such as Jackson Financial Corporation, and non-financial companies such as Title Center of Greater KY, LLC.</li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• FNB Bank, Inc. does not share with non-affiliated third parties so they can market to you.</li> </ul>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include branded credit card companies.</li> </ul>

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<b>Mayfield Main</b> 101 E Broadway Mayfield, KY 42066 270-247-1758	<b>Mayfield South</b> 310 Charles Drive Mayfield, KY 42066 270-247-1352	<b>Lone Oak</b> 3445 Lone Oak Rd Paducah, KY 42003 270-554-1748	<b>Paducah</b> 630 Jefferson St Paducah, KY 42001 270-442-7395	<b>Murray</b> 1445 Lowes Dr Murray, KY 42071 270-767-1240	<b>Wingo</b> 9606 State Route 45 S Wingo, KY 42088 270-376-5859	<b>Cadiz Main</b> 2558 Main Street Cadiz, KY 42211 270-522-6021	<b>Cadiz West</b> 1197 Canton Road Cadiz, KY 42211 270-522-3256
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