



F.N.B. Corporation

<b>FACTS</b>	<b>WHAT DOES F.N.B. CORPORATION DO WITH YOUR PERSONAL INFORMATION?</b>
<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 and Income</li> <li>■ Account Balances and Payment History</li> <li>■ Credit History and Credit Score</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 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?
<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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>Yes</b>	<b>Yes</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For non affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

<b>To Limit Our Sharing</b>	<p>Please contact the respective F.N.B. Corporation affiliate at the number provided:</p> <ul style="list-style-type: none"> <li>■ Call <b>800-555-5455</b> for First National Bank</li> <li>■ Call <b>866-427-7540</b> for Regency Finance Company or FNB Financial Services LP</li> <li>■ Call <b>800-542-5978</b> for First National Trust Company, First National Investment Services Company, LLC, or F.N.B. Investment Advisors, Inc.</li> <li>■ Call <b>800-252-4850</b> for First National Insurance Agency, LLC</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> 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.</p> <p>However, you can contact us at any time to limit sharing.</p>
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<b>Questions?</b>	Call <b>800-555-5455</b>
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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, which also does business as F.N.B. Investment Services and F.N.B. Investment Advisors, Inc., First National Insurance Agency LLC., Regency Finance Company and FNB Financial Services, LP.*

**Nonaffiliates**

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

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

**Joint Marketing**

A formal agreement between non affiliated 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, LLC
- Regency Finance Company
- FNB Financial Services, LP