

<b>FNB Smart Rate Credit Card</b>	
<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for the first 12 months from date of account opening After that, your APR will be <b>17.24%, 21.24% or 25.24%</b> based on your creditworthiness This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for 12 months from date of account opening when the balance is transferred within the first 60 days following account opening. After that, your APR will be <b>17.24%, 21.24% or 25.24%</b> based on your creditworthiness This APR will vary with the market based on the Prime Rate
<b>APR for Cash Advances</b>	<b>27.74%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>24.00%</b> This APR may be applied to your account if you make your payment more than 60 days after the payment due date. <b>How Long Will the Penalty APR Apply?</b> If your APR is increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due. If you do not make six consecutive payments when due, the Penalty APR will apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>FEES</b>	
<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>● Cash Advance</li> <li>● Balance Transfer</li> <li>● Foreign Fees</li> </ul>	Either <b>\$10.00</b> or <b>3.0%</b> of the amount of each cash advance, whichever is greater. Either <b>\$10.00</b> or <b>4.0%</b> of the amount of each balance transfer, whichever is greater. <b>2.0%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>● Late Payment</li> <li>● Returned Payment</li> </ul>	<b>\$25.00</b> <b>\$25.00</b>

**How we will calculate your balance:** For Purchases we use a method called “average daily balance (excluding new purchases)”.

**How we will calculate your variable APRs:** We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

**Prime Rate:** We add 8.74%, 12.74% or 16.74% based on your credit worthiness to the Prime Rate to determine the Purchase/Balance Transfer APR. We add 19.24% to the Prime Rate to determine the Cash Advance APR. For example, if the Prime Rate is 4.50% we add 8.74%, 12.74% or 16.74% to the Prime Rate to determine your Purchase/ Balance Transfer Rate of 13.24%, 17.24% or 21.24%. Likewise, if the Prime Rate is 4.75% we add a 19.24% margin to the rate to calculate the Cash Advance APR of 23.74%.

**Discretionary Fees:** You may incur other fees for using this card at your discretion: 1. Pay By Phone Fee – \$10 for using a live representative to make a payment via phone; doesn't apply to payments made via our automated payment system. 2. Overnight Card Fee – If you request, and we agree to overnight a card to you a \$50 fee will be assessed. The fee is subject to change. Additional fees apply for Saturday delivery.

**Cardholder Agreement:** To review a copy of our Cardholder Agreement please visit [www.fnb-online.com/creditcard](http://www.fnb-online.com/creditcard).

**Limitations & Warnings**

- You may not use this account, to make a payment on this or any other credit account with us or our affiliates.
- You may not use or permit your account to be used to make any illegal transaction.
- You will only use your account for transactions that are legal where you conduct them. For example, Internet gambling transactions may be illegal in your state.
- Display of a payment card logo by an online merchant does not mean that an Internet transaction is legal where you conduct it. We may charge your account for such transactions.
- We will not be liable if you engage in an illegal transaction.
- We may deny authorization of any transactions identified as Internet gambling.
- You may not use your account to conduct transactions in any country or territory or with any individual or entity that is subject to economic sanctions administered and enforced by the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC). Use of your card in those countries will be blocked.

**Other Discretionary Fees**

In addition to the other fees previously noted, you may incur the following fees for using this card at your discretion:

Pay By Phone Fee	\$10.00 for using a live representative to make a payment via telephone; this fee does not apply to payments made via our automated telephone payment system
Overnight Card Fee	If you request that we overnight a card to you and we agree, a fee for expediting the creation and mailing of a card will be assessed to your overnight delivery on a business day is \$50.00 and is subject to change. Additional fees apply for Saturday delivery

The information about the costs of the card described in this application is accurate as of March 2020. This information may have changed after that date. To find out what may have changed, call us at 1-800-555-5455.

**Military Lending APR:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). These disclosures can be provided to you verbally, toll-free, by calling 1-844-334-3810.



<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 nonaffiliates 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, First National Bank d/b/a WauBank, First National Corporation d/b/a First National Insurance Services or F.N.B. Properties Company, Inc.</li> <li>■ Call <b>866-427-7540</b> for 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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<b>Who we are</b>	
<b>Who is providing this notice?</b>	F.N.B. Corporation is a diversified financial services holding company operating a bank, consumer lending and wealth management companies and an insurance agency.

<b>What we do</b>	
<b>How does F.N.B. Corporation protect my personal information?</b>	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.
<b>How does F.N.B. Corporation collect my personal information?</b>	<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 debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 nonaffiliates to market to you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account — unless you tell us otherwise.

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include financial companies such as First National Bank, First National Bank d/b/a WauBank, 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, F.N.B. Properties Company, Inc., FNB Financial Services, LP and First National Corporation d/b/a First National Insurance Service.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>F.N.B. Corporation does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include credit card companies and insurance companies.</i></li> </ul>

<b>F.N.B. Corporation Family of Companies</b>	
<ul style="list-style-type: none"> <li>■ First National Bank</li> <li>■ First National Bank d/b/a WauBank</li> <li>■ First National Trust Company</li> <li>■ First National Investment Services Company, LLC</li> <li>■ F.N.B. Investment Advisors, Inc.</li> </ul>	<ul style="list-style-type: none"> <li>■ First National Insurance Agency, LLC</li> <li>■ F.N.B. Properties Company, Inc.</li> <li>■ FNB Financial Services, LP</li> <li>■ First National Corporation d/b/a First National Insurance Services</li> </ul>