



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: <ul style="list-style-type: none"> • 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:
	<ul style="list-style-type: none"> • Call 800-555-5455 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. • Call 866-427-7540 for: 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, LLC <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we provided this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit sharing.</p>

Questions?	Call F.N.B. Customer Contact Center at 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?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money. • Pay your bills or apply for a loan. • Use your debit card. <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"> • 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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <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>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>F.N.B. Corporation does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card companies and insurance companies.</i>
Other important information	
<p>For Nevada Customers: This notice is provided to you pursuant to state law. To stop marketing calls from us, use the contact information under "To limit our sharing" to be placed on the FNB do not call list. Nevada law requires that we also provide you with the following contact information: Office of the Nevada Attorney General, telephone: 1-775-684-1100.</p> <p>Additional information concerning our privacy policies can be found at www.fnb-online.com or call 1-800-555-5455.</p>	

Online and Mobile Privacy Policy

We are committed to the privacy of your information. This Online and Mobile Privacy Policy describes how F.N.B. Corporation, and its subsidiaries and affiliates (collectively, "F.N.B.") collect and use personal information when you engage with our websites and mobile applications.

Our Online and Mobile Privacy Policy complies with the terms and conditions of our Privacy Notice (provided above), *What Does F.N.B. Corporation Do With Your Personal Information?*

Personal Information & Data

Information We Collect

F.N.B. collects certain Personal Information about you. "Personal Information," as used in this Online and Mobile Privacy Policy, is information that could reasonably be linked, directly or indirectly, with a particular consumer or household. Other information may be collected based on how you interact with our websites and mobile applications.

1. Information you give us

In order for you to access certain services and/or products, we may require you to provide us with Personal Information. Personal Information may include: (i) contact data (such as your name, mailing and e-mail addresses, and phone number); (ii) financial data (such as your account or credit card number); and (iii) demographic data (such as your zip code, age and income).

2. Information we collect about you

We may collect certain information based on how you interact with our websites and mobile applications. This information helps us improve the quality, usability and performance of the services we offer to you.

Cookies

F.N.B. uses "cookies," or small data files we place in your web browser that enable us to recognize and remember you when you return to our website. These cookies do not contain any individually recognizable personal or confidential information. When you visit our site, F.N.B. uses the information in the cookie to provide a more customized and personalized experience. For example, F.N.B. may highlight educational articles or products that we believe you may find of interest based upon your past browsing of our website. If you would like to opt out of using cookies, you can control your cookie settings within your web browser. If you disable cookies, we may not be able to show you personalized information within our website.

Location Data

F.N.B. uses certain services to provide a more personalized experience for our website visitors. For example, we may use your web browser and IP address, among other factors, to approximate your geographic location. F.N.B. uses this information when providing you with content specific to your region, such as regional pricing and weather or service alerts. You can disable location services within your web browser if you do not wish to benefit from this feature.

If you have enabled location services on your mobile device and agree to the collection of your location when prompted, we will collect location data when you use the F.N.B. mobile applications, even when an app is closed or not in use. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your mobile device.

When you interact with us through our F.N.B. mobile applications, we may also collect information such as unique device identifiers for your mobile device.

3. Information we receive from other sources

We may obtain information about you from other sources, including third-party services, to enhance our ability to provide relevant services and offers to you. We will treat such data in accordance with this Online and Mobile Privacy Policy. We are not responsible or liable for the accuracy of the information provided by third parties or for third-party policies or practices.

How We Use Information

F.N.B. uses information we collect about you online to deliver requested product and service information, offer additional product and service recommendations, and qualify you for selected products and services. Additionally, we use this information to process your transactions, authenticate your identity, prevent fraud, and to keep your information and financial transactions secure.

How We Share Information

F.N.B. may disclose your Personal Information with our affiliates and with third parties under certain circumstances and in accordance with our Privacy Notice, *What Does F.N.B. Corporation Do With Your Personal Information?* We may share your information with:

- Our affiliates and subsidiaries for everyday business purposes including marketing of F.N.B. products and services.
- Government agencies, companies and organizations to comply with and support our legal, regulatory and reporting obligations, including consumer reporting agencies.
- Third-party servicers to whom we disclose Personal Information under strict confidentiality and use restrictions to support human resource activities and workforce management.
- Professional advisors (e.g., audit firms, outside counsel, etc.).
- Business transfers (e.g., mergers, acquisitions, etc.).

F.N.B. will only share information about you with third parties who perform services or functions for us in conjunction with our services (such as our email or marketing vendors or a third-party payment processor) if we have a contractual agreement with the other party which prohibits them from disclosing or using the information other than for the services they provide us.

Children

F.N.B. websites and mobile applications are not directed to children. We do not request or knowingly collect information from children. If you are the parent or guardian of a child who you believe has provided his or her information to us, please contact us using the contact information provided below.

Security of Information

F.N.B. employs various physical, electronic and procedural measures, including education and training of our personnel, which are designed to reasonably and appropriately protect Personal Information from loss, misuse or unauthorized access, disclosure, alteration or destruction. These measures include limiting access and using industry best practice controls such as firewalls and encryption for Personal Information. Personal Information collected or displayed through a website is protected in transit by standard encryption processes, but we cannot guarantee the security of information on, or transmitted via, the internet.

We retain Personal Information as reasonably necessary and for specific business purposes as disclosed at the time of collection. We retain information to deliver upon requested products and services and to comply with applicable legal and regulatory obligations. When the retention period has been met, F.N.B. destroys the information in all formats to ensure it is unusable and cannot be restored.

If you believe that F.N.B.'s records contain any incorrect information about you, please contact us using the contact information provided below.

Please be advised that F.N.B. will never ask you to send personal or financial information by, in response to, or via a link in an email or text message. Do not provide sensitive Personal Information, such as your social security number or account number, on public forums, such as social media platforms or online review platforms.

Social Media

F.N.B. interacts with customers and consumers via social media platforms. Any content you post to social media pages managed by F.N.B. is subject to the privacy policies and terms and conditions of use of those platforms. When interacting with social media pages managed by F.N.B., our Online and Mobile Privacy Policy may apply.

As F.N.B. social media pages are visible to the public, please exercise caution when posting. Do not share Personal Information such as account information and any identifying information (e.g., account numbers, demographic information, government identification, online authentication information such as usernames and passwords or PINs).

Questions

If you have questions or concerns with respect to our Online and Mobile Privacy Policy, you may contact our Customer Contact Center at 1-800-555-5455. We reserve the right to amend this Online and Mobile Privacy Policy.