

First National Bank

4140 E. State St., Hermitage, PA 16148
1 (833) 226-5362

Variable Loan Interest Rate & Fees

Your starting interest rate will be between

6.50% and 8.50%*

After the starting rate is set, your rate will then vary with the market.

Your Starting Interest Rate (upon approval)

The starting interest rate you pay will be determined after you apply. It will be based upon your credit history and other factors (co-signer credit, automatic payment enrollment, etc.). If approved, we will notify you of the rate you qualify for within the stated range. Interest rates are typically higher without a co-signer.

Your Interest Rate During the Life of the Loan

Your rate is variable. This means that your rate could move lower or higher than the rates on this form. The variable rate is based upon a margin plus the highest U.S. Prime Rate published in *The Wall Street Journal* two business days (not weekends or holidays) before the closing date shown on your billing statement. For more information on this rate, see the reference notes.

Although the rate will vary after you are approved, it will never exceed 18.00% (the maximum allowable for this loan).

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon the repayment option available to you.

Repayment Option	Amount Provided (amount provided directly to you or your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan starting <u>after</u> the first disbursement)	Total Paid over Loan Term (includes associated fees)
Make Full Payments	\$10,000	7.00%	5 Years	\$11,880.72
Make Full Payments	\$10,000	7.50%	10 Years	\$14,244.21
Make Full Payments	\$10,000	7.50%	15 Years	\$16,686.22
Make Full Payments	\$10,000	8.50%	20 Years	\$20,827.76

About These Loan Cost Examples

The repayment example assumes that you enter immediate repayment. It is based on the highest starting rate currently charged and associated fees. Repayment will last 5, 10, 15, or 20 years, which will begin immediately upon disbursement of the loan. You may not defer repayment.

* The rate range is dependent on the term selected. The rate range displayed is the lowest and highest rate for a 5, 10, 15 or 20 year term offered as of the date of the application, and is subject to change. The lower rate displayed assumes a 0.25% autopay reduction. See the Automatic Pay Discount disclosure for more information about this benefit.

** The rate range is dependent on the term selected. The rate range displayed is the lowest rate for a 5, 10, 15 or 20 year term and the highest rate for the 20-year term offered as of the date of the application, and is subject to change. The lower rate displayed assumes a 0.25% autopay reduction. See the Automatic Pay Discount disclosure for more information about this benefit.

Fixed Loan Interest Rate & Fees

Your interest rate will be between

6.55% and 8.75%**

After the rate is set, it will be fixed for the entire term of the loan.

Your Interest Rate (upon approval)

The interest rate you pay will be determined after you apply. It will be based upon your credit history and other factors (co-signer credit, automatic payment enrollment, etc.). If approved, we will notify you of the rate you qualify for within the stated range. Interest rates are typically higher without a co-signer.

Your Interest Rate During the Life of the Loan

Your rate is fixed for the duration of the loan.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon the repayment option available to you.

Repayment Option	Amount Provided (amount provided directly to you or your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan starting <u>after</u> the first disbursement)	Total Paid over Loan Term (includes associated fees)
Make Full Payments	\$10,000	7.25%	5 Years	\$11,951.62
Make Full Payments	\$10,000	7.75%	10 Years	\$14,401.28
Make Full Payments	\$10,000	8.25%	15 Years	\$17,462.53
Make Full Payments	\$10,000	8.75%	20 Years	\$21,209.06

Loan Fees

Origination Fee: There is no origination fee charged for this loan.

Late Charge

Residence State	Number of Days Payment is Late	Late Payment Charge
Maryland	10	5% of the regularly scheduled payment or \$20.00, whichever is greater.
North Carolina	15	4% of the regularly scheduled payment.
Ohio	10	10% of the regularly scheduled payment or \$20.00, whichever is greater.
Pennsylvania	15	10% of the regularly scheduled payment or \$20.00, whichever is greater.
South Carolina	10	5% of the regularly scheduled payment or \$18.50, whichever is greater.
Virginia	7	5% of the regularly scheduled payment.
Washington DC	10	5% of the regularly scheduled payment.
West Virginia	10	5% of the regularly scheduled payment or \$30.00, whichever is greater.

Federal Loan Alternative

You may qualify for a federal education loan. For additional information, visit the Department of Education at studentaid.ed.gov. Federal student loans can be consolidated into a Federal Direct Consolidation Loan. Private student loans are not eligible to be included. The interest rate is fixed and is a weighted average of the interest rates on the loans being consolidated, rounded up to the nearest one-eighth of one percent.

Next Steps

1. Find out about other loan options.

A full explanation of the Federal Student Loan benefits and consolidation options can be found at studentaid.ed.gov.

2. To apply for this loan, complete the application.

If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law, and the variable interest rate may change based on the market).

Reference Notes

Variable Interest Rate

-If the loan is a variable rate loan, it will have a variable interest rate that is based on the highest U.S. Prime Rate published in The Wall Street Journal two business days preceding the monthly adjustment date. Any new rate will be applied as of the first day of your billing cycle which the Prime Rate has changed. Your rate will be calculated each month by adding a margin to the highest U.S. Prime Rate.

-The rate may change once a month. There is no limit on the amount that the rate could increase at one time. Your rate will never exceed 18.00% or be less than 2.25%.

Fixed Interest Rate

-If the loan is a fixed rate loan, the rate will not vary based on an index as described above.

Eligibility Criteria

Borrower

-Must have graduated from an eligible medical school.

-Must be the legal age of majority at the time of application. Age of majority is determined by your state of permanent residence:

-Most States: 18.

Co-signers

-Rates are typically higher without a co-signer.

-Must be the legal age of majority at the time of application. Age of majority is determined by your state of permanent residence:

-Most States: 18.

Bankruptcy Limitations

-If you file for bankruptcy, you may still be required to pay back this loan.

Automatic Pay Discount

If you enroll in automatic monthly payments from a personal FNB checking or savings account to pay principal and interest amounts that are due, the rate will be reduced by one quarter of one percent (0.25%). The lower rate displayed in the rate range on Page 1 assumes a .25% reduction (subject to the floor rate) upon borrower enrolling in automatic payments. This rate reduction will be removed and the rate will be increased by 0.25% upon any cancellation or failed collection attempt of the automatic payment. As a result, if the automatic payment is canceled, any increase will take the form of higher payments.

Other: There is no deferment option provided for this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.



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	<p>Please contact the respective F.N.B. Corporation affiliate at the number provided:</p> <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:</p> <p>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.</p> <p>However, you can contact us at any time to limit sharing.</p>
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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?	<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>

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