

FACTS**WHAT DOES PARK NATIONAL BANK 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:

- Social Security number and credit history
- Income and credit scores
- Transaction history and assets

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Park chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Park 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-888-545-4762 or go to www.parknationalbank.com

Who We Are	
Who is providing this notice?	The Park National Bank, including divisional banks of Park National Bank, its parent company Park National Corporation, and affiliates listed below in the section entitled “Who We Are Continued”.
What We Do	
How does Park 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. We permit only authorized associates, who are trained in the proper handling of customer information, to have access to such information.
How does Park 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 apply for a loan • deposit money or use your credit or debit card • pay your bills <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 <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"> • <i>Our affiliates include financial companies Scope Leasing (dba Scope Aircraft Finance), Guardian Finance, and SE Property Holdings.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Park 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 investment companies.</i>
Who We Are Continued	<p>Park National Bank includes divisional banks Century National Bank, Fairfield National Bank, First-Knox National Bank, NewDominion Bank, Carolina Alliance Bank, Richland Bank, Second National Bank, Security National Bank, The Park National Bank of Southwest Ohio & Northern Kentucky, United Bank, and Unity National Bank. Park National Bank’s parent company is Park National Corporation. Park National Bank’s affiliates providing this notice include Scope Leasing, Inc. (dba Scope Aircraft Finance), Guardian Finance, and SE Property Holdings, LLC.</p>