



PRIVACY NOTICE

Within the privacy notice the words “we” “us” “our” or “bank” mean Park National Corporation (Park). Park’s Ohio-based banking operations are conducted through Park subsidiary The Park National Bank and its divisions which include Century National Bank, Fairfield National Bank, Farmers and Savings Bank, First-Knox National 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’s other banking subsidiary is Vision Bank (headquartered in Panama City, Florida), and its Vision Bank Division (of Gulf Shores, Alabama). Park also includes Scope Leasing, Inc. (d.b.a. Scope Aircraft Finance), Guardian Finance Company and Park Title Agency. “You” and “your” refer to the accountholder and “account” or “accounts” means your accounts at the bank.

The basis of each customer relationship is trust and you have chosen to do business with us, and we will honor your relationship with great care, beginning with the information you have chosen to share with us. We believe that your privacy should not be compromised. We pledge to protect the privacy and security of your customer information and to provide you with the responsive, professional service you deserve and expect from us.

We Recognize Your Right to Privacy

We recognize that you have the right to expect your personal financial information to remain private and secure. We also recognize your interest in how we collect, retain, and use the personal information you provide us. By our privacy notice, we hope to address those concerns and instill confidence in our customers that the bank has sufficient standards and security measures in place to protect your information.

Use, Collection, and Retention of Customer Information

Customer information is at the center of our ability to provide superior service to you. We will use the information you provide to us to deliver requested services, to administer your accounts with us, and to comply with various state and federal laws and regulations. We will, to the extent allowed by law, use the information to better understand your financial needs so that we may advise you of other opportunities and services available from us.

Existing Customers

We collect and maintain information to serve you and administer your customer relationship. The types of information we collect may include: information you provide on applications or forms; information received from third parties such as credit bureaus or similar reporting agencies; information from your relationship with us.

Former Customers

As a former customer of ours, we may use information collected from you in the past to advise you of opportunities to establish a banking relationship with us again. This information will only be used by us and is subject to the same controls outlined in this privacy notice.

Maintenance of Accurate Information

We continuously strive to maintain complete and accurate information about you and your accounts. Should you ever believe our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

Information Confidentiality and Security

We permit only authorized associates, who are trained in the proper handling of customer information, to have access to such information and only for legitimate business needs. All of our associates are required to follow our Code of Banking Ethics, which emphasizes the responsibility of each associate with regard to customer information.

We safeguard information according to established security standards and procedures, and continuously review and adopt new procedures and technology to maintain and update those standards.

Restriction of Disclosure of Customer Information

With affiliated companies, we use and share information gathered through transactions or experiences with our customers among our affiliates. This information may be shared with: mortgage lenders, consumer lenders, administrative personnel and deposit service providers. Information is shared for a variety of reasons, such as: provide quick, superior service; inform you of new or enhanced financial services; improve and develop our products and services.

With non-affiliated third parties, we share certain customer information with outside vendors who provide services required to facilitate and service your account as requested by you and as permitted by law. We ensure that all outside vendors we use for services are obligated to the same strict standards of confidentiality and are not permitted to reuse or sell customer information provided by us for any reason.

We may be legally required to release certain customer information in response to judicial processes such as a subpoena, fraud investigations, or to comply with requests for information from government agencies in accordance with the Right to Financial Privacy Act or other federal or state banking laws and regulations.

We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Disclosure of our Privacy Commitment to You

We value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. In our effort to maintain a high standard of awareness to this commitment, we will disclose to you, our customer, our privacy notice once a year and shall make our policy available to you upon request at any time. If you have any questions about how we protect your confidential information, please visit or contact any of our banking offices, or go online to ParkNationalCorp.com for specific contact and address information.

