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## FNB-FXONLINE: TERMS AND CONDITIONS

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**THESE TERMS AND CONDITIONS ARE PART OF OUR INTERNATIONAL BANKING SERVICES COMPREHENSIVE AGREEMENT OR OUR MASTER INTERNATIONAL BANKING SERVICES AGREEMENT, AS THE CASE MAY BE (“COMPREHENSIVE AGREEMENT”) WITH YOU. THE COMPREHENSIVE AGREEMENT IS ACCESSIBLE [VIA THIS HYPERLINK](#). THESE TERMS AND CONDITIONS ARE ALSO PART OF OUR INTERNATIONAL BANKING SERVICES FNB-FXONLINE TERMS AND CONDITIONS (“FNB-FXONLINE AGREEMENT”). THE FNB-FXONLINE AGREEMENT IS ACCESSIBLE [VIA THIS HYPERLINK](#). BY USING THIS SERVICE, YOU AGREE TO BE LEGALLY BOUND BY THESE TERMS AND CONDITIONS AND BY THOSE IN THE COMPREHENSIVE AGREEMENT AND IN THE FNB-FXONLINE AGREEMENT.**

- 1. FNB-FXONLINE SERVICE.** FNB-FXOnline (the “**Service**”) enables you to perform the following tasks via the internet: (i) initiate foreign exchange spot and forward contracts; (ii) initiate funds transfers to and from your designated account(s), (iii) prepare and issue international drafts in designated foreign currencies, (iv) submit cash letters and checks for collection and/or (v) upload files containing batches of foreign exchange trades and transfers and other instructions for processing by us. The funds transfers, international drafts, and other payments you initiate under this Service may be drawn against the unused value of a previously approved foreign exchange spot or forward contract or may be priced according to the prevailing rate at the time of issuance for the currency you select (the “spot” market), or may be charged against the balance in your designated account(s) maintained with us or for your benefit.

This Service is for use only by our corporate customers who have subscribed to the Service and who are registered users of the Service such as you. It is not intended for use, and may not be used, by individual consumers or for personal, family or household use. Any capitalized term that is used herein but not defined herein shall have the meaning that was assigned to such term in the Comprehensive Agreement.

You may get access to the Service via our website, [www.fnb-fxonline.com](http://www.fnb-fxonline.com), or such other website as we may establish from time to time (the “**Website**”). A user's guide including operating procedures, security procedures and other instructions describing how to use the Service (“**User Instructions**”) is available on the Website. We may at our discretion modify or add to the User Instructions from time to time. You are responsible for following all of the User Instructions as of their effective date.

**2. Terms of Use.** Your use of the Service and our provision of the Service are governed by these Terms and Conditions, the User Instructions, the terms of the Comprehensive Agreement, the terms of the FNB-FXOnline Agreement, and any supplemental rules and regulations that may be posted on the Website from time to time. The Comprehensive Agreement, the FNB-FXOnline Agreement, the User Instructions and any such supplemental rules and regulations are incorporated into these Terms and Conditions by this reference. In the event of an inconsistency between the Comprehensive Agreement, the FNB-FXOnline Agreement, these Terms and Conditions, the User Instructions and any supplemental rules and regulations, the supplemental rules and regulations will prevail over these Terms and Conditions, these Terms and Conditions will prevail over the FNB-FXOnline Agreement, and the FNB-FXOnline Agreement will prevail over the Comprehensive Agreement. You understand that use of the Website is at your own risk and that the Service is provided "AS IS". We assume no responsibility for the timeliness, misdelivery or deletion of, or the failure to store, any user data, communications or customized settings. You understand and agree that you may only use the Service for the purposes described in Section 1 above. These Terms and Conditions do not provide you with any ownership interest in the Service, but only a right of limited use.

**3. Foreign Exchange Contracts.** You may initiate spot or forward contracts in designated foreign currencies (each, a **“Contract”**) electronically through the Service. We will provide exchange rates to you on the Website, and Contracts are deemed executed and considered final and binding upon your acceptance, on the Website, of the offered rate. You may not cancel any acceptance that you submit through the Website. We do not accept electronic cancellation requests. If you and we are parties (or hereafter become parties) to an ISDA Master Agreement, foreign exchange agreement, confirmation or any other similar agreement that governs a swap, spot or forward contract in a designated foreign currency (individually and collectively, an **“FX Agreement”**), each Contract shall constitute a **“Transaction”** thereunder, and will supplement, form a part of, and be subject to, such FX Agreement, and the rights and obligations of you and us with respect to each Contract (including, without limitation, rights as to settlement, netting, novation, close-out and credit support) shall be determined in accordance with such FX Agreement. To the extent the terms of such FX Agreement conflicts with these Terms and Conditions, the terms of such FX Agreement will control with respect to the applicable Contract. Although we may send you a confirmation of your Contract, such confirmation is for your records only and your Contract shall be considered final and binding, as stated above, whether or not we send you a confirmation. Each of you and we will make our own evaluation of the creditworthiness and desirability of the other party as counterparty with respect to each Contract. Contracts can be settled by issuance of a draft, wire, debit or credit to your designated account(s), through an automated clearing house, or by such other method as you and we may agree. You are responsible for providing us with appropriate payment instructions on the Website upon execution of the Contract, if possible, but in any event no later than the end of normal hours for the Service (as provided in Section 11 below) two (2) Banking Days prior to the value date of the Contract. If we receive your payment instructions after that time, we may attempt, in our sole discretion, to use reasonable efforts to process the payment and settle the Contract on the value date, but we shall have no liability to you or to any other person for our failure to do so. Contracts shall otherwise be processed in accordance with our normal procedures.

If at any time we have concerns about your ability to make any payment or delivery required of you under any Contract, we reserve the right, in our discretion and without your consent, to require pre-funding (including the receipt and verification of such pre-funding) and/or cash settlement by you of such required payment or delivery as a condition precedent to our obligation to make any payment or delivery required of us under such Contract. If you fail to make any payment or delivery required of you under any Contract on the date when due (or in the event that, prior to such due date, you default under other indebtedness with us, become insolvent, bankruptcy, insolvency or reorganization proceedings are instituted by or against you, or a receiver or similar officer is appointed for any of your property), we reserve the right, in our discretion and without prior notice to you, to close-out such Contract by buying or selling, as the case may be, the contracted exchange at a public or private sale. You shall indemnify us for

any losses (including costs and expenses) that we incur in connection with such close-out (“**Losses**”).

Nothing herein shall obligate us to enter into any Contract with you. We reserve the right to suspend or to terminate trading in any foreign currency, or in all foreign currencies, at any time and for any reason, without notice to you; provided that no such suspension or termination will alter our and your respective rights and obligations under any Contract entered into prior thereto.

- 4. Issuance of Drafts.** You will only use the blank unnumbered draft stock (each, a “**Draft**”) that we will deliver to you for your use in connection with the Service. Drafts may only be drawn in foreign currencies designated by us and at banks designated by us and in countries designated by us. You are responsible for properly completing the request for each Draft and submitting it to us electronically through the Service. We will provide you the information necessary to print a completed Draft, including a reference number and any other controls that we deem necessary. If you print the Draft, it is your responsibility to remit such Draft promptly to the beneficiary for payment. You understand and agree that you shall have no right to require us to place a stop payment order on any Draft; provided, however, that upon your express instructions, prior to presentation of the Draft by the beneficiary, we will use reasonable efforts with our correspondent bank to reverse the transaction, if feasible, but we shall have no liability to you or to any other person for our failure to reverse such transaction. We shall have no liability to you or to any other person for errors or delays resulting from incomplete or incorrect information provided by you in respect of any Draft. We cannot control, or be responsible for, your handling of the draft stock that is provided for your use hereunder. You are responsible for implementing and maintaining appropriate systems and controls for safekeeping, using and transporting Drafts.

- 5. Funds Transfers.** We will execute your payment orders (each, a **“Payment Order”**) to (a) transfer funds from your designated account(s) maintained with us or for your benefit to other accounts with us or to accounts at other banks, or (b) initiate draw-down requests (**“reverse payment orders”**) to other banks or honor incoming reverse payment orders from other banks involving your designated account(s) maintained with us or for your benefit, provided that in each case such instructions are complete and received by us prior to the deadline for payment instructions stated in Section 3 above. It is your responsibility to properly complete, maintain and monitor all payment instructions, including repetitive instructions. We assume no responsibility or liability to you or to any other person for errors or delays resulting from incomplete or incorrect information provided by you in respect of any Payment Order. Payment Orders will be received and processed during the times that the Service is available as specified in Section 11 below. A Payment Order will not be considered received by us until we have performed all verification procedures which we believe are reasonably necessary. Payment Orders requesting us to transfer funds from your designated account(s) maintained with us or for your benefit are subject to available funds contained in such account. Reverse payment orders credited to you are provisional until we receive final settlement. If we do not receive final settlement, we will debit your designated account(s) maintained with us or for your benefit for the amount of the reverse payment order. We may include in your outgoing Payment Orders all information required by applicable law, regulation or fund transfer system rule, or which we believe is reasonably necessary to facilitate execution of such Payment Order.
- 6. Cash Letters.** You may send electronically eligible U.S. Dollar checks drawn on foreign banks and checks denominated in a foreign currency or other eligible negotiable items (collectively, **“Eligible Checks”**) directly to us for collection via cash letter (**“Cash Letter”**). Eligible Checks will be collected on your behalf through a correspondent bank of our choosing. This service is dependent upon the availability of a correspondent bank on conditions acceptable to us. We shall have the right to terminate all or a part of this service upon notice to you if any correspondent bank declines to continue to offer its services to us. Upon receipt of your Cash Letter transmission, we will send you an electronic confirmation with the date and time of our receipt thereof (the **“Receipt Notice”**). Unless we otherwise agree in writing, you are required to ship the physical Cash Letter together with all the covered Eligible Checks via overnight delivery to the address we designate by the close of business on the day you electronically transmit the Cash Letter data to us. We reserve the right, for any reason in our sole discretion, to refuse or return to you unprocessed any Eligible Check included in a Cash Letter under this Section. In that event, we will, at your request, inform you whether we are willing to accept any such Eligible Check for collection under Section 7 of this Agreement. Unless you instruct us otherwise in your Cash Letter transmission, we will assume that all of your Eligible Checks are to be deposited into your designated U.S. Dollar account, and will accordingly provisionally credit your U.S. Dollar account in an amount equal to the sum of (i) the face amount of your Eligible Checks denominated in U.S. Dollars, and

(ii) the U.S. Dollar equivalent (based on the then prevailing spot rate of exchange as determined by us in our sole discretion) of your Eligible Checks denominated in a foreign currency. Should you instruct us to deposit any of your Eligible Checks denominated in a foreign currency into your designated multicurrency account, we will provisionally credit such multicurrency account in an amount equal to the face amount of such Eligible Checks. Each Eligible Check denominated in a foreign currency which is provisionally credited to your designated U.S. Dollar account will be deemed a Contract under Section 3 of this Agreement, and will accordingly be governed by any of the foreign exchange agreements between us and any restrictions or limits we place, in our sole discretion, on the amount of unsettled foreign exchange trades you may have outstanding on a given day. The law allows us to supply a missing endorsement to a deposited Eligible Check. However, we reserve the right to refuse to accept for collection any Eligible Check that does not bear a proper endorsement, that is made payable to someone other than you or, in our sole discretion, for any other reason. You agree to retain a copy of each Eligible Check, without affixing any void language, for a minimum of fourteen (14) calendar days from the date of the Receipt Notice ("**Retention Period**") for the purpose of recreating any Eligible Check or Cash Letter that is lost during the collection process.

Each Eligible Check provisionally credited to your designated account is subject to our receipt of final payment from the bank or other party on which such Eligible Check is drawn ("**Drawee Bank**"). If we receive notice that any Eligible Check is being returned to us unpaid at any time for any reason, that final payment of any Eligible Check is being revoked, or if we do not receive final payment within a reasonable period of time, including any Eligible Check that is returned wrongfully (hereinafter referred to collectively as an "**Ineligible Check**"), then (i) with respect to any Ineligible Check for which provisional credit was given to your designated multicurrency account, we will charge such multicurrency account in an amount equal to such provisional credit given plus any interest carried on such Ineligible Check and any additional charges imposed on us with respect to such Ineligible Check (unless there are insufficient funds in such multicurrency account to cover such amount, in which event we will charge your U.S. Dollar account in an amount equal to the U.S. Dollar equivalent (based on the then prevailing spot rate of exchange as determined by us in our sole discretion) of such Ineligible Check plus any interest carried on such Ineligible Check and any additional charges imposed on us with respect to such Ineligible Check), and (ii) with respect to any Ineligible Check for which provisional credit was given to your designated U.S. Dollar account, we will charge your U.S. Dollar account in an amount equal to the U.S. Dollar equivalent (based on the then prevailing spot rate of exchange as determined by us in our sole discretion) of such Ineligible Check, plus any interest carried on such Ineligible Check and any additional charges imposed on us with respect to such Ineligible Check. If any charge under this Section creates an overdraft in your U.S. Dollar account, you agree that we may set off against any existing or future accounts (U.S. Dollar or multicurrency) you have with us in the amount of the overdraft without prior notice to you or to any other person. You agree that we shall have no liability for the acts or omissions of the

Drawee Bank or any correspondent bank, including, without limitation, the loss in transit of any Eligible Check during the collection process.

- 7. Collection of Checks (non-Cash Letter).** You may initiate, electronically, the collection of US Dollar checks drawn on foreign banks and checks denominated in a foreign currency or other eligible negotiable items (“Checks”). Such Checks will be collected on your behalf, upon physical receipt by us of such Checks, using such methods and procedures chosen by us in our sole discretion. We reserve the right, for any reason in our sole discretion, to refuse for collection or return any Check to you without processing. You agree that we are acting solely as your collection agent and shall have no liability for the acts or omissions of the Drawee Bank or any other bank in the collection process, including, without limitation, wrongful dishonor of the draft or loss in transit of any Check during the collection process.

The amount of any Check will not be credited to you until after we have received final payment from the Drawee Bank. Unless you instruct us otherwise, we will assume that all of your Checks are to be deposited into your designated U.S. Dollar account, and will accordingly credit your U.S. Dollar account in an amount equal to the sum of (i) the final payments we receive from the applicable Drawee Bank with respect to your Checks denominated in U.S. Dollars, and (ii) the U.S. Dollar equivalent (based on the then prevailing spot rate of exchange as determined by us in our sole discretion) of the final payments we receive from the applicable Drawee Bank with respect to your Checks denominated in a foreign currency. Should you instruct us to deposit any of your Checks denominated in a foreign currency into your designated multicurrency account, we will credit your multicurrency account in an amount equal to the final payment we receive from the applicable Drawee Bank with respect to such Checks. Our fees, and any fees imposed by the Drawee Bank or other bank in the collection process, shall be deducted from the proceeds of each Check credited to you. If final payment of any Check is revoked or must be refunded to the Drawee Bank at any time for any reason, then (i) with respect to any Check for which credit was given to your designated multicurrency account, we will charge such multicurrency account in an amount equal to such credit given plus any interest carried on such Check and any additional charges imposed on us with respect to such Check (unless there are insufficient funds in such multicurrency account to cover such amount, in which event we will charge your U.S. Dollar account in an amount equal to the U.S. Dollar equivalent (based on the then prevailing spot rate of exchange as determined by us in our sole discretion) of such Check plus any interest carried on such Check and any additional charges imposed on us with respect to such Check), and (ii) with respect to any Check for which credit was given to your designated U.S. Dollar account, we will charge your U.S. Dollar account in an amount equal to the U.S. Dollar equivalent (based on the then prevailing spot rate of exchange as determined by us in our sole discretion) of such Check, plus any interest carried on such Check and any additional charges imposed on us with respect to such Check. If any charge under this Section creates an overdraft in your U.S. Dollar account, you agree

that we may setoff against any existing or future accounts (U.S. Dollar or multicurrency) you have with us in the amount of the overdraft without prior notice to you or to any other person.

- 8. Upload Transactions.** You may upload electronically to the Website files containing batches of foreign exchange trades and Payment Orders for processing by us. We will provide you with the requisite guidelines to enable you to format your files correctly for such upload. We assume no responsibility or liability to you or to any other person for any delays resulting from a file that has been incorrectly formatted.
- 9. Fees.** You agree to pay the fees and charges for the Service as we disclose to you from time to time. We may change the fees and charges at any time upon notice to you. Your continued use of the Service after receipt of such notice shall represent your acceptance of such changes.



- 10. Authorization to Debit Your Accounts; Set Off.** You authorize us to debit your designated account(s) maintained with us or for your benefit in the amount of (a) your Payment Orders upon execution of such Payment Orders, (b) any Losses upon the incurrence thereof, (c) any Eligible Checks and Checks returned unpaid for any reason, (d) our fees and charges for the Service upon their respective due date, and (d) each Contract as provided below. To facilitate settlement of your Contracts, we may at our sole discretion establish a line of credit dedicated to foreign exchange activities for you to use the Service. A line of credit is subject to credit approval in accordance with our normal procedures. If a line of credit is required, we will debit your designated account(s) on the value date of each Contract. If we permit use of the Service without a line of credit, we will debit your designated account(s) on the trade date of each Contract. You agree to maintain in your designated account(s), or to send us by wire transfer through the Fedwire system or the SWIFT system, as the case may be, by the deadline we tell you, sufficient available funds to cover the total amount of your Payment Orders, Losses, Contracts and our fees for the Service. If your designated account(s) contain insufficient available funds, we may (but shall not be obligated to), without notice to you or any other person, exercise a contractual right of setoff against any of your other accounts or any other property now or in the future in our possession, including investments that are linked to any such accounts towards the payment of any of your obligations to us arising under or in connection with the Service.
- 11. Processing.** Contracts will be processed as specified in the User Instructions. The Service will generally be available Monday through Friday between the hours of 8:00 AM to 5:00 PM Eastern Standard Time. Contracts will be processed during that period, except that Upload Transactions that are uploaded after 2:00 p.m. Eastern Standard Time will not be processed until the next Banking Day. The time periods specified herein are subject to change from time to time without prior notice to you.
- 12. General Practices.** You understand that all information, data, text, messages and other materials ("**Content**"), whether publicly posted or privately transmitted, are the sole responsibility of the person from whom the Content originated. Accordingly, you are entirely and solely responsible for all Content you send or transmit through the Service. You agree that your use of the Service will comply with all applicable laws and regulations. Although we do not preview Content, we shall have the right, at our sole discretion, to remove any Content that is on the Service. You understand and agree that you must evaluate the Content and bear all risks associated with your use and reliance on any Content.
- You shall not assign, pledge, sell, resell or otherwise use the Service other than for its intended purpose and only for your business. You will not use the Service to provide services to any other person or entity. You will not allow any unregistered person or entity use of the Service.
- 13. Changes to Service/Termination of Service.** At any time, we may implement and enforce new terms and conditions that may limit your use of the Service or require you to re-authenticate your identity for security purposes (including the requirement to

modify passwords). We reserve the right, at any time, to temporarily suspend or permanently discontinue the Service without any prior notice or liability of any kind to you or any third party.

You understand and agree that, at any time, without prior notice to you and at our sole discretion, we can terminate your password or other codes and/or remove any information or data you may have stored on the Service or the Website for any reason. You understand and agree that we shall not be liable to you or any third party should we terminate your access to the Service. These Terms and Conditions will remain in effect with respect to any Contracts, Drafts or Payment Orders placed or initiated prior to any such termination, and neither party shall be relieved of any payment or other obligation with respect to such outstanding Contracts, Drafts and Payment Orders.

**14. Intellectual Property.** You understand and agree that the Service and the software used in connection with the Service are our property or the property of any third parties that have supplied them to us. Furthermore, you understand and agree that any information presented to you via the Service may contain copyrights, trademarks, trade names, service marks, patents or other proprietary information that are protected under various laws. Unless you receive proper authorization from the appropriate entity, you shall not re-distribute, copy or retransmit the information provided by the Service, in whole or in part. You shall not introduce, nor permit any person to introduce, into the Service, any code, malicious or hidden mechanisms that would impair the operation of the Service or of our computers or other devices or software, or would permit other users access to the Service, nor shall you use the Service to gain any unauthorized access to any computer system.

**15. DISCLAIMER OF WARRANTIES.**

YOU UNDERSTAND AND AGREE THAT:

A.) WE DO NOT REPRESENT OR WARRANT THAT THE SERVICE: WILL MEET YOUR EXPECTATIONS OR REQUIREMENTS; WILL BE FREE OF ERROR, SECURE OR UNINTERRUPTED; WILL BE ACCURATE; WILL PROVIDE PRODUCTS OR SERVICES OF A CERTAIN QUALITY; OR THAT ANY PROBLEM WITH THE SERVICE WILL BE CORRECTED.

B.) YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER AND TELECOMMUNICATIONS SYSTEM THAT RESULTS FROM YOUR USE OF THE SERVICE. IN ADDITION, YOU UNDERSTAND AND AGREE THAT THE SECURITY SYSTEMS THAT WE HAVE IMPLEMENTED ARE SUBJECT TO INHERENT LIMITATIONS. WE ARE NOT RESPONSIBLE FOR DATA THAT YOU TRANSMIT WHETHER RESIDING ON OUR SERVERS OR YOURS. YOU MUST, IN YOUR SOLE DISCRETION, DETERMINE WHETHER THE SECURITY AND PERFORMANCE OF THE SERVICE MEET YOUR EXPECTATIONS.

C.) NO INFORMATION OF ANY TYPE OBTAINED BY YOU FROM US OR THROUGH THE WEBSITE OR THROUGH THE SERVICE SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS AND CONDITIONS. THESE WARRANTIES AND DISCLAIMER PROVISIONS ARE IN ADDITION TO, AND NOT IN LIMITATION OF, THE WARRANTY AND DISCLAIMER PROVISIONS OF THE COMPREHENSIVE AGREEMENT.

D.) THE SERVICE IS PROVIDED ON AN "AS IS" BASIS. WE HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT.

E.) OUR AGGREGATE LIABILITY TO YOU FOR ALL ACTIONS ARISING PURSUANT TO AND IN CONNECTION WITH THESE TERMS AND CONDITIONS, THE COMPREHENSIVE AGREEMENT AND THE FNB-FXONLINE AGREEMENT, REGARDLESS OF WHETHER SUCH LIABILITY ARISES UNDER THE LAWS GOVERNING CONTRACTS, TORTS, OR ANY OTHER LEGAL THEORY, SHALL BE LIMITED TO THE FEES PAID BY YOU TO US DURING THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO THE LIABILITY.

**16. Trademark and Copyright Information.** "F.N.B. Corporation", "F.N.B. Capital Markets", "First National Bank of Pennsylvania" and the FNB logo and product and service names are trademarks or service marks that are proprietary to F.N.B. Corporation. You shall not, without the prior written consent of F.N.B. Corporation, display or use these trademarks, logos or service marks in any manner.

The Web pages at [www.fnb-corp.com](http://www.fnb-corp.com) and other related URLs (and all reviewable pages, accompanying documentation and underlying program source code related to such sites) are copyrighted works of F.N.B. Corporation, Inc. All Rights Reserved.

**17. Representations.** Each time that you use the Service, you represent and warrant to us that you are duly authorized by all necessary action on your part to use the Service, that you have obtained all consents necessary to perform your obligations arising in connection with the Service, and that your obligations arising in connection with the Service (including, without limitation, arising under any Contracts, Drafts or Payment Orders) constitute legal, valid and binding obligations, enforceable against you in accordance with their terms subject to laws pertaining to bankruptcy, insolvency and creditors' rights generally.

You further represent and warrant that you will use the Service in compliance all applicable foreign, local, state and federal laws, rules and regulations, administrative

orders and other governmental requirements, as amended from time to time, including without limitation the Bank Secrecy Act, the USA Patriot Act, the federal anti-money laundering statutes and any laws or regulations that are enforced or administered by the Office of Foreign Assets Control.

- 18. General Information.** The Comprehensive Agreement, the FNB-FXONLINE Agreement, these Terms and Conditions and the User Instructions constitute the final, full and exclusive agreement between us and you relative to the Service and govern your access to and use of the Service, superseding any prior agreements or understandings between us and you regarding internet based foreign exchange and related draft and wire services. Any notices to you in regards to the Service may be made via either e-mail or U.S. Mail. We may also post notices of changes to these Terms and Conditions or other matters by displaying notices or links to notices generally on the Website. Your continued use of the Service after receipt of such notice shall represent your acceptance of such changes.
- 19. Links to Other Websites.** We may establish links between the Website and one or more websites operated by third parties. We have no control of any such other websites or the contents therein. The existence of any such links shall not constitute an endorsement by us of such websites, or of the contents or operators of such websites.
- 20. Customer Service Contact Information.** Please do not use e-mail to send communications which contain confidential information, which we require to be in writing, or which need our immediate attention. Please call 412-320-2156 or 412-320-2156, or write us instead at this address: First National Bank, Attn: International Banking Services, 12 Federal Street, Suite 505, Pittsburgh, PA 15212.