

WELCOME TO FIRST NATIONAL BANK

Providing products and services as unique as the clients we serve

Your guide to key conversion dates and comprehensive financial solutions.



First National Bank

METRO
BANK

GROWING STRONGER
TO SERVE YOU BETTER

WELCOME TO FIRST NATIONAL BANK

First National Bank (FNB) has been helping customers achieve their financial goals since 1864. We are excited about our new partnership with Metro Bank. It allows us to reach out to a new group of customers like you with products and services that are as unique as the people we serve.

This Welcome Guide is designed to help you discover what First National Bank has to offer in addition to important dates and actions required.

You can rely on our Personal Bankers to help you develop a plan to achieve your financial goals. With the professional guidance, support and resources of a large community bank, you can be certain that your personal plan will continue to work for you.

We understand that even with the best written product and service explanations, sometimes talking with a real person can be helpful.

Please feel free to contact our Customer Service Center at 800-555-5455, 8:00 AM – 9:00 PM Monday through Friday, 8:00 AM – 5:00 PM on Saturday and 9:00 AM - 5:00 PM on Sunday, or email us at FNBCustomerService@fnb-corp.com for assistance. We'll also be updating our website with information about the transition to First National Bank. Please visit www.fnb-online.com/welcome.

CONSUMERS

Consumer Products and Services are outlined in the **BLUE** Consumer Products and Services section.

BUSINESSES

Business Products and Services are outlined in the **RED** Business Products and Services section.

Our Pledge

You will have access to an extended network of ATMs and banking locations.

You will have access to new products and services to help you achieve your financial goals.

You will receive the same prompt, courteous customer service you have come to expect.

CONSUMER PRODUCTS AND SERVICES



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Important Dates:

Saturday, February 13, 2016

All Metro Bank branches will be open from 9:00 AM until 3:00 PM EST.

Sunday, February 14, 2016

All Metro Bank locations will be closed to prepare for the transition.

Monday, February 15, 2016

Presidents Day - All former Metro Bank locations will be open 8:30 AM until 5:00 PM (lobby) and 8:30 AM until 6:00 PM (drive thru).

Tuesday, February 16, 2016

All offices will open as First National Bank. You gain access to the full range of products and services offered by First National Bank.

Visit a local office during the week for our Open House, and celebrate our commitment to serving you as a First National Bank customer.

IMPORTANT DATES AND TIMES

FNB Service	What You Should Know	Important Dates	Action Needed
ACH Transfers and Direct Deposits/ Debits	Direct deposits and automatic transfers to and from your accounts will continue without interruption.		No action needed.
Availability of Deposits	For full details on the funds availability policy that applies to your accounts, please refer to the enclosed Important Account Information disclosure.		Please refer to the enclosed Important Account Information disclosure.
Branch Banking	In addition to banking at our network of more than 300 convenient offices and 400 ATMs, we also offer a variety of other banking options to simplify your money management.	See page 3 of this Welcome Guide for important dates.	Visit a local office during the week beginning Monday, February 15, 2016, for our Open House, and help us celebrate our commitment to you as a First National Bank customer.
CDs	The current rate and terms of your CD(s) will remain the same until the maturity date.		No action needed.
Checking Accounts	Your checking account will transition to a First National Bank account listed in the chart on pages 8-9. Direct deposits and automatic transfers to and from your accounts will continue without interruption. Automatic transfers will be posted to the account nightly on the same business day that the transfer is scheduled, or on the next business day if the transfer is scheduled on a weekend or holiday.	See the chart on pages 8-9 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Banker or our Customer Service Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
Checks	You may continue to use your existing checks and deposit slips.	Upon depletion of checks and deposit slips, please order new supplies. See "Action Needed" for reorder information.	When you need to order new checks, you can order directly online, by phone or in person. If you order checks from a source other than First National Bank, please call our Customer Service Center at 800-555-5455 to obtain important bank-specific information prior to placing your order.
Consumer and Business Loans or Lines of Credit	The terms of your loan or line of credit will remain unchanged and fees and late charges will be assessed in accordance with your existing contract unless you receive a separate notification of specific changes. If you have a line of credit, you will receive a monthly First National Bank statement which will provide the new payment address and other details of your account. Payments made by automatic deduction from a deposit account will continue.	Saturday, February 13, 2016: After this date, you can make payments at your local First National Bank office or through Online or Mobile Banking.	Make loan payments from your First National Bank checking or savings account by following the prompts when you call 800-555-5455, or mail your payments to P.O. Box 6122, Hermitage, PA 16148-0922.
Credit Cards	Your existing Metro Bank credit card will not be transferred to First National Bank. You may continue to use this card.	Tuesday, February 16, 2016: After this date, if you are interested in applying for a First National Bank Visa® Rewards credit card, you may do so after February 16, 2016, by visiting www.fnb-online.com/creditcard .	Credit card payments will not be accepted in branch after February 12, 2016.
Future Dated and Recurring Online Transfers	External online transfers to other financial institutions via Online Banking will not transfer to First National Bank. Internal online transfers from one Metro Bank account to another Metro Bank account will transfer to First National Bank.	Tuesday, February 16, 2016, at 8:00 AM: External online transfers may be set up through FNB Online Banking.	Re-establish your external online transfers by logging on to FNB Online Banking and selecting the Pay Bills tab.
Individual Retirement Accounts (Consumer Only)	Your Metro Bank account will remain the same until maturity. At maturity it will convert to an FNB account that most closely matches your current requirements, features and benefits. IRA statements will be mailed annually in January.	Saturday, February 13, 2016: First National Bank will become the new custodian of your IRA Plan.	You will receive notification of your new FNB IRA at least 30 days prior to maturity.
Mobile Banking	Mobile Banking with Mobile Deposit provides 24/7 banking convenience when paired with FNB Online Banking. View accounts, transfer funds, deposit checks and more.	Friday, February 12, 2016: Discontinue using Metro Bank's Mobile Banking at 5:00 PM. Tuesday, February 16, 2016: To continue using Mobile Banking, please re-enroll.	To access Mobile Banking you must first be enrolled in Online Banking. Access Mobile Banking by downloading F.N.B. Direct from the app store for your device or learn more within the Alerts and Mobile Banking tab of Online Banking. To log into Mobile Banking, simply use your new FNB Online Banking user ID and password.
Mortgage Loans	The terms and conditions outlined in your mortgage loan documents will remain the same unless you are notified of a change in a separate mailing. Automatic payments will continue without interruption unless also notified in a separate mailing.	Saturday, February 13, 2016: Beginning this date, questions about your mortgage loan can be directed to our Customer Service Center at 800-555-5455 or by writing us at 4140 East State Street, Hermitage, PA 16148-3487.	Please make note of the mailing address for mortgage payments: P.O. Box 6122, Hermitage, PA 16148. Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.
Online Banking	If you currently bank online, you will automatically be enrolled in First National Bank's Online Banking with access to the same accounts. Please note: If you are not an owner or signer on an account, you will not have access to this account within FNB Online Banking.	The week of February 1, 2016: Current Online Banking customers will receive a letter which will explain how to access accounts online beginning Tuesday, February 16, 2016.	Please print your Metro Bank transaction history and eStatements prior to Friday, February 12, 2016, since this information will not transfer.

The following Quick Reference Guide contains important instructions and date references that will help ensure a seamless transition of your accounts and services to First National Bank.

IMPORTANT DATES AND TIMES

CONTINUED FROM PAGE 5

FNB Service	What You Should Know	Important Dates	Action Needed
Online Bill Payment	If you currently make payments using Metro Bank's online bill payment service, you will be automatically enrolled in First National Bank's Online Bill Payment service. You can schedule payments, set notifications and take advantage of the interactive budget center. Access this service directly from Online or Mobile Banking.	Tuesday, February 16, 2016: All scheduled bill payments and payee information will be transferred automatically to FNB's Bill Payment service.	Please refer to your Online Banking letter for additional information and instructions regarding FNB's Bill Payment service. We recommend you print your Metro Bank payment history, payee list and currently scheduled payments prior to Friday, February 12, 2016, to verify that all information is transferred.
Overdraft Services	Overdraft Services is a feature that is provided with your FNB checking account where we strive to approve and pay checks and ACH transactions that overdraw your account. As an added valuable service, Overdraft Services also covers ATM and everyday debit card transactions; however, we will need your permission to provide it.	Saturday, February 13, 2016: After this date, Overdraft Services will be provided on your FNB checking account.	There is nothing you need to do to benefit from Overdraft Services for checks and ACH transactions. Consumers only: For more details about all overdraft protection plans, refer to the letter in the envelope provided in this guide. Mail back the consent form in the postage-paid envelope to authorize FNB to pay overdrafts on your ATM and everyday debit card transactions.
Privacy	Your Metro Bank privacy policy preferences will be transferred.	Monday, February 15, 2016: After this date you can provide your privacy policy preferences to FNB by contacting us (refer to the enclosed Important Account Information booklet).	Refer to the enclosed Privacy Policy in the Important Account Information booklet for details about limiting information sharing.
Safe Deposit Box Service	Your safe deposit box will be transferred to First National Bank and will be subject to First National Bank's terms and conditions.	Saturday, February 13, 2016: You will not have access to your safe deposit box at Metro Bank. Monday, February 15, 2016: Safe deposit boxes will be available for access at First National Bank.	Continue using your keys to access your safe deposit box at its current location.
Savings Accounts	Interest on savings accounts, with the exception of IRA Savings, is credited quarterly. For most accounts, interest will be credited on your statement date.	See the chart on pages 10-11 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Banker or our Customer Service Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
Statements	Your First National Bank statements will be mailed at approximately the same time each month as your current statements and your first statement following the date of Friday, February 12, 2016, will reflect the title of your First National Bank product. Combined statement service for all accounts that transfer to First National Bank will continue.	Friday, February 12, 2016: Your final Metro Bank statement will show a record of transactions through this date.	If you don't currently take advantage of combined statements, one convenient statement can reflect the details of your full financial relationship with any checking account. Available with both paper statements or eStatements.
Telephone Banking	First National Bank's free automated telephone banking service provides 24/7 access to your account information and allows you to transfer funds, make loan payments and more.	Tuesday, February 16, 2016: Automated telephone banking will be available by calling 800-555-5455. Account balances and history prior to Friday, February 12, 2016, will not be transferred to FNB.	When you access First National Bank's Telephone Banking, you will be asked for your account number and your personal identification number, which will be the last four digits of your Social Security or tax identification (EIN) number. You can change your personal identification number at any time after your initial call.
Treasury Management Accounts	Your treasury management accounts will remain the same unless you are notified of a change in a separate mailing.		No action needed.
VISA Debit/ATM Card (Personal and Business)	If you currently have a Metro Bank Debit or ATM card, you can continue to use your existing Debit or ATM card to access your account(s) after they transition to First National Bank. You will be able to use your existing Metro Bank card at any FNB ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.	Shortly after the transition to First National Bank, you will receive a new First National Bank Debit or ATM card and activation instructions. During the weekend of February 12, 2016, balance inquiry may not be available. Balance inquiry will be restored by Tuesday, February 16, 2016.	No action needed.
Wire Transfers	First National Bank's wire transfer cut-off time is 4:00 PM ET, Monday through Friday, for all outgoing wires, including foreign wires.	For incoming wire transfers after close of business on Friday, February 12, 2016, please notify the senders of First National Bank's routing and transit number, which is 043318092.	After close of business on Friday, February 12, 2016, notify senders of First National Bank's routing and transit number, which is 043318092.

MANAGING YOUR MONEY STARTS WITH THE RIGHT CHECKING ACCOUNT

Use the chart below to locate the First National Bank checking account which is most comparable to your existing account and to review the features of your new account. To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here.

Your new FNB checking account should be very similar to your current account. However, if you find an account that better fits your needs, you can select an alternate account any time after Tuesday, February 16, 2016. Simply visit a First National Bank office or call our Customer Service Center at 800-555-5455.



? DID YOU KNOW

You can simplify your life with a combined statement showing details of all your FNB account relationships. It's fast and easy to enroll.

Your Current Metro Bank Account	Your New First National Bank Checking Account	Overview	Balance Required to Avoid Monthly Service Charge	Monthly Account Service Charge	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB Online Banking Bill Payment and Mobile Banking	Check Printing Cost	Additional Benefits
<ul style="list-style-type: none"> Totally Free Checking Bank-On Lancaster 	Freestyle Checking	Freestyle Checking offers 24/7 banking with unlimited access to online, mobile and eStatements. This account delivers everything to you electronically, at your request, plus you can withdraw money from any VISA®/PLUS® ATM in the world. Non-FNB ATMs and other financial institutions' surcharges apply.	\$0	\$0	No	<ul style="list-style-type: none"> Free eStatement Paper statement \$2.95 Paper statement with check images \$5.95 	Yes	Yes	Cost varies with style	<ul style="list-style-type: none"> Unlimited check writing No minimum balance required
<ul style="list-style-type: none"> Now Interest Checking 	Lifestyle Checking	Put your money to work with a checking account that earns interest. With Lifestyle Checking, as your account balance grows at the minimum \$2,500, your interest rate automatically increases.	\$1,000 average daily balance or \$10,000 combined average daily balance in other checking, savings or CDs	\$10.00 or \$9.00 with an eStatement	Yes, \$2,500 and above	Free paper statement with check images	Yes	Yes	Free first order of 120 checks	<ul style="list-style-type: none"> Unlimited check writing Total deposit relationship in additional checking, savings and CD can offset fee Free small safe deposit box or \$30 credit toward larger box
<ul style="list-style-type: none"> Premier Interest Checking Personal Exclusive Checking 	Premierstyle Checking	Premierstyle Checking is an interest-bearing account that rewards you for doing more of your banking with us. With exclusive benefits and priority services like free custom checks, up to \$15.00 refunded each statement cycle for ATM transactions at non-FNB locations, free small safe deposit box and more, you'll get convenient solutions for managing your everyday finances so you can enjoy your life in style.	\$7,500 daily balance or \$25,000 combined average daily balance in other checking, savings or CDs	\$25	Yes, \$1,000 and above	Free paper statement or free eStatement	Yes	Yes	Free FNB custom checks	<ul style="list-style-type: none"> Unlimited check writing No charge to use a non-FNB ATM (Up to \$15.00 ATM surcharge refund per statement cycle) Free small safe deposit box or \$30 credit toward larger box Free OD transfer from another deposit product or loan Two free domestic wire transfers <ul style="list-style-type: none"> Waive \$150 of mortgage closing costs Free financial analysis
<ul style="list-style-type: none"> Free 50 Plus Checking 	Mystyle Checking	With Mystyle Checking you can avoid a monthly fee by choosing the option that works best for you. Maintain a minimum balance, use Direct Deposit to eliminate hurried payday trips to the bank and to gain immediate access to your money or maximize convenience with secure, cash-free debit card transactions.	\$500 daily balance or \$5,000 combined average daily balance in other checking, savings or CDs	\$6.95 or \$5.00 with an eStatement	No	<ul style="list-style-type: none"> Free paper statement or free eStatement Paper statement with images \$3.00 	Yes	Yes	Free first order of 50 checks	<ul style="list-style-type: none"> Unlimited check writing Direct deposit or 10 debit purchases can help you avoid your monthly maintenance fee
<ul style="list-style-type: none"> Student Banking Checking 	FNB-U Student Checking	FNB-U delivers into your hands the essentials of money management. Convenient 24/7 account interaction, mobile banking, simplified bill pay and more, all bundled in one student-focused solution. Includes: Student Checking, Mobile Banking with Mobile Deposit, Popmoney, FNB Online Banking, Bill Pay, Savers Goal CD and Smart Option Student Loan.	\$0	\$0	No	Free eStatement with check images	Yes	Yes	Free first order of 50 checks	<ul style="list-style-type: none"> Unlimited check writing Easy account access with Mobile Banking 24/7 debit card purchases and ATM access Smart Option student loan available

Checking and savings accounts are considered dormant after 24 months of no activity and will be assessed a dormant fee. Please refer to the Important Account Information disclosures for the current fee schedule.

DESIGNED WITH YOUR SHORT-TERM AND LONG-TERM GOALS IN MIND

Use the chart below to determine the First National Bank savings account which is most comparable to your existing account and to review the features of your new account. To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here.

Your new FNB savings account should be very similar to your current account. However, if you find an account that better fits your needs, you can select an alternate account any time after Tuesday, February 16, 2016. Simply visit a First National Bank office or call our Customer Service Center at 800-555-5455.



DID YOU KNOW

You can easily transfer funds electronically between all your FNB accounts, even with other financial institutions. Ask us how!

Your Current Metro Bank Savings Account	Your New First National Bank Savings Account	Overview	Balance Required to Avoid Monthly Service Charge	Monthly Account Service Charge	Interest Paid	Transaction Limitations	ATM/ Debit Card	Additional Benefits
<ul style="list-style-type: none"> Personal Statement Savings Young Statement Savings Personal Passbook Young Saver Passbook Premier Savings Personal Escrow Savings Personal Family Savings** Personal Exclusive Savings Holiday Club 	FirstRate Savings	With FirstRate Savings, your interest rate increases automatically as your balance increases. You have access to an account with a low minimum balance that helps you avoid account fees. Save for a vacation, college or just a rainy day with FirstRate Savings and get account flexibility and earn interest.	\$300 Average Daily Balance*	\$4.00	Tiered variable rate calculated daily on the collected balance, compounded and credited to the account quarterly	6 automatic or electronic transactions (ACH or Point of Sale transactions w/PIN using an ATM card) per month	Yes	<ul style="list-style-type: none"> FNB-Online Banking Mobile Banking FDIC insured Tiered rate means you earn more on higher balances
<ul style="list-style-type: none"> Personal Money Market Personal Ultra Money Market Personal Premier Money Market 	FirstRate Money Market	A FirstRate Money Market account helps you earn money with interest rates that increase automatically as your balance increases. You'll have immediate access to withdraw funds, deposit funds or transfer funds between accounts at any First National Bank office, online or by ATM. You can also write a limited number of checks each month on this account.	\$5,000 Average Daily Balance	\$10.00	Tiered variable rate calculated daily on the collected balance, compounded and credited to the account monthly	6 automatic or electronic transactions (ACH or Point of Sale transactions w/PIN using an ATM card) per month	Yes	<ul style="list-style-type: none"> FNB-Online Banking Mobile Banking FDIC insured Tiered rate means you earn more on higher balances
<ul style="list-style-type: none"> Metro Certificates of Deposit*** 	Certificates of Deposit (CDs)	Regular and IRA Certificates of Deposit help you count on a fixed, competitive rate of interest from as little as 30 days to as long as 120 months. We also offer certificates of deposit specifically designed to help you meet your investment goals. All regular and IRA certificates are FDIC insured (standard FDIC limits apply).	\$500 minimum opening deposit	N/A Early withdrawal penalty may apply	Fixed for term. Interest is compounded and credited on a quarterly basis	N/A	No	<ul style="list-style-type: none"> FDIC insured
<ul style="list-style-type: none"> Add-On SEP IRA/Uniplan E-Z SEP Traditional Mutual Deposit IRA Roth Multi-Deposit IRA Education Multi-Deposit IRA 	IRA Savings	An IRA Savings Account is an easy way to begin a retirement savings. This no-minimum-balance account allows you to accumulate your IRA funds until the balance is large enough to be placed, penalty-free, into a Certificate of Deposit.	\$0	\$0	Interest is calculated daily on the collected balance, compounded and credited to the account monthly	IRS regulations apply	No	<ul style="list-style-type: none"> FDIC insured Annual statement
Other Products Also Available	Overview	Balance Required to Avoid Monthly Service Charge	Monthly Account Service Charge	Interest Paid	Transaction Limitations	ATM/ Debit Card	Additional Benefits	
Health Savings Account	A Health Savings Account (HSA) is a great way to save money on health care costs for you and your family. Check with your employer to see if you have an HSA-compatible health plan. Because the money you contribute to your HSA may be tax-deductible, you can maximize your healthcare purchasing power each time you use your HSA to pay for qualified medical expenses from doctor's fees and dental work to prescription medications.	No monthly fees. Initial setup fee and annual fee apply	\$20 annual fee applies	Tiered variable rate calculated daily on the collected balance, compounded and credited to the account quarterly	IRS regulations apply	Yes	<ul style="list-style-type: none"> FNB-Online Banking Mobile Banking FDIC insured Tiered rate means you earn more on higher balances 	

Checking and savings accounts are considered dormant after 24 months of no activity and will be assessed a dormant fee. Please refer to the Important Account Information disclosures for the current fee schedule.

* Minor account holders' minimum balance requirement and fee will be waived until age 18. Holiday Clubs waived for 2016, but subject to balance requirements thereafter.

** The terms of the Personal Family Savings program with the County of Dauphin will be honored.

*** Your account will remain the same until maturity. At maturity, your CD will convert to an FNB account that most closely matches the requirements, features and benefits of your current account. You will receive notification at least 30 days prior to maturity.

THE CONVENIENCE OF CHOICE

First National Bank offers a variety of debit, credit and gift cards to fit your needs and lifestyle.

- **First National Bank Personal Visa® Debit Card**

Enjoy 24/7 access to your funds at thousands of ATMs nationwide, along with purchasing power anywhere Visa® is accepted.

- **First National Bank Credit Card with ScoreCard® Rewards**

Earn points with ScoreCard Rewards, redeemable for travel, merchandise and more.

- **Visa® Gift Card**

Available in any denomination. Use anywhere Visa® is accepted.

Innovative Payment Options

- **Apple Pay™**

Use Apple Pay with an FNB Debit Card and a supported Apple device to make secure purchases with the touch of a finger.

- **Popmoney®**

Use Online or Mobile Banking to pay just about anyone. Split the tab with friends from lunch or send money to the kids off at school, conveniently and securely with Popmoney.



BANKING OPTIONS AND ACCOUNT ACCESS THAT MAKE YOUR LIFE EASIER



Mobile Banking with Mobile Deposit

- Deposit a check
- Monitor account activity
- Pay bills
- Get alerts
- Check balances
- Send money with Popmoney
- Transfer funds
- Locate a branch or ATM



Online Banking

- Transfer funds
- Locate a branch or ATM
- Track expenses
- Access Budget Center
- Check balances
- Pay bills



Bill Pay

- Receive electronic bills
- Schedule payments
- Send money with Popmoney
- Transfer funds to accounts outside FNB



Credit Card

- Make a purchase
- Get cash from ATM
- Enjoy competitive rates
- Earn travel and merchandise rewards



ATMs and Debit Cards

- Get cash
- Transfer funds
- Make purchases with ApplePay™
- Deposit checks
- Check balances
- Access your accounts
- Use your debit card anywhere Visa® is accepted



Telephone

- Make a loan payment
- Access your account 24/7
- Check balances
- Transfer funds

Call 800-555-5455, or you can talk to a Customer Service Representative from 8:00 AM - 9:00 PM Monday-Friday, 8:00 AM - 5:00 PM on Saturday, and 9:00 AM - 5:00 PM on Sunday. Have your account information handy for verification.



FNB Website

- Open an account
- Locate a branch or ATM
- Learn about products and services
- Sign up for online banking
- Find the right deposit product for you with our 'Help Me Decide' tool



In Person

- Deposit a check
- Transfer funds
- Open an account
- Get cash
- Make a loan payment
- Check balances

Visit www.fnb-online.com for information on our full line of consumer and commercial banking, wealth management and insurance products and services.

MORTGAGES AND LOANS TAILORED TO FIT YOUR NEEDS

Purchasing a home is one of the most important decisions you'll ever make, and your banking needs are as unique as your vision for a dream home. First National Bank has a variety of mortgage and personal loan options to make that vision a reality.

Mortgage Loans

- Fixed Rate Mortgage Loans with terms of 10, 15, 20, 25, and 30 years
- Adjustable Rate Mortgages
- Construction to Permanent Mortgage Loans for New Construction and Renovations
- Jumbo Fixed and Adjustable Rate Mortgages
- Specialty Purchase Programs
- FHA and VA Mortgage Loans
- Residential Lot Loans

Home Equity Loans and Lines of Credit

- A Home Equity Loan is a fixed-rate term loan secured by the equity in your home with the security of a fixed repayment plan.
- A Home Equity Line of Credit provides an open-ended line of credit secured by the equity in your home, so you can spend only what you need to get the job done.

Personal Loans

- Automobile or Recreational Vehicle Loans
- Home Improvement Loans
- Manufactured Housing Loans
- Personal Unsecured Loans
- Watercraft Loans
- Loans secured by other personal assets

Personal Lines of Credit



DID YOU KNOW

You can take advantage of our LockOption to lock in a fixed rate for all or part of your home equity line of credit.

INVESTING IN YOUR FUTURE

First National Bank offers so much more than traditional banking. By incorporating the services of our Wealth Management Group, we work closely with our clients to develop a concrete plan to manage the creation of wealth, its preservation and distribution.

Wealth Enhancement and Growth

Investment Management	Mutual Funds
Brokerage Services*	529 Plans*
Variable and Fixed Annuities*	

Wealth Protection and Preservation

Cash Flow Analysis	Retirement Analysis	Estate Planning
Net Worth Determination	Risk Management	Asset Allocation
Education Planning		

Lifetime Wealth Distribution

IRA/401(k)	Rollover and 401(k)
Variable and Fixed Annuities*	Beneficiary Designation Strategies
Distribution Calculations	

Estate and Wealth Distribution

Wealth Transfer	Special Needs Trusts	Living Trusts
Estate Settlements	Charitable Trust Services	Fiduciary Services
Testamentary Trusts	Custody Services	

* Not FDIC insured. No bank guarantee. May lose value. Not insured by any Federal Government Agency. Not a bank deposit.

PROTECTING WHAT MATTERS

Our insurance group, First National Insurance Agency, provides individually tailored, comprehensive insurance policies to protect home, auto, life and other personal assets.

Products and Services Include:*

Individual Medical Insurance	Renter's Insurance
Individual Life & Disability	Seasonal/Secondary Dwellings Insurance
Individual Medicare Products	Valuable Articles Coverage
Critical Illness & Accident	Personal Auto Insurance
Long-Term Care Insurance	Motorcycle Insurance
Homeowner's Insurance	Watercraft Insurance
Condominium Owner's Insurance	Personal Umbrella Liability

*Insurance products are sold by First National Insurance Agency, LLC and its licensed agents. Insurance products are not insured by the FDIC or any other federal government agency, not a deposit of, or guaranteed by FNB or its affiliates. Subject to investment risks, including loss of principal amount invested.

EXPERIENCE AN EXCLUSIVE DIFFERENCE IN BANKING

The Private Banking Difference

A Private Banker from First National Bank can serve as your single point of contact for all of your banking needs. You benefit from expertise and specialized products and services tailored to sophisticated client needs.

- Private Banking Select Checking
- Private Banking Select Money Market
- Special Mortgages
- Loans and Lines of Credit
- Wealth Strategies and Asset Protection



? DID YOU KNOW

Your dedicated Private Banker serves as a single point of contact, connecting you to a wealth of checking, savings, loans and mortgage products.

BUSINESS PRODUCTS & SERVICES



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Important Dates:

Saturday, February 13, 2016

All Metro Bank branches will be open from 9:00 AM until 3:00 PM EST.

Sunday, February 14, 2016

All Metro Bank locations will be closed to prepare for the transition.

Monday, February 15, 2016

Presidents Day - All former Metro Bank locations will be open 8:30 AM until 5:00 PM (lobby) and 8:30 AM until 6:00 PM (drive thru).

Tuesday, February 16, 2016

All offices will open as First National Bank. You gain access to the full range of products and services offered by First National Bank.

Visit a local office during the week for our Open House, and celebrate our commitment to serving you as a First National Bank customer.

IMPORTANT DATES AND TIMES

The following "Accessing Your Business Accounts" chart Quick Reference Guide contains important instructions and date references that will help ensure a seamless transition of your business and/or personal accounts and services from Metro Bank to First National Bank.

FNB Service	What You Should Know	Important Dates	Action Needed
ACH Transfers and Direct Deposits/ Debits	Direct deposits and automatic transfers to and from your accounts will continue without interruption.		No action needed.
Availability of Deposits	For full details on the funds availability policy that applies to your accounts, please refer to the enclosed Important Account Information disclosure.		Please refer to the enclosed Important Account Information disclosure.
Branch Banking	In addition to banking at our network of more than 300 convenient offices and 400 ATMs, we also offer a variety of other banking options to simplify your money management.	See page 3 of this Welcome Guide for important dates.	Visit a local office during the week beginning Monday, February 15, 2016, for our Open House, and help us celebrate our commitment to you as a First National Bank customer.
CDs	The current rate and terms of your CD(s) will remain the same until the maturity date.		No action needed.
Checking Accounts	Your checking account will transition to a First National Bank account listed in the chart on pages 22-23. Direct deposits and automatic transfers to and from your accounts will continue without interruption. Automatic transfers will be posted to the account nightly on the same business day that the transfer is scheduled, or on the next business day if the transfer is scheduled on a weekend or holiday.	See the chart on pages 22-23 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Banker or our Customer Service Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
Checks	You may continue to use your existing checks and deposit slips.	Upon depletion of checks and deposit slips, please order new supplies. See "Action Needed" for reorder information.	When you need to order new checks, you can order directly online, by phone or in person. If you order checks from a source other than First National Bank, please call our Customer Service Center at 800-555-5455 to obtain important bank-specific information prior to placing your order.
Consumer and Business Loans or Lines of Credit	The terms of your loan or line of credit will remain unchanged and fees and late charges will be assessed in accordance with your existing contract unless you receive a separate notification of specific changes. If you have a line of credit, you will receive a monthly First National Bank statement which will provide the new payment address and other details of your account. Payments made by automatic deduction from a deposit account will continue.	Saturday, February 13, 2016: After this date, you can make payments at your local First National Bank office or through Online or Mobile Banking.	Make loan payments from your First National Bank checking or savings account by following the prompts when you call 800-555-5455, or mail your payments to P.O. Box 6122, Hermitage, PA 16148-0922.
Credit Cards	Your existing Metro Bank credit card will not be transferred to First National Bank. You may continue to use this card.	Tuesday, February 16, 2016: After this date, if you are interested in applying for a First National Bank Visa® Rewards credit card, you may do so after February 16, 2016, by visiting www.fnb-online.com/creditcard .	Credit card payments will not be accepted in branch after February 12, 2016.
Future Dated and Recurring Online Transfers	External online transfers to other financial institutions via Online Banking will not transfer to First National Bank. Internal online transfers from one Metro Bank account to another Metro Bank account will transfer to First National Bank.	Tuesday, February 16, 2016, at 8:00 AM: External online transfers may be set up through FNB Online Banking.	Re-establish your external online transfers by logging on to FNB Online Banking and selecting the Pay Bills tab.
Individual Retirement Accounts (Consumer Only)	Your Metro Bank account will remain the same until maturity. At maturity it will convert to an FNB account that most closely matches your current requirements, features and benefits. IRA statements will be mailed annually in January.	Saturday, February 13, 2016: First National Bank will become the new custodian of your IRA Plan.	You will receive notification of your new FNB IRA at least 30 days prior to maturity.
Mobile Banking	Mobile Banking with Mobile Deposit provides 24/7 banking convenience when paired with FNB Online Banking. View accounts, transfer funds, deposit checks and more.	Friday, February 12, 2016: Discontinue using Metro Bank's Mobile Banking at 5:00 PM. Tuesday, February 16, 2016: To continue using Mobile Banking, please re-enroll.	To access Mobile Banking you must first be enrolled in Online Banking. Access Mobile Banking by downloading F.N.B. Direct from the app store for your device or learn more within the Alerts and Mobile Banking tab of Online Banking. To log into Mobile Banking, simply use your new FNB Online Banking user ID and password.
Mortgage Loans	The terms and conditions outlined in your mortgage loan documents will remain the same unless you are notified of a change in a separate mailing. Automatic payments will continue without interruption unless also notified in a separate mailing.	Saturday, February 13, 2016: Beginning this date, questions about your mortgage loan can be directed to our Customer Service Center at 800-555-5455 or by writing us at 4140 East State Street, Hermitage, PA 16148-3487.	Please make note of the mailing address for mortgage payments: P.O. Box 6122, Hermitage, PA 16148. Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.
Online Banking	If you currently bank online, you will automatically be enrolled in First National Bank's Online Banking with access to the same accounts. Please note: If you are not an owner or signer on an account, you will not have access to this account within FNB Online Banking.	The week of February 1, 2016: Current Online Banking customers will receive a letter which will explain how to access accounts online beginning Tuesday, February 16, 2016.	Please print your Metro Bank transaction history and eStatements prior to Friday, February 12, 2016, since this information will not transfer.

IMPORTANT DATES AND TIMES

CONTINUED FROM PAGE 19

FNB Service	What You Should Know	Important Dates	Action Needed
Online Bill Payment	If you currently make payments using Metro Bank's online bill payment service, you will be automatically enrolled in First National Bank's Online Bill Payment service. You can schedule payments, set notifications and take advantage of the interactive budget center. Access this service directly from Online or Mobile Banking.	Tuesday, February 16, 2016: All scheduled bill payments and payee information will be transferred automatically to FNB's Bill Payment service.	Please refer to your Online Banking letter for additional information and instructions regarding FNB's Bill Payment service. We recommend you print your Metro Bank payment history, payee list and currently scheduled payments prior to Friday, February 12, 2016, to verify that all information is transferred.
Overdraft Services	Overdraft Services is a feature that is provided with your FNB checking account where we strive to approve and pay checks and ACH transactions that overdraw your account. As an added valuable service, Overdraft Services also covers ATM and everyday debit card transactions; however, we will need your permission to provide it.	Saturday, February 13, 2016: After this date, Overdraft Services will be provided on your FNB checking account.	There is nothing you need to do to benefit from Overdraft Services for checks and ACH transactions. Consumers only: For more details about all overdraft protection plans, refer to the letter in the envelope provided in this guide. Mail back the consent form in the postage-paid envelope to authorize FNB to pay overdrafts on your ATM and everyday debit card transactions.
Privacy	Your Metro Bank privacy policy preferences will be transferred.	Monday, February 15, 2016: After this date you can provide your privacy policy preferences to FNB by contacting us (refer to the enclosed Important Account Information booklet).	Refer to the enclosed Privacy Policy in the Important Account Information booklet for details about limiting information sharing.
Safe Deposit Box Service	Your safe deposit box will be transferred to First National Bank and will be subject to First National Bank's terms and conditions.	Saturday, February 13, 2016: You will not have access to your safe deposit box at Metro Bank. Monday, February 15, 2016: Safe deposit boxes will be available for access at First National Bank.	Continue using your keys to access your safe deposit box at its current location.
Savings Accounts	Interest on savings accounts, with the exception of IRA Savings, is credited quarterly. For most accounts, interest will be credited on your statement date.	See the chart on pages 24-25 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Banker or our Customer Service Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
Statements	Your First National Bank statements will be mailed at approximately the same time each month as your current statements and your first statement following the date of Friday, February 12, 2016, will reflect the title of your First National Bank product. Combined statement service for all accounts that transfer to First National Bank will continue.	Friday, February 12, 2016: Your final Metro Bank statement will show a record of transactions through this date.	If you don't currently take advantage of combined statements, one convenient statement can reflect the details of your full financial relationship with any checking account. Available with both paper statements or eStatements.
Telephone Banking	First National Bank's free automated telephone banking service provides 24/7 access to your account information and allows you to transfer funds, make loan payments and more.	Tuesday, February 16, 2016: Automated telephone banking will be available by calling 800-555-5455. Account balances and history prior to Friday, February 12, 2016, will not be transferred to FNB.	When you access First National Bank's Telephone Banking, you will be asked for your account number and your personal identification number, which will be the last four digits of your Social Security or tax identification (EIN) number. You can change your personal identification number at any time after your initial call.
Treasury Management Accounts	Your treasury management accounts will remain the same unless you are notified of a change in a separate mailing.		No action needed.
VISA Debit/ATM Card (Personal and Business)	If you currently have a Metro Bank Debit or ATM card, you can continue to use your existing Debit or ATM card to access your account(s) after they transition to First National Bank. You will be able to use your existing Metro Bank card at any FNB ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.	Shortly after the transition to First National Bank, you will receive a new First National Bank Debit or ATM card and activation instructions. During the weekend of February 12, 2016, balance inquiry may not be available. Balance inquiry will be restored by Tuesday, February 16, 2016.	No action needed.
Wire Transfers	First National Bank's wire transfer cut-off time is 4:00 PM ET, Monday through Friday, for all outgoing wires, including foreign wires.	For incoming wire transfers after close of business on Friday, February 12, 2016, please notify the senders of First National Bank's routing and transit number, which is 043318092.	After close of business on Friday, February 12, 2016, notify senders of First National Bank's routing and transit number, which is 043318092.

THE RIGHT CHECKING ACCOUNT

Your Current Metro Bank Checking Account	Your New First National Bank Checking Account	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee/ Activity Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB Online Banking	Additional Benefits
<ul style="list-style-type: none"> Free Sole Proprietor Checking Business Checking CM Free Business Checking Not-For-Profit Basic Checking 	Free Small Business Checking	Tailor-made for small businesses or organizations with relatively low transaction volume, Free Small Business Checking saves you money because you pay no monthly maintenance account fees. Conveniently access your money after hours through FNB-Online Banking.	N/A	\$0 150 free monthly items, \$0.32 per item fee is applicable on each item in excess of 150	No	Yes, with check safekeeping	Yes	Available	A free business account to meet the needs of small businesses and organizations that have relatively low account activity.
<ul style="list-style-type: none"> Business + 	Compak Checking	If you tend to keep a consistent level of funds in your business account and have a medium volume of transactions, this basic low-cost checking account is for you. A monthly maintenance fee can be avoided by maintaining a minimum balance or larger average balance in the account.	\$1,500 minimum daily balance or \$5,000 average daily balance	\$25.00 400 free monthly items, \$0.32 per item fee is applicable on each item in excess of 400	No	Yes, with check safekeeping	Yes	Available	Maintain a minimum balance or a larger average balance in the account and the maintenance and activity fees are waived.
<ul style="list-style-type: none"> CM Analysis Checking 	Business Analysis Checking	Get the information you need to keep up with the fast pace of your business. For larger businesses and organizations that have larger transaction volume, Business Analysis Checking provides an activity analysis, as well as an earnings credit for the investable balance you carry. The earnings credit will offset all monthly fees.	N/A	\$25.00 Deposited Items = \$0.18 Deposit Ticket = \$0.50 Paid Checks = \$0.23 Electronic Items = \$0.18	No	Yes, with check images	Yes	Available	Business Analysis Checking gives you an activity analysis and an earnings credit for the investment balance you carry. The earnings credits are used to offset any activity charges on your account.
<ul style="list-style-type: none"> Public Funds NOW Checking Public Funds T-Bill Checking Tier 1&2 Managed Rate Checking Public Funds Fed Funds Checking Public Funds Investment Checking 	Preferred Interest Checking	Available to political subdivisions and government entities, this account pays a very competitive interest rate. Business managers can also eliminate costly wire transfers and benefit from a high yield on available funds without manually tracking daily balances. Certain restrictions apply.	N/A	\$0	Yes	Yes, with check safekeeping	Yes	Available	Earn competitive interest rates tied to PLIGIT.
<ul style="list-style-type: none"> IOLTA MJ-IOTA 	IOLTA	IOLTAs (Interest on Lower Trust Accounts) fulfill the account requirement for attorneys who receive client funds. There are no minimum balance requirements.	N/A	\$10.00 Maximum	Yes	Yes	No	Available	
<ul style="list-style-type: none"> Not-For-Profit Interest Checking Non-Profit NOW Checking Non-Profit Special Checking Non-Profit Interest Checking Non-Profit T-Bill Checking Tier 1&2 Non-Profit Managed Checking Non-Profit Fed Funds Checking 	Non-Profit Interest Checking	Qualified non-profit organizations can take advantage of a basic interest-bearing checking account that waives minimum balance requirements and maintenance fee.	\$100 minimum daily balance or provide tax-free EIN	\$5.00 400 free monthly items, \$0.32 per item fee is applicable on each item in excess of 400	Yes	Yes, with check safekeeping	Yes	Available	Variable rate paid on collected balance, compounded and credited to the account monthly.
<ul style="list-style-type: none"> Public Funds Non-Interest Checking 	Non-Profit Checking	Qualified non-profit organizations can take advantage of a basic checking account that waives minimum balance requirements and maintenance fee.	\$100 minimum daily balance or provide tax-free EIN	\$5.00	No	Yes, with check safekeeping	Yes	Available	
<ul style="list-style-type: none"> Sole Proprietor Interest Checking Business Exclusive Checking Business Premier Interest Checking Business Interest Checking Commercial Interest Checking 	Business Interest Checking	Make your money work for you. This interest-bearing account is designed for qualifying sole proprietors, non-profit organizations, non-profit corporations and entities entrusted with public funds. Charges are incurred for all account activity, but you can avoid the monthly maintenance fee by maintaining a minimum balance in the account.	\$2,000 minimum daily balance or \$4,000 average daily balance	\$25.00 Deposited Items = \$0.18 Deposit Ticket = \$0.50 Paid Checks = \$0.23 Electronic Items = \$0.18	Yes	Yes	Yes	Available	Earn interest on balances you keep every day.
<ul style="list-style-type: none"> Estate Interest Checking 	Estate Management with Interest	Designed for court-appointed representatives or executors of estates to help manage and distribute an estate's assets. With this customized account, you can consolidate assets and access cash quickly to pay taxes or cover expenses.	\$50,000 minimum daily balance	\$25.00	Yes	Yes	Yes	Available	Our streamlined, quick account opening process provides a convenient way to gather information and open an account.
<ul style="list-style-type: none"> Estate Checking 	Estate Management	Designed for court-appointed representatives or executors of estates to help manage and distribute an estate's assets. With this customized account, you can consolidate assets and access cash quickly to pay taxes or cover expenses.	N/A	\$0	No	Yes	Yes	Available	Our streamlined, quick account opening process provides a convenient way to gather information and open an account.

Other Products Also Available	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB Online Banking	Additional Benefits
Business Banking Sweep Account	Our Business Banking Sweep Account allows you to automatically invest funds above a minimum collected funds balance in an overnight investment account that offers a tiered market rate of interest.	\$15,000 Minimum Daily Balance	\$25.00 400 free monthly items, \$0.32 per item fee is applicable on each item in excess of 400	Yes	Yes, with check safekeeping	Yes	Available	Transfer funds over \$15,000 to an investment account nightly.
Business Financial Solutions	Begin with a business checking account with no monthly fees and a convenient loan or line of credit, then select from a full array of business products and services to create a Solutions package that meets your unique business needs.	N/A	150 free monthly items, \$0.32 per item fee is applicable on each item in excess of 150	No	Yes	Yes	Available	Discount on merchant services, select CD bonus rates, Business Value Check Pack and more.
WorkPlace Banking	Looking for an additional employee benefits program you can offer at no cost to you and your employees? Consider direct deposit that is secure, convenient and immediate, along with other WorkPlace Banking options.	N/A	\$0	No	Yes	Yes	Available	No charge to use FNB ATMs, non-FNB ATMs and up to \$10.00 ATM surcharge refund per statement cycle. Select CD bonus rates, loan discounts, free checks and more.

To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here. However, if you find an account that better fits your needs, you can select an alternate account any time after Tuesday, February 16, 2016. Simply visit a First National Bank office or call our Customer Service Center at 800-555-5455.

DESIGNED WITH YOUR BUSINESS GOALS IN MIND

Use the chart below to determine the First National Bank savings account which is most comparable to your existing account and to review the features of your new account. To ensure a seamless transition, your account will be transferred automatically to the most comparable option noted here.

Your new FNB savings account should be very similar to your current account. However, if you find an account that better fits your needs, you can select an alternate account any time after Tuesday, February 16, 2016. Simply visit a First National Bank office or call our Customer Service Center at 800-555-5455.



? DID YOU KNOW

Structuring your business banking relationship correctly can save you precious time and money and offer you valuable financial insights.

Your Current Metro Bank Savings Account	Your New First National Bank Savings Account	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee/Transaction Limitations	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB Online Banking	Additional Benefits
<ul style="list-style-type: none"> Business Money Market Business Ultra Money Market Business Premier Money Market CM Money Market Fixed CM Money Market Tiered Non-Profit Money Market Tiered 	Business FirstRate Money Market	This account is perfect for businesses that need a solid investment without risking principal. With tiered interest rates that automatically increase as your balance increases, your money is always working for you. Convenient online access allows you to manage your money effectively. Business FirstRate Money Market is available as long as you have a business checking account with First National Bank.	\$5,000 minimum average daily balance	\$10.00	Tiered variable rate calculated daily on the collected balance, compounded and credited to the account monthly	Yes, with check safekeeping	Yes	Available	Interest-bearing money market account with limited check writing capabilities and tiered interest levels. The tiered rate means you earn more on higher balances.
<ul style="list-style-type: none"> Business Certificates of Deposit* 	Business Certificates of Deposit	Take advantage of Certificate of Deposit options to earn more on funds not immediately needed. Our competitive CD rates result in a higher return, the added convenience of automatic renewal and the automatic deposit of earned interest back into your CD.	N/A	6 automatic or electronic transactions (ACH or point of sale transactions w/PIN using an ATM card) per month	Fixed for term. Interest is compounded and credited on a quarterly basis	N/A	No	Inquiry Available	FDIC Insured
<ul style="list-style-type: none"> Business Statement Savings Commercial Premier Savings Business Exclusive Savings Business Escrow Savings CM Statement Savings CM T-Bill Savings Tier 1&2 CM Managed Rate Savings CM Fed Funds Savings CM Tiered Rate Savings Tier 1&2 Public Funds Managed Rate Savings Public Funds Fed Funds Savings Non-Profit T-Bill Savings Tier 1&2 Non-Profit Managed Rate Savings Non-Profit Fed Funds Savings CM Escrow General Savings 	First Rate Savings	Your interest rate automatically increases as your balance increases and you can have immediate access to your funds through online banking or ATM use. With a low minimum balance requirement, our First Rate Savings account provides flexibility plus the opportunity to earn interest.	\$300 average daily balance	6 automatic or electronic transactions (ACH or point of sale transactions w/PIN using an ATM card) per month	Variable rate paid on collected balance, compounded and credited to the account monthly	Quarterly	Yes	Available	
	Other Products Also Available	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB Online Banking	Additional Benefits
	Public Funds Money Market	Available only to political subdivisions or other government entities, the Public Funds Money Market pays a competitive rate. Convenient online access allows you to transfer funds between this account and other First National Bank accounts.	\$5,000 minimum average daily balance	6 automatic or electronic transactions (ACH or point of sale transactions w/PIN using an ATM card) per month	Variable rate paid on collected balance, compounded and credited to the account monthly	Yes, with check safekeeping	Yes	Available	Interest-bearing money market account with limited check writing capabilities and tiered interest levels.
	Jumbo CD	First National Bank's Jumbo Certificate of Deposit is a great way to earn higher interest rates on deposits of \$100,000 or more with flexible terms ranging from seven days to one year. Rest easy knowing your investment is guaranteed to grow at a fixed rate for the term you desire.	N/A	N/A Early withdrawal penalty may apply	Fixed rate paid on collected balance, compounded and credited to the account at maturity of term	No	No	Inquiry Available	FDIC Insured

* Your account will remain the same until maturity. At maturity, your CD will convert to an FNB account that most closely matches the requirements, features and benefits of your current account. You will receive notification at least 30 days prior to maturity.

GROWING YOUR BUSINESS

First National Bank can support your growth objectives with loans, mortgages, lines of credit and leasing options to help you purchase equipment, expand facilities, finance space and more.

- **Business Credit**
- **Business Term Loans**
- **Commercial Lines of Credit**
- **Commercial Mortgage Loans**
- **Construction Loans**
- **Demand Loans**
- **Equipment Leasing**
- **International Banking**
- **Mezzanine Debt and Private Equity**
- **SBA Loans**



MAXIMIZE YOUR BUSINESS ASSETS

First National Bank offers a full range of products and services designed for businesses that want ready access to financial information, plus the ability to move assets easily. Treasury Management and related services are the keys to effectively managing your business banking needs.

- **ACH Services**
- **Business Online Checking**
- **Commercial Sweep Account**
- **Lockbox**
- **Merchant Services**
- **Positive Pay**
- **Same Day Banking, All Day**
- **Treasury Management Services**



THE RIGHT CARD FOR YOUR BUSINESS

First National Bank offers debit and credit cards to help you operate and manage your business.

- **Business VISA® Debit Card**

Enjoy 24/7 access to thousands of ATMs in the VISA®/Plus network and purchasing power anywhere VISA® is accepted. Set purchase and cash withdrawal limits and track business expenses and cash flow online.

- **Solutions Business Credit Card**

Streamline expense management, add convenience for your employees and take advantage of a competitive annual rate and no annual fee.



SAVE TIME AND MONEY

At First National Bank, we combine our banking expertise and the latest technology, so you can save time and money.

- **Online Banking**

ExecuBanc™ provides Online Banking benefits for your business with powerful encryption technology.

- **Online Banking benefits**

- Check account balances
- View account history
- Send wires and ACH transactions*
- Make loan payments
- Verify ATM or Debit Card transactions
- Transfer funds

*Available only with ExecuBanc™

- **First Desktop Banker**

First Desktop Banker is a compact, innovative desktop scanning system that allows you to electronically deposit checks into your bank account from your place of business.

- **Check Reorders**

Conveniently reorder checks online at www.fnb-online.com.

- **Merchant Services - Mobile Payments**

Convert smart phones and tablets into a highly secure and convenient "use anywhere" credit card terminal.



INVESTING IN YOUR FUTURE

F.N.B. Wealth Management, our investment group, is a fully integrated team of experienced professionals who can help you capitalize on your investments. You can rely on our expertise to help you accomplish your business goals:

- Estate and Wealth Distribution
- Lifetime Wealth Distribution
- Wealth Enhancement and Growth
- Wealth Protection

Take advantage of our comprehensive array of financial services:

- Business Succession and Transition
- Financial Planning
- Insurance
- Investment Management
- Qualified Retirement Plans
- Retirement Planning
- Trust Administration

Retirement Services for You and Your Employees

Our team of professionals can help you sort through the maze of details and design a plan that is right for you and your employees.

Products listed are not FDIC insured. They may go down in value. They are not financial institution guaranteed. They are not a deposit and are not insured by any federal government agency.

Securities and insurance products are offered through Cetera Investment Services LLC, member FINRA/SIPC. F.N.B. Investment Services is a marketing name for Cetera Investment Services LLC which is offering securities at First National Bank. Cetera is under separate ownership from any other named entity.



DID YOU KNOW

FNB's integrated financial business planning can provide a holistic look at banking, wealth management and insurance needs and provide a road map for future growth.

PROTECTING YOUR INVESTMENTS

First National Insurance Agency, our insurance group, can design policy packages that will adequately protect your business and provide the resources to help you make decisions that are right for your particular needs.

Products

Individual Medical Insurance	Renter's Insurance
Commercial Property	Directors and Officers
General Liability	Employment Practices Liability Insurance (EPLI)
Commercial Auto	Employee Dishonesty
Workers' Compensation	Professional Liability
Umbrella Liability	Cyber Liability
Inland Marine	Bonds
Builder's Risk	Captive Insurance Programs
Trade Credit Insurance	Fiduciary Liability

Group Benefits and Life Insurance*

Our Group Benefits Department provides a comprehensive offering of employee benefits, including voluntary employee benefits products to help you control your costs. Our professionals will help you design your plan, act as a resource for your staff, assist with employee enrollment and offer ongoing support for services provided:

Group Medical	Vision Insurance
Life Insurance	Key Person Insurance
Long and Short Term Disability Insurance	Buy-Sell Life Insurance
Dental Insurance	Pre-Paid Legal & Identity Theft

We represent most major benefit insurance carriers including Highmark, Health America/Health Assurance, Guardian, UNUM, Genworth Financial, Geisinger Health Plan and Capital Blue Cross.

*Insurance products are sold by First National Insurance Agency, LLC and its licensed agents. Insurance products are not insured by the FDIC or any other federal government agency, not a deposit of, or guaranteed by FNB or its affiliates. Subject to investment risks, including loss of principal amount invested.

CREATING GREATER EFFICIENCIES

Banking for Your Employees - WorkPlace Banking

WorkPlace Banking with direct deposit gives your employees quick, convenient and dependable access to their pay while you gain peace of mind. In addition to direct deposit, you can provide great employee advantages at no cost.

WorkPlace Banking Benefits

No minimum balance requirement	No foreign ATM fees from First National Bank and a monthly \$10 credit on fees charged by other banks
VISA® Debit Card	Free checks and unlimited check writing privileges
Online Banking with Bill Payment	Check safekeeping with detailed monthly statements
Mobile Banking with Mobile Deposit	Interest rate discounts on new loans using automatic loan payment
Rate bonuses on select new CDs	Discounts on mortgage or home equity loan closing costs
Free standard small safe deposit box (contents not FDIC insured)	

Employee Benefits

- Dental
- Disability
- Executive Carve Outs/Key Person Insurance
- Health
- Health Savings Accounts
- Life
- Vision
- Voluntary Products
- And More

Personal Banking

Whatever you need, whether it's a checking account, better return on your savings, retirement planning, car insurance quotes, a home equity loan or a mortgage for your new home, we can handle it all at an office location near you. You'll have access to more than 300 locations, 24-hour FNB-Online Banking with Bill Payment, Mobile Banking with Mobile Deposit, more than 400 ATM locations and convenient Telephone Banking, making it easy to access your accounts at any time and from almost anywhere.

EXPERIENCE AN EXCLUSIVE DIFFERENCE IN BANKING

The Private Banking Difference

A Private Banker from First National Bank can serve as your single point of contact for all of your banking needs.

- Private Banking Select Checking
- Private Banking Select Money Market
- Special Mortgages
- Loans and Lines of Credit
- Wealth Strategies and Asset Protection

? DID YOU KNOW

Your dedicated Private Banker serves as a single point of contact, connecting you to a wealth of checking, savings, loans and mortgage products.

WORLD-CLASS SOLUTIONS HOMETOWN SERVICE

From its very start over 150 years ago, First National Bank has been guided by a passion for helping its customers and communities thrive. Today, in addition to a vast network of convenient branch and ATM locations, customers have access to a comprehensive suite of online and mobile banking services to provide even more ways to make it easy to do business with us.

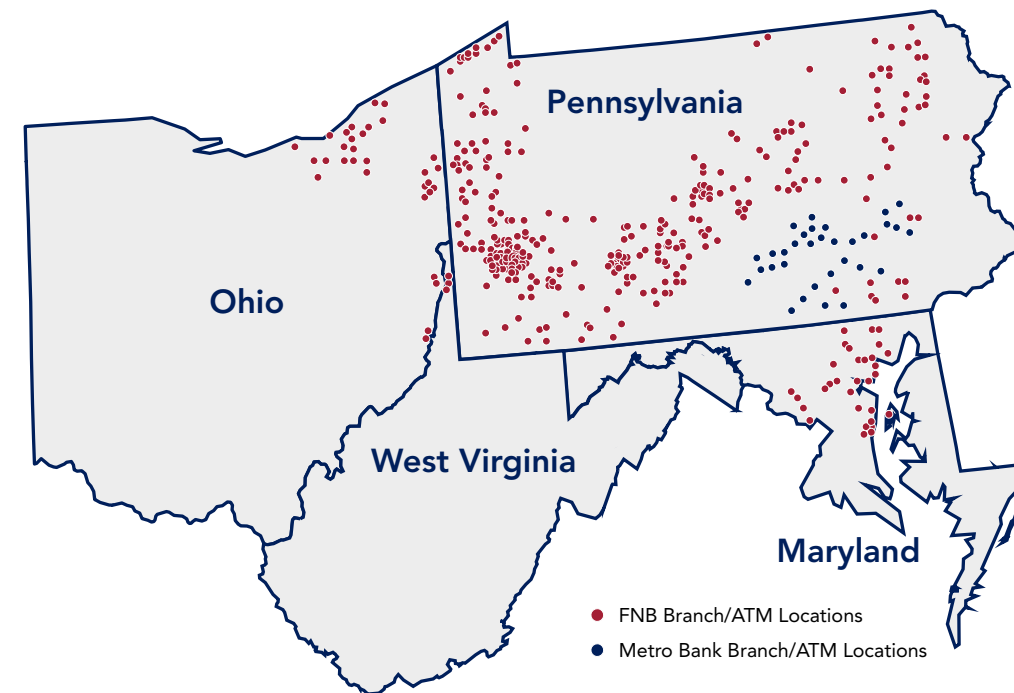
First National Bank is committed to local decision-making and the hometown service for which it is known. FNB's experienced bankers are vital members of their communities, frequently guiding the organizations that shape their regions and acting as the first point of contact as citizens and businesses strive to achieve their financial goals.

We invite you to experience for yourself the First National Bank difference!

FIRST NATIONAL BANK IS RECOGNIZED FOR ITS STABILITY AND EXCEPTIONAL CUSTOMER SERVICE



* Proforma



Visit www.fnb-online.com to learn more.



First National Bank

Questions? Stop by your neighborhood First National Bank office or call 1-800-555-5455.

fnb-online.com

Bank products are  Equal Housing Lender, Member FDIC unless otherwise noted. NYSE: FNB