



**First National Bank**

Dear Valued Customer,

It is a privilege to welcome you to First National Bank (FNB), the largest subsidiary of F.N.B. Corporation. Like Union Bank, we have a deep cultural commitment to our clients and communities. We are pleased to share with you the many benefits of being an FNB customer, from expanded, innovative capabilities to the dedicated service you trust and expect.

On Monday, December 12, 2022, you will have full access to our local community banking team as well as one of the most convenient branch networks serving North Carolina, with approximately 100 locations in the state and 350 FNB offices throughout seven states and Washington, D.C. You also will have the added benefit of FNB's over 900 ATMs and comprehensive range of financial products and services. This is highlighted by a suite of digital banking tools at the leading edge of innovation in our industry, with a feature-rich mobile banking app, FNB Online Banking and Bill Pay, a growing fleet of Smart ATMs and eStore<sup>®</sup>, our unique digital shopping experience.

Between now and the official conversion, you may begin to see the FNB name on documents and disclosures that you receive and can look forward to upgrades in your branches as we prepare to apply FNB signage and branding. In addition, you may begin to receive other account-specific communications from FNB.

In the meantime, we have compiled the enclosed Welcome Guide to introduce you to our full array of financial resources and to key instructions to ensure that you enjoy a seamless banking transition. When the conversion is complete, you will continue to experience decisions made by knowledgeable professionals who live and work in your communities.

Should the anticipated conversion date or any date referenced in the enclosed Welcome Guide change, we will promptly notify you directly in a separate mailing.

Personally, I want to share how excited we all are to welcome you to FNB. It is our intention to complete the transition of your account with no disruption in service. I encourage you to explore [fnb-online.com](http://fnb-online.com) to learn more about FNB and the products, services and unique culture that will be available to you in the near future.

We're happy to serve you.

Welcome to First National Bank!

**Vincent J. Delie, Jr.**  
Chairman, President and CEO  
F.N.B. Corporation  
First National Bank

[fnb-online.com](http://fnb-online.com) | 1-800-555-5455

 EQUAL HOUSING LENDER, MEMBER FDIC