

# Financial Solutions Tailored to Your Needs

Our Marcellus Shale Team of professionals has the experience and expertise to provide you with effective financial solutions. We have a full array of products and services tailored specifically with your needs in mind.

**Gas Lease CD** - Our 90 Day Gas Lease CD offers you a premium interest rate while you take time to make other investment decisions. Our 12 Month Gas Lease CD allows you to secure a premium rate for a more extended period of time, so you earn reasonable interest in a risk-free environment. To take advantage of either of our premium Gas Lease CDs, simply arrange a meeting with a member of our Marcellus Shale Team.

**Tax Planning** - A change in income means a change in tax status. This is especially true when you receive lump-sum bonus payments or earn significantly more income due to royalty payments. Plan now to protect your income from unnecessary tax impact.

**Estate Planning** - Significant changes in assets or income signals a need for estate planning adjustments. You may want to take steps to preserve your wealth and transfer it to the next generation. Now is the time to ensure that your estate is structured according to your desires.

**Retirement Planning** - It is always wise to reassess your current retirement plan when an income shift has occurred. You will want to maximize savings and investment opportunities when income is at its peak.

**Insurance Assessment** - A comprehensive assessment by an Insurance Specialist is always advisable when you have encountered changes in income, assets or land value. Our Insurance Specialist can help you determine appropriate levels for life and mortgage protection.

**Private Banking** - First National Bank can help you maintain life balance by providing personalized, flexible banking services that suit your schedule and help you achieve your goals.



## Solutions for Your Marcellus Shale Needs



Call a member of our  
Marcellus Shale Team today  
at 866-362-4602 and take one  
more step toward achieving  
your financial goals.

[www.fnb-online.com](http://www.fnb-online.com)

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Relationships Built on Trust and Integrity





**Do you have questions about Marcellus Shale and how it might impact you as a landowner?**

**Are you unsure where to turn for gas lease questions?**

**Are you concerned about how to wisely invest bonus and royalty payments?**

**Are you dealing with the frustration of a higher tax bracket that threatens to considerably reduce your earnings?**

**Are you interested in creating educational funds for family members?**

**Do you want to safeguard your wealth from an inheritance tax?**

First National Bank of Pennsylvania has a team of professionals on hand to provide financial solutions for each of these concerns, as well as any other Marcellus Shale-related financial need that you might encounter.

**Our Marcellus Shale Team Focuses on You**

Whether you need to manage existing bonus or royalty payments, decide how to best handle future funds, or simply investigate your options as a landowner, we can assist you.

From initial considerations such as personal property rights and protections, through lease drafting and drilling, we can provide the direction you need. In fact, we have developed a full-service response team to help you effectively manage your Marcellus Shale opportunities. This team includes experts who understand the intricacies of tax planning, investment strategies, estate planning and trusts structured to protect your assets.

If you are already working with an attorney or a CPA, we can partner with them to ensure that your financial strategies are aligned with your overall goals.

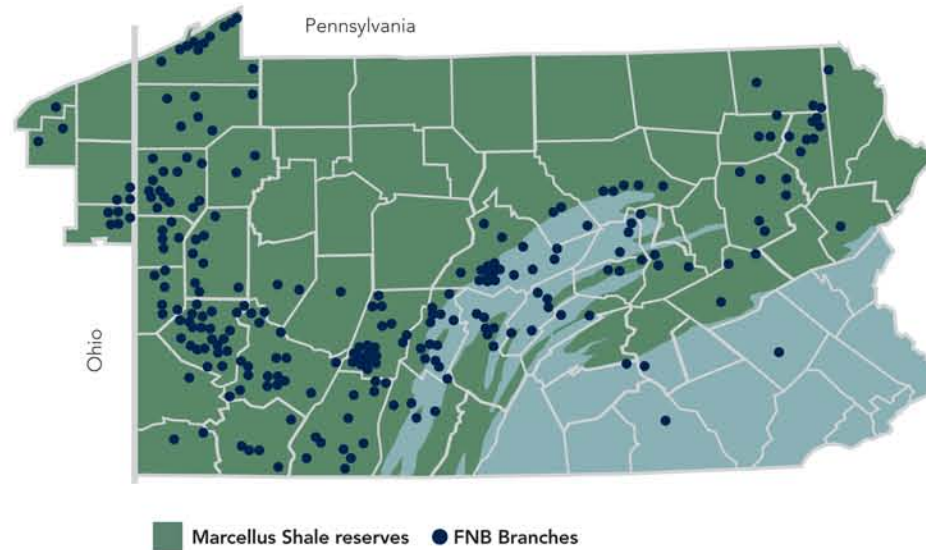
Our Marcellus Shale Team focuses on your unique situation. We will take time to understand your financial goals, and we will help you prioritize short-term and long-term objectives.

Let our team be the first place to turn for solutions tailored to meet all of your unique needs.

# Why First National Bank?

You want to partner with a financial institution that is experienced in serving the needs of Marcellus Shale landowners. After all, you need proven financial solutions. It also makes sense to work with a financial institution that is committed to our local communities.

First National Bank is perfectly positioned to meet your Marcellus Shale needs. Over 230 convenient banking locations place us right in the middle of the action, right where we have been for more than 147 years, serving the financial needs of customers like you.



**Call a member of our Marcellus Shale Team today at 866-362-4602 and take one more step toward achieving your business goals.**



The Marcellus Shale Team of experts at First National Bank is well-versed in the financial considerations associated with Marcellus Shale development. Whether you need to investigate financial solutions as a landowner, a business owner or a client representative, you can count on our experts to help you realize your financial goals.