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Overall Client Satisfaction
Middle Market Banking

AN INDUSTRIAL STRENGTH RELATIONSHIP.

Diverse financial solutions aren't enough to help you achieve your business goals. Knowing how to apply those solutions to your company's specific challenges is the real difference maker. That's where the client-focused experts at First National Bank come through for you...not just recommending financial tools, but following through to ensure you're on track to the outcomes you desire.

To learn more visit fnb-online.com or call 1-800-555-5455.

FINANCING - TREASURY MANAGEMENT - WEALTH MANAGEMENT - INSURANCE

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IN THIS ISSUE

**Balancing
the Employee
Benefits
Equation**

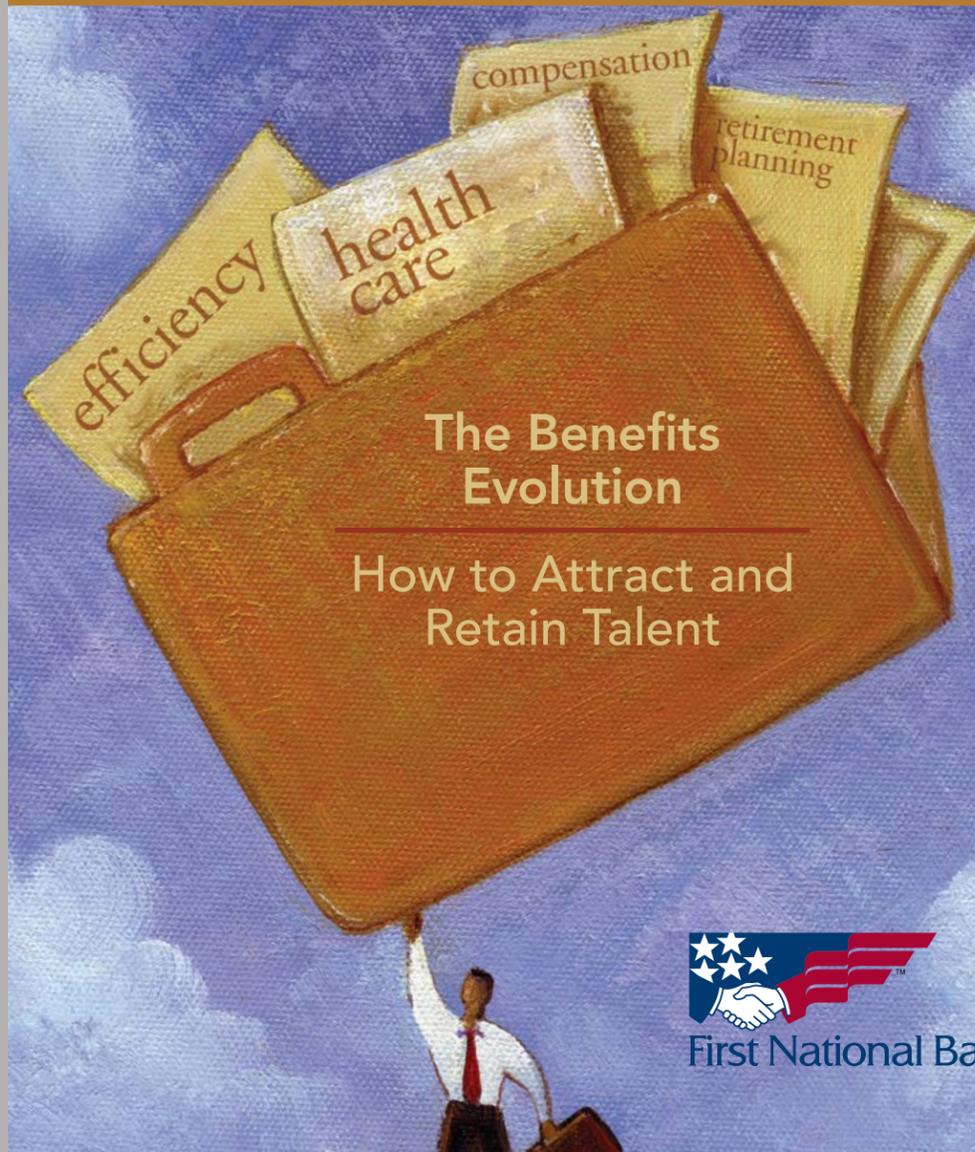
**Looking
at More Than
Numbers**

**Employee
Solutions to
Enhance
Efficiency**

**Delivering
Services 24/7**

Business Strategies Today

What you need to know about Total Money Management



The Benefits Evolution

How to Attract and Retain Talent



A publication of First National Bank

Businesses will always need to attract and retain top employees. Salary is a good starting point, but it's often not the top (or, certainly, only) consideration. The total package of employee benefits can add up to the difference between choosing your business or the one down the street.

Successful businesses leverage the power of employee benefits by offering traditional benefits in new ways and going beyond those programs to find creative solutions such as supplemental programs and "soft" benefits to draw and keep employees.

This edition of *Business Strategies Today* presents an array of insights regarding tangible and intangible benefits, ideas to leverage assets and make the most of available resources, and suggestions for creating a total benefits package to attract, retain and engage the talent your business needs to be successful.

The Benefits Equation

After payroll expense, health care benefits represent the second largest spend for companies. At the same time, health care benefits rank high on the attractiveness scale for employees. FNB experts understand the changing health benefits environment and are helping businesses find the right formula to balance cost with satisfaction.

Financial Planning

The unique planning needs of highly compensated business owners and executives require the skills of many professionals. Each has their own specialty but engaging multiple advisors can be costly and inefficient. FNB's wealth management and insurance teams can help businesses leverage their assets while offering a one-stop approach to financial planning.

Employee Solutions to Enhance Efficiency

Creating an environment where employees can be more efficient helps reduce stress in the workplace. Many of our banking solutions leverage our investments in technology and lead to improved efficiency for both our business clients and their employees. Electronic deposits, business credit cards, mobile services and WorkPlace Banking are just a few examples of how FNB bankers contribute to a more stress-free environment.

24/7 Solutions

Convenience leads to adding time back to your day, and more time is an often overlooked benefit for businesses and employees. FNB offers an array of business and consumer 24/7 banking products and services that make banking easy, secure and convenient. And wouldn't a little more time be a great benefit for everyone?

From traditional health care benefits to the softer side of saving time and money, we have the creative solutions that help our business clients attract, retain and engage employees and positively impact the bottom line.

Regards,

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



The First National Bank Difference

First National Bank, a subsidiary of F.N.B. Corporation (NYSE: FNB), is a local community-based institution that is dedicated to providing total money management solutions. We have a core business concentration on middle and upper-middle market companies and serve their needs as a value-added partner.

The Strength of FNB

Local People When we focus our team's experience and expertise on your industry and your potential for growth, we become a valuable business resource.

Local Relationships As a community-based institution, we rely on firsthand knowledge of market strengths and opportunities, as well as local management, employees and decision making.

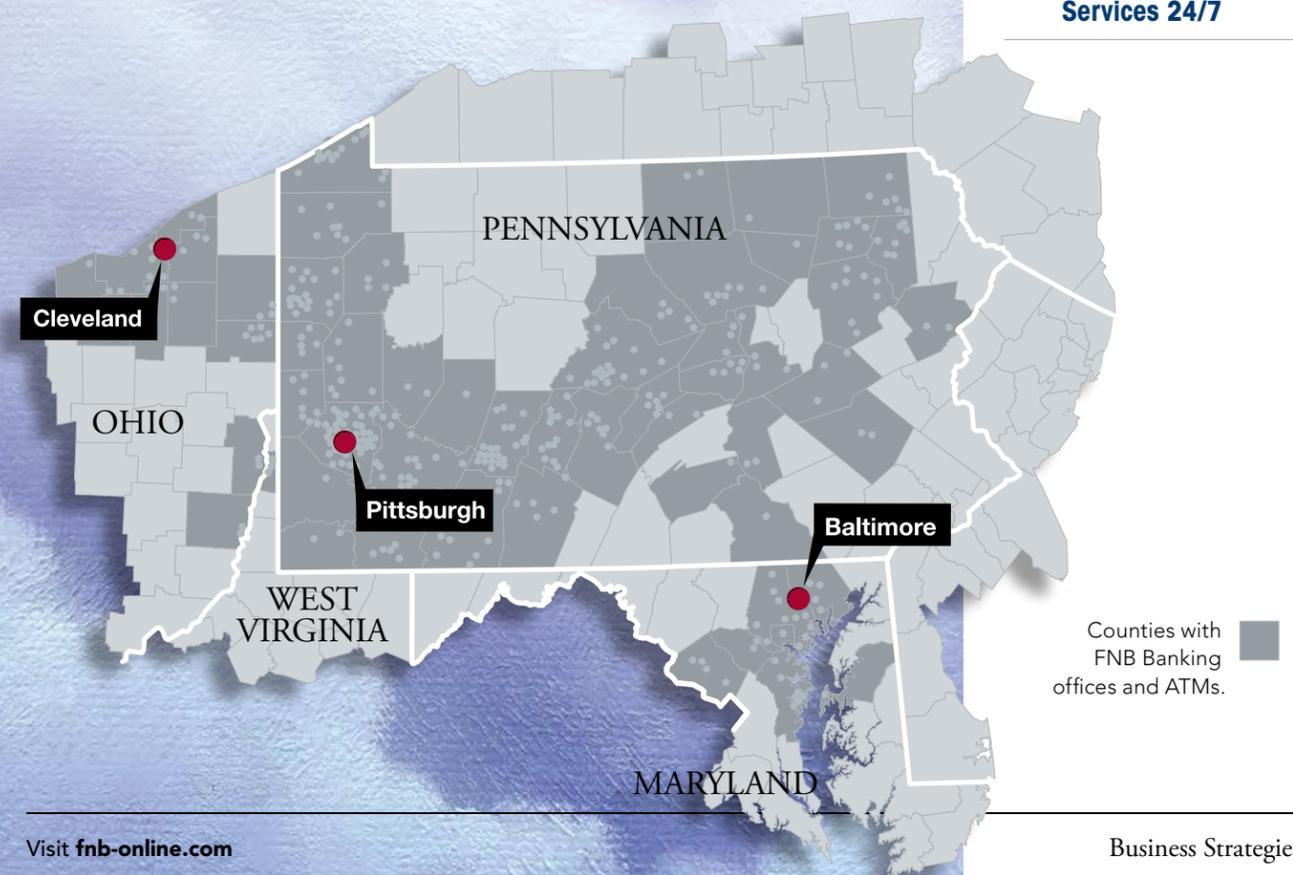
Local Commitment Our commitment to the success of our community-based initiatives is demonstrated in volunteer hours and financial contributions to numerous nonprofit organizations.

Values That Matter

- Helping clients achieve economic success and financial security
- Building enduring relationships based on trust and integrity
- Creating long-term value for shareholders
- Giving employees an opportunity to learn, grow and contribute as members of a winning team
- Improving the quality of life in the communities we serve

IN THIS ISSUE

- 4 **Balancing the Employee Benefits Equation**
- 5 **Looking at More Than Numbers**
- 6 **Employee Solutions to Enhance Efficiency**
- 7 **Delivering Services 24/7**



Will the Health Benefits You Offer Meet ACA Requirements?

The ACA has outlined what employers must provide to meet the “minimum essential coverage” requirement. While not intended as a full representation of the mandate, the points below can help determine if plans offered fall within mandated coverage.

FNB Insurance specialists understand how important benefits are to you, your company and your employees. We can offer expert guidance and referral sources to inform, increase compliance, lessen administrative burdens and help employees understand their benefits.

Balancing the Employee Benefits Equation

THE SHIFTING LANDSCAPE OF EMPLOYEE BENEFITS, particularly health care coverage, continues to challenge employers and employees. While benefits remain a primary driver for attracting, retaining and engaging employees, escalating costs, the complexities of Affordable Care Act (ACA) legislation and redesigns of traditional health care plans contribute to the difficulty of aligning a company’s benefits strategy with the needs of employees.

Traditionally, companies have designed benefits programs with an eye on trends, employee preferences and the bottom line. With the additional challenges imposed by the ACA, this becomes more difficult. For example, some employers will be required to offer health care to all full-time employees in 2015. This requirement is especially challenging for employers who have had non-benefit eligible populations. Simply deciding to shift more workers to part-time status does not solve the problem and is fraught with potential legal issues.

One way companies are controlling health care benefits costs is by moving away from traditional paid provider health care plans (PPOs) in favor of consumer-driven high deductible plans (CDHPs) with lower employer contributions. This shift is not easy for employees.

Employers find that partially funding Health Savings Accounts (HSAs) is an additional employee benefit and a way to incent CDHP participation.

The impact of the added cost of health care benefits is seen in changes within the total suite of benefits offered to employees. Employers may reduce or eliminate company-paid benefits, such as life insurance. Others may engage vendors to provide supplemental policies which are fully paid by employees.

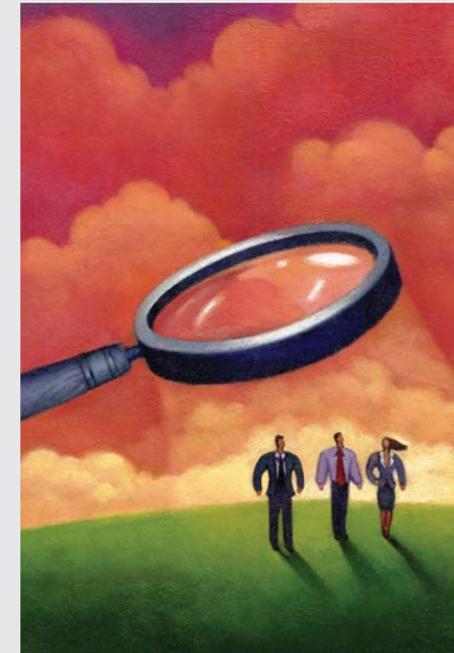
Some employers use “intangible” benefits, such as flextime or remote work arrangements as additions to benefits packages. In all cases, communicating the true value of the total benefits package – tangible and intangible – enables employers to attract, retain and engage employees.

Companies may leverage separate advisory and consultancy firms and resources to try to solve the benefits puzzle, which can be costly in terms of time and money. Instead, let FNB’s full-service insurance agency save both time and money by efficiently bringing together a broad array of solutions for your business to address the rapidly changing benefits environment. Call us at 866.362.4603.

Products listed are not FDIC insured, not bank guaranteed, not a bank deposit, may lose value and are not insured by any federal government agency.

Under Health Care Reform medical insurance plans must:

- Include minimum essential health care coverage
- Be offered to at least 95 percent of full-time employees and their dependents (in 2015 the standard is 70 percent)
- Provide minimum value by covering at least 60 percent of the total allowed cost of benefits that are expected to be incurred under the plan
- Be affordable to employees, as defined by the ACA
- Include communication to employees in a simple to read Summary of Benefits and Coverage containing a uniform glossary of terms
- Be reported to the government with all of the required data elements and meet all of the required deadlines



Looking at More than Numbers

Planning for the Future

FEELING SECURE ABOUT THE FUTURE IS AS IMPORTANT FOR BUSINESS OWNERS AND EXECUTIVES AS IT IS FOR EMPLOYEES. Offering traditional retirement security in the form of pensions or 401(k) plans may not be enough to attract and retain employees. Business owners and executives recognize that planning their own financial futures is equally important to job satisfaction and long-term success. In short, it’s a valuable benefit.

A professional advisory team can bring resources together, make referrals and collaborate to create solutions that meet owner, executive and company needs.

Financial planning for highly compensated executives must include solutions to meet investing, liquidity, credit, insurance and retirement needs. The plan must also account for organizational and family structures and incorporate appropriate succession planning. Add a complex regulatory environment for highly compensated individuals and it’s clear that many considerations go into financial planning for this unique population.

Every aspect of a financial plan in this arena requires careful considerations. Planning for retirement income includes decisions to deplete assets during one’s lifetime or as inheritances. Succession planning has its own set of decisions depending on family involvement, timing and ownership structure. Without considering each element as part of a robust financial plan, results will falter as gaps become more evident over time.

Leveraging current relationships, such as your FNB Wealth Management team, leads to robust recommendations which encompass specialized expertise, account for unique situations and still align with the overall financial planning strategy that’s best for each client. For example, a partnership may require succession considerations unlike those of a sole proprietor or corporation. Determining the best succession for the organization requires the input of insurance, accounting, financial and legal professionals, all of whom come together as an FNB Wealth Management team.

For more information on Wealth Management solutions that can match your long-term goals, call 866.362.4603.

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Bundling Retirement Benefits

One of the most important benefits to employees is retirement savings. For employers, retirement savings are a way to help employees secure their futures and can add to employee loyalty. Defined contribution plans such as 401(k) plans are now the most popular retirement benefit option. Plan participants select the investment vehicles and control deposit amounts, and companies can contribute to the accounts via a set amount or company match percentage.

Because these plans fall under the Employee Retirement Income Security Act (ERISA), regulations, funding models, compliance, plan performance and appropriate communication must be developed, analyzed and monitored. Working with a proven team of experts can save employers time and money and help employees understand the benefit of saving now for the future. FNB Wealth Management teams, including financial advisors and insurance experts, use their collective expertise to offer fiduciary oversight, investment monitoring and support, plan administration and participant education.

Paying with Plastic

Offering fast, easy methods of payment benefits businesses, employees and customers.

Today, businesses are meeting the demands of consumers and other businesses that prefer to pay for goods and services using credit cards. According to Community Merchants USA, an educational nonprofit project of the electronic payments industry, 66 percent of all point-of-sale (POS) transactions are done with plastic – credit, debit, or gift cards. Once embraced mainly by retailers and restaurants, almost every type of business, agency and service now accepts credit cards for payments. This growth has spurred new ways for businesses to process these transactions. Whether it is personal or business credit cards, procurement cards, traditional card terminals or mobile credit card processing and acceptance, FNB has a variety of solutions to help.

Contact us for details on how credit card acceptance can enhance your business and benefit your customers.

Enhancing Efficiency Adds Benefits for Employers and Employees

BUSINESSES ARE FINDING IT HARDER TO FIND GOOD TALENT AND CREATE LASTING, ENGAGING EMPLOYER-EMPLOYEE RELATIONSHIPS. Employee benefits are one way to stand apart from the employment crowd and another is to ensure workplace processes are efficient and reliable to save time and money for employers and employees.

Direct deposit is an almost invisible but powerful benefit for owners and employees. Transferring money electronically rather than issuing paper checks simplifies payroll processing, eliminates the cost of issuing paper checks, and provides easier payroll reconciliation for business owners. Receiving payments on time and without error lessens anxiety and increases employee trust. Direct deposit does away with trips to the bank to deposit or cash checks, avoiding wasted time for both employers and employees.

Offering business credit cards to employees enhances the employee-employer relationship and is often viewed as a “soft” benefit. The convenience of widely-accepted business credit cards separate personal and employee expenses, making it easier for employees and employers to track, process and monitor business spending while visibly cementing the employer-employee bond.

First National Bank helps businesses by offering employees a package of specific banking services that can be opened right in the office. WorkPlace Banking incurs no cost to businesses and is easy to implement. Employees are entitled to a host of banking products including a non-interest bearing checking account with free checks, no minimum balance requirements and no monthly fees. They also receive other special rate offers and even a free safe deposit box.

In these days of reduced employee benefits and the competition for talent, FNB banking services and products are designed to enhance employers’ benefits and increase employee engagement.

To learn more, call 866.362.4603.

WORKPLACE BANKING
DIRECT DEPOSIT
ELECTRONIC TRANSFER
BUSINESS CREDIT CARDS
CHECKING ACCOUNTS
MOBILE SERVICES

Delivering Services 24/7

BENEFITS ARE MORE THAN INSURANCE COVERAGE AND COMPENSATION. Finding ways to operate efficiently and keep employees focused on their jobs is a part of attracting and retaining talent. Finding time to “get it all done” helps employers focus on the bigger picture and employees complete their jobs with less distraction.

Time-crunched, overloaded business owners, executives and employees can feel as if there aren’t enough hours in a day to focus on their businesses and their jobs. At the same time, personal demands and everyday tasks require attention and action. Taking care of banking needs, conveniently and securely can ease the time burden and benefit both employers and employees.

Banking has long utilized technology to deliver solutions that are secure and convenient to complement traditional branch banking for businesses and consumers. FNB is among those providing accessibility to businesses and individuals when and where they need to bank.

Called Convenience Banking, this host of products and services includes Online Banking and Bill Pay, Telephone Banking and Mobile Banking with mobile deposit to make it even easier to bank from a telephone, PC, smartphone or tablet. All reduce paperwork, improve record keeping and enable busy owners and executives to get back to the business of running a business and employees to transact consumer banking.

According to *Forbes* magazine, more than 50 percent of adults in the United States now use smartphones, and for those with incomes greater than \$75,000, that percentage soars to 90 percent. Mobile Banking is especially attractive to this population on the go. The secure app features easy to read screens, simple navigation and the ability to perform almost any banking transaction, including making deposits, by using the smartphone to photograph the check and securely deposit it through the FNB Direct Mobile Banking app.

Businesses can enjoy the same benefits of saving time and money by utilizing the conveniences of treasury management services. Just one example is FNB’s First Desktop Banker service which serves as a virtual bank branch right inside a company’s workspace. Businesses can deposit checks into their accounts without ever leaving the office. First Desktop Banker allows your business to focus on running your business instead of running to the bank.

To learn more about the ways Convenience Banking can work for you, wherever you are, whenever you need to bank, go to fnb-online.com or call 866.362.4603.

Online Banking offers instant access to account information and the ability to transfer funds and pay bills. Online Bill Pay is one of its most popular features and includes Popmoney® Person-to-Person Payments. With one-time easy setup, Popmoney® allows immediate and secure person-to-person payment to another’s account with transfer notice and confirmation delivered by email or text message.

