



First National Bank

Dear Valued Customer,

It is our privilege to welcome you to First National Bank (FNB), where we have a rich history of providing our customers with sophisticated products and premium service. While the name of your local office will change, your access to innovative tools and knowledgeable, dedicated staff will remain.

On April 25, you will have full access to more than 300 convenient FNB banking locations and over 400 ATMs, as well as a wide range of financial products and services. This includes a suite of online and mobile banking tools at the leading edge of innovation in our industry.

We have compiled the enclosed Welcome Guide to introduce our full array of financial resources, in addition to key instructions to ensure that you enjoy a seamless banking transition.

Welcome to First National Bank!

A handwritten signature in black ink, appearing to read 'Vincent J. Delie, Jr.', with a large, sweeping flourish at the end.

Vincent J. Delie, Jr.

President and CEO

F.N.B. Corporation

First National Bank

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 EQUAL HOUSING LENDER, MEMBER FDIC