



BANK ANNAPOLIS

Two Banks.

GROWING STRONGER
TO SERVE YOU BETTER

One Partnership.



First National Bank

Your guide to the comprehensive
financial solutions available
through First National Bank



CONSUMERS

The products and services outlined in the RED Consumer Section will add convenience and sophistication to your personal money management strategies.

BUSINESSES

As a business client, you'll want to take advantage of the cost-saving, efficient solutions outlined in the BLUE Business Section.

How can we serve you?

Discover the world of First National Bank within the pages of this Welcome Guide. Our commitment is to help you achieve your financial goals, and we have a full range of sophisticated products and services to get the job done.



CONSUMER

Products & Services



First National Bank

Important Date: April 6, 2013

- All banking offices normally open on Saturday will open under the name First National Bank. All remaining offices will open as First National Bank on April 8, 2013.
- You gain access to the full range of products and services offered by First National Bank.
- Visit a local office during the week beginning April 6, 2013 for our Open House, and celebrate our commitment to serving you as a First National Bank customer.

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INTRODUCTION

Welcome to First National Bank

First National Bank has been helping clients achieve their financial goals since 1864. We are excited about our new partnership with BankAnnapolis because it allows us to reach out to a new group of clients like you, with products and services that are as unique as the people we serve.

Our Welcome Guide is designed to help you discover the world of First National Bank. You'll learn about new products and account features that will enhance your options in response to every financial decision you encounter.

Serving your needs begins with an understanding of your financial objectives. Whether you are a college student, newlywed, busy professional or retiree, we want to hear about your vision for the future.

Our Personal Bankers can 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.



First National Bank

OUR PLEDGE

You will have access to more banking and ATM 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.

“Our customers come to us for solutions, and nothing is more important to us than providing exceptional products and services that meet their needs.”



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

Pages **5-9** of your

Welcome Guide

contain important instructions and date references that will help ensure a seamless transition of your accounts and services from BankAnnapolis to First National Bank.

Customer Service Center 1-800-555-5455

8:00 AM - 8:00 PM, Monday - Friday

8:00 AM - 5:00 PM, Saturday

Availability of Deposits

For full details on the funds availability policy that applies to your accounts, please refer to the enclosed Important Account Information booklet.

ENSURING A SEAMLESS TRANSITION

Accessing Your Accounts

BankAnnapolis Offices

On Friday, April 5, 2013, BankAnnapolis offices will close at their normally scheduled closing times to prepare for the transition. On their next normally scheduled business day of either Saturday, April 6, 2013, or Monday, April 8, 2013, all offices will reopen as First National Bank, ready to provide you with an expanded range of products and services.

- On Monday, April 8, 2013, you can benefit from First National Bank's **Same Day Banking, All Day**, which eliminates cut-off times for posting your branch transactions. All deposits made at any First National Bank office before the end of each business day are credited to your account that day. See Important Account Information booklet for details.

VISA® Debit Cards/ATM Cards

You will receive a new First National Bank VISA® Debit Card or ATM Card to access your accounts. You should receive your new card and Personal Identification Number (PIN) in separate mailings with activation instructions prior to April 5, 2013.

- Once received and activated, you can use your FNB VISA® Debit Card or ATM card at a BankAnnapolis or First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.
- During the weekend beginning April 5, 2013, balance inquiry will not be available. The balance inquiry feature will be restored by Monday, April 8, 2013.
- **Your BankAnnapolis card will cease to work around 4:00 AM on Friday, April 5, 2013.** You should activate and begin using your new FNB card after that time.
- Once you receive and activate your new FNB Debit Card, please update your debit card number with any service providers with whom you have recurring transactions linked to your BankAnnapolis Debit Card.
- BankAnnapolis ATM machines will be converted to First National Bank ATM machines on Friday, April 5, 2013, and may be unavailable for a short period between 9:00 AM and 5:00 PM. ATM machines will be fully available after 5:00 PM on April 5, 2013.

Telephone Banking

Automated telephone banking services, which provide 24/7 access to your account information will be available on Monday, April 8, 2013, at 8:00 AM by calling 1-800-817-8787.

- 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 (business) number.
- You can change your personal identification number at any time after your initial call.
- If you cannot access an account you previously accessed, please contact our Customer Service Center at 1-800-555-5455.
- You may transfer to our Customer Service Center from Telephone Banking at any time for questions and additional information.

ENSURING A SEAMLESS TRANSITION

Online Banking, Bill Pay and Mobile Banking

FNB-Online Banking

If you currently bank online, you will automatically be enrolled in First National Bank's Online Banking. Current Online Banking customers will receive a letter during the week of March 25, 2013, which will explain how to access accounts online on or after Monday, April 8, 2013.

- You will have access to the same accounts at First National Bank as you did at BankAnnapolis. If you cannot view an account you previously could view, please contact our Customer Service Center at 1-800-555-5455. Non-owners and non-signers will not have account access.
- You will be able to transfer funds between the same accounts at First National Bank as you did at BankAnnapolis, as long as you are an owner or signer on the accounts. If you cannot transfer funds between the same accounts, please contact our Customer Service Center at 1-800-555-5455.
- Please print your BankAnnapolis transaction records prior to Friday, April 5, 2013, since they will not be available online after that date.

Online Bill Pay

If you currently use Online Bill Pay, you will be automatically enrolled in First National Bank's Online Bill Pay service.

- You will access Bill Pay directly from Online Banking. Once you log into Online Banking, select the Bill Pay option.
- The following information will transfer to your First National Bank Online Bill Pay service:
 - Payment and vendor information
 - Automatic and future-dated payments
- We recommend you print your BankAnnapolis payment history, vendor list and currently scheduled payments prior to Friday, April 5, 2013, to validate that all information is transferred to First National Bank's Bill Pay service.

Mobile Banking

Mobile Banking with First National Bank brings you 24/7 banking convenience! You can choose one or more of three easy options to bank right from your mobile device: our FNB Direct downloadable app, a mobile browser or text messaging. All you need to begin is an FNB-Online Banking account and a cell phone.

With the FNB Direct Mobile Banking app, you can pay bills, transfer money, check balances, and locate convenient branches or ATMs. You can also use your FNB Mobile App to deposit a check, just by snapping a picture of it with your iPhone or Android!



fnb-online.com

All checking accounts can be accessed through First National Bank's Online Banking with Bill Pay and FNB Mobile Banking!

Account Statement Update

Your first account statement following the conversion date of April 6, 2013, will reflect the title of your First National Bank product that was selected based on similarities with your previous account. If, after receiving the features of the new account, you determine that it does not meet your needs, please contact your Personal Banker or our Customer Service Center. We will be happy to help you identify an account that better meets your needs.

If you have any questions about your accounts, please contact our

Customer Service Center

Hours:

Monday – Friday 8:00 AM – 8:00 PM

Saturday 8:00 AM – 5:00 PM

1-800-555-5455

ENSURING A SEAMLESS TRANSITION

Deposit Accounts

Your Checking and Savings Accounts

Your BankAnnapolis account(s) will automatically transition to the most comparable accounts with First National Bank, and you may continue to use your BankAnnapolis checks and deposit slips without interruption.

- Direct deposits and automatic transfers to and from your accounts will continue without interruption.
- Interest on checking and money market accounts is compounded and credited monthly. Interest on savings accounts, with the exception of the Holiday Club, is credited quarterly. For most accounts, interest will be credited on your statement date.
- When you need to order new checks or personalized banking documents, 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 1-800-555-5455 to obtain important bank-specific information prior to placing your order.
- For incoming wire transfers dated on or after Monday, April 8, 2013, please notify the senders of First National Bank's routing and transit number, which is 043318092.
- Outgoing wire transfers can be made in person at any of our banking offices. First National Bank's wire transfer cut off time is 4:00 PM EST, Monday through Friday, for all outgoing wires, including foreign wires.

Individual Retirement Accounts

As of April 6, 2013, First National Bank will become the new custodian of your IRA plan.

ENSURING A SEAMLESS TRANSITION
Account Statements

Your Statements

Your final statement from BankAnnapolis will show a record of transactions through Friday, April 5, 2013. Thereafter, your First National Bank statements will be mailed at approximately the same time each month as your current statements.

- Although you will notice a slightly different format, the information included in your statement will be the same. If you have any questions after you receive your First National Bank statement, please call our Customer Service Center at 1-800-555-5455.
- If you currently receive images of your paid checks with your statements, that service will continue at no cost. E-statements are free with Freestyle Checking. In addition, images are available through First National Bank’s Online Banking.
- If you have a line of credit linked to your checking account, you will continue to receive a separate monthly statement with a summary of your activity.
- Combined statements and e-statements are now available to you! Simplify recordkeeping and eliminate waste with one convenient statement that reflects the details of your full financial relationship with First National Bank. Whether you receive paper statements or view your eStatements online, our combined statement option is one more step toward simplifying your busy life.

Your CDs and IRA CDs

The current rate and term of your CDs will remain the same until their maturity dates. When you receive your maturity notices, review them carefully for specific terms and renewal rates.



If you have any questions about your accounts, please contact our

Customer Service Center

Hours:

Monday – Friday
8:00 AM – 8:00 PM
Saturday
8:00 AM – 5:00 PM

1-800-555-5455

You can assume that the terms and conditions of your existing loan and credit products remain unchanged unless you receive a separate communication specifying otherwise.

ENSURING A SEAMLESS TRANSITION

Loan and Credit Products

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.

- Any current automatic payments will remain unchanged unless you are notified separately. Funds for automatic payments must be available in your account when your payment is processed.
- Your new mailing address for mortgage payments is P.O. Box 6000, Hermitage, PA 16148-0900.
- Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.
- After Monday, April 8, 2013, questions about your mortgage loan can be directed to our Customer Service Center at 1-800-555-5455, Monday through Friday from 8:00 AM to 8:00 PM EST and Saturday 8:00 AM to 5:00 PM EST, or write to us at 4140 East State Street, Hermitage, PA 16148-3487.

Consumer 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.
- You will have several convenient consumer loan and line of credit payment options:
 - Payments made by automatic deduction from a deposit account will continue.
 - After Monday, April 8, 2013, you can make payments at your local First National Bank office or through Online or Mobile Banking.
 - You can make loan payments by phone from your First National Bank checking or savings account simply by following the convenient prompts when you call 1-800-817-8787.
 - You may mail your payments to P.O. Box 6000, Hermitage, PA 16148-0900.

CUSTOMIZING FINANCIAL SOLUTIONS

Managing Your Money

Managing your money starts with the right checking account. At First National Bank, we've designed various options, so you can find one that's suited for you. Whether you value the ease of no minimum balance, the yield of an interest-bearing account or the opportunity to avoid a monthly fee, you'll find it right here.

Freestyle Checking

Freestyle Checking redefines anytime, anywhere, 24/7 banking with exclusive online, email and ATM benefits that free you of limitations and fees. This account delivers everything to you electronically, whenever and wherever you want it. You can withdraw money from any VISA®/PLUS® ATM in the world and manage your accounts with Online and Mobile Banking. Now that's convenience.

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. Don't forget to save time by using FNB's Mobile Banking to manage your transactions right from your mobile device!

Lifestyle Checking

Put your money to work with a checking account that always earns interest. With Lifestyle Checking, as your account balance grows beyond the minimum \$2,500, your interest rate automatically increases. Be sure to ask about FirstRate Savings and MoneyMarket Account, to take advantage of every opportunity to effectively manage your money.

Combined Statements

Combined statements are now available to you! Simplify recordkeeping and eliminate waste with one convenient statement that reflects the details of your full financial relationship with First National Bank. Whether you receive paper statements or view your eStatements online, our combined statement option is one more step toward simplifying your busy life.

*Mystyle Checking is available after April 8, 2013.

Attention Students!

FNB-U

The Essentials of Money Management

Because school is your priority, 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.

Student Checking
Mobile Banking with Mobile Deposit
Popmoney
FNB-Online Banking
Bill Pay
Savers Goal CD
Smart Option Student Loan®
Campus Card

Identify Your New Checking Account

Use the chart that spans pages 11 and 12 to determine 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.

You can select an alternate account any time after Monday, April 8, 2013, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current BankAnnapolis Checking Account	Your New First National Bank Checking Account	Balance Required to Avoid Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement
Lions Image Checking	Freestyle Checking	\$0	\$0	No	Free eStatement Paper Statement with Images \$2.00
Lion's Choice Plus Lion's Golden Choice Plus Lion Image with Interest	Lifestyle Checking	\$1,000 Average Balance or \$10,000 Combined Balance in other Checking, Savings or CDs	\$10.00 \$9.00 with an eStatement	Yes, over \$2,500	Paper Statement with Images
Lion's Choice CAT - Convenience Anytime Checking Lion's Golden Choice	Mystyle Checking*	\$300 Minimum Balance, or recurring monthly Direct Deposit, or 10 Debit Card transactions, or \$5,000 Combined Balance in other Checking, Savings or CDs.	\$6.50 \$5.00 with an eStatement	No	Paper Statement with Images

* Mystyle Checking is available after April 8, 2013.

ATM/Debit Card**	FNB-Online Banking Bill Pay and Mobile Banking	Check Printing Costs	Benefits
Yes	Yes	Cost varies with style	No minimum balance required, unlimited check writing, and free ATM/Debit Card
Yes	Yes	Cost varies with style	Unlimited check writing; free ATM/Debit Card; total deposit relationship with additional checking, savings and CD can offset fee
Yes	Yes	Cost varies with style	Unlimited check writing; free ATM/Debit Card; four simple ways to offset monthly maintenance fee

“With my FirstRate Money Market account, my interest rate automatically increases as my balance does. I don’t have to do a thing. Thanks to First National Bank, my money is making more money.”

CUSTOMIZING FINANCIAL SOLUTIONS

Earning More Money

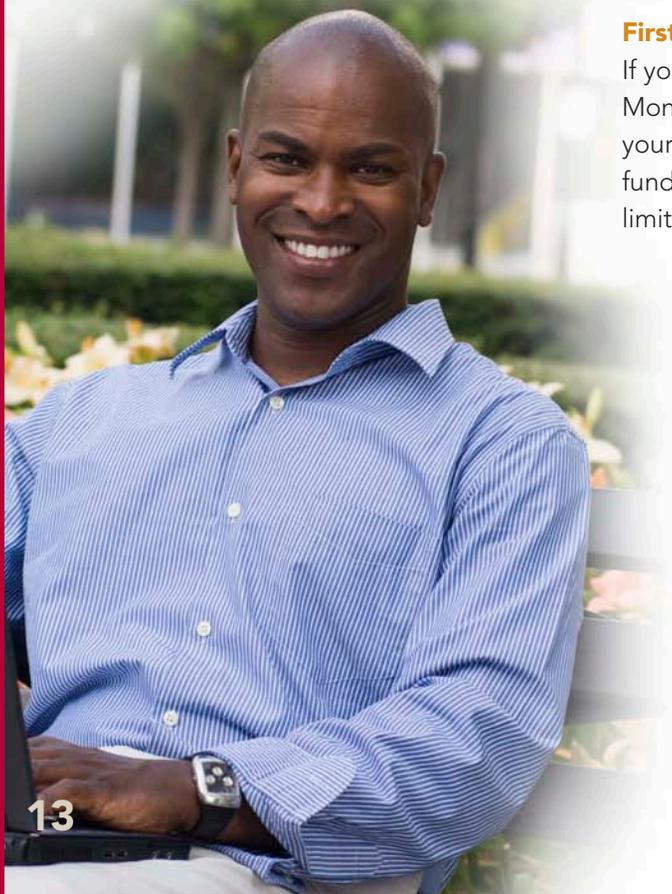
First National Bank’s savings and investment accounts are designed with your short-term and long-term goals in mind. Whether you’re saving for a new car, a college education, retirement or simply establishing the security of an emergency cash reserve, we have a full range of savings and investment accounts to meet your needs. Our Personal Bankers can help you determine which accounts will work best for you.

FirstRate Savings

With FirstRate Savings, your interest rate increases automatically as your balance increases, so you save time and make more money. You have immediate and unlimited account access, and a low minimum balance helps you avoid account fees. Whether you’re saving for a vacation, college or just a rainy day, FirstRate Savings provides flexibility and earned interest to help you achieve your goals.

FirstRate Money Market

If you’re looking for the ultimate money market account, look no further. With our FirstRate Money Market Account, you can 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.



IRA Savings

At First National Bank, 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.

Holiday Club Account

Enjoy one more reason for true holiday cheer. Our Holiday Club account helps you save money for the holidays all year long through regular deposits into an interest-bearing account. You can conveniently withdraw your funds, penalty-free, anytime during the year.

Certificates of Deposit

First National Bank offers regular and IRA certificates of deposit so you can count on a fixed, competitive rate of interest for a period of time that works for you, from as little as 30 days to as long as 60 months. We also offer certificates of deposit specifically designed to help you meet your investment goals. All regular and IRA certificates are FDIC insured. Call or stop at a local banking office to learn more about our certificate of deposit options and how these investment tools can help you maximize your savings efforts.

Savers Goal CD

At First National Bank, we offer the Savers Goal CD to help you start saving today for the future. With a minimum opening balance of only \$100, your 12-month CD will earn a competitive interest rate. Just add \$25 or more each month through automatic transfer from a checking or savings account, and watch your savings grow. There's no easier way to save.

Health Savings Account

A Health Savings Account (HSA) is a great way for you to save money on healthcare 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.

Combined Statements

Receive one convenient statement that reflects the details of your full financial relationship with First National Bank. Whether you receive paper statements or view your eStatements online, our combined statement option is one more step toward simplifying your busy life.



Identify Your New Savings Account

Use this chart 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.

You can select an alternate account any time after Monday, April 8, 2013, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current BankAnnapolis Savings Account	Your New First National Bank Savings Account	Balance Required to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Transaction Limitations	Benefits
Superior Savings Personal Savings	FirstRate Savings	\$100 Average Daily	\$4.00	Variable rate paid on collected balance, compounded and credited to the account monthly	6 automatic or electronic (ACH or point of sale transactions with PIN using an ATM card) per month	FNB-Online Banking, Mobile Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances
Lion's Share Money Fund Personal Money Market	FirstRate Money Market	\$5,000 Average	\$10.00	Variable rate paid on collected balance, compounded and credited to the account monthly	6 automatic or electronic (ACH or point of sale transactions with PIN using an ATM card) per month	FNB-Online Banking, Mobile Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances
Superior Savings IRA	IRA Savings	\$0	\$0	Variable rate paid on collected balance, compounded and credited to the account monthly	6 transfers permitted per month; no ATM/Debit Card access	FNB-Online Banking, Mobile Banking, FDIC insured; your money is available for withdrawal, penalty-free, anytime each year

CUSTOMIZING FINANCIAL SOLUTIONS

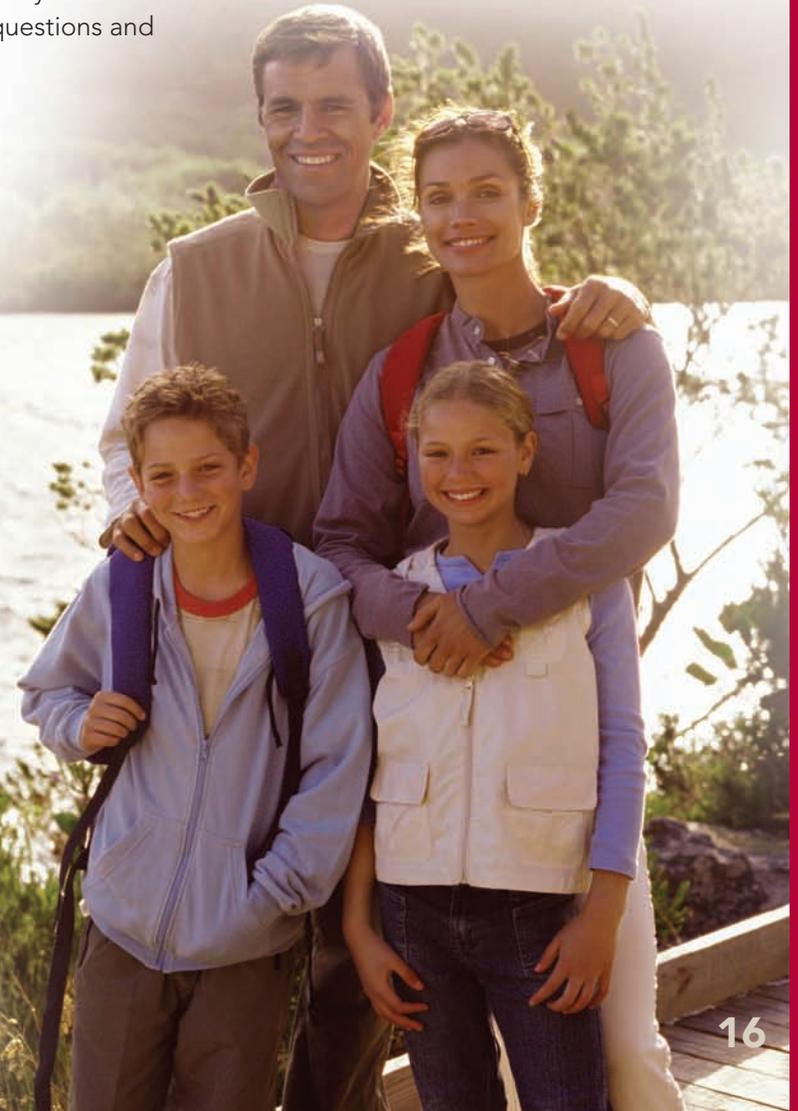
Achieving Your Dreams

First National Bank has the mortgage and personal loan options to help you achieve your dreams. We invite you to review our lending options, and then let us work with you to personalize a plan that brings your dream to life, affordably and quickly.

Mortgage Loans

Purchasing a home is one of the most important decisions you'll ever make, and your borrowing needs are as unique as your vision of a dream home. First National Bank offers a variety of mortgage plans to satisfy your needs, and our Mortgage Bankers can answer your questions and help you choose the mortgage option that is right for you:

- Conventional Fixed Rate with various terms available
- Construction Loan
- Adjustable Rate Mortgage
- Jumbo Mortgage
- Specialty Purchase Programs





Home Equity Loans and Lines of Credit

First National Bank Home Equity Loans and Lines of Credit are excellent ways for homeowners to obtain money for large projects, purchases or unexpected expenses. The equity in your home serves as collateral and, like the interest on your home mortgage, the interest on a home equity loan or line of credit is generally tax-deductible (consult your tax advisor).

- 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

First National Bank is available when you're ready to finance that college education, or when you need extra cash to manage the unexpected. We have the loan options and expertise to help you meet every financial challenge:

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



Personal Lines of Credit

Tap the convenience and flexibility of a Personal Line of Credit, and enjoy the freedom of managing your own borrowing needs, for any purpose at any time.

FNB VISA® Credit Card

Gain flexibility when you manage your purchases with an FNB VISA® Credit Card that features no annual fee and competitive rates, and earn exciting travel and merchandise rewards while you're at it!



CUSTOMIZING FINANCIAL SOLUTIONS

Investing in Your Future

First National Bank offers so much more than traditional banking. By incorporating the services of F.N.B. Wealth Management, we can help you develop a concrete plan to manage the creation of your wealth, its preservation and distribution.

We'll begin by taking time to thoroughly understand the important details of your current financial picture and your plans for the future. Then we'll help you identify appropriate investments and tax and estate planning opportunities. By relying on the latest research and strategies, our experts will create a personal wealth management plan that addresses your financial objectives – now and in the years to come – by including four distinct strategies:

Wealth Enhancement and Growth

Investment Management	Treasury Bills	Mutual Funds
Brokerage Services	Treasury Bonds/Notes	U.S. Savings Bonds
Variable and Fixed Annuities	U.S. Savings EE Bonds	529 Plans

Wealth Protection and Preservation

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

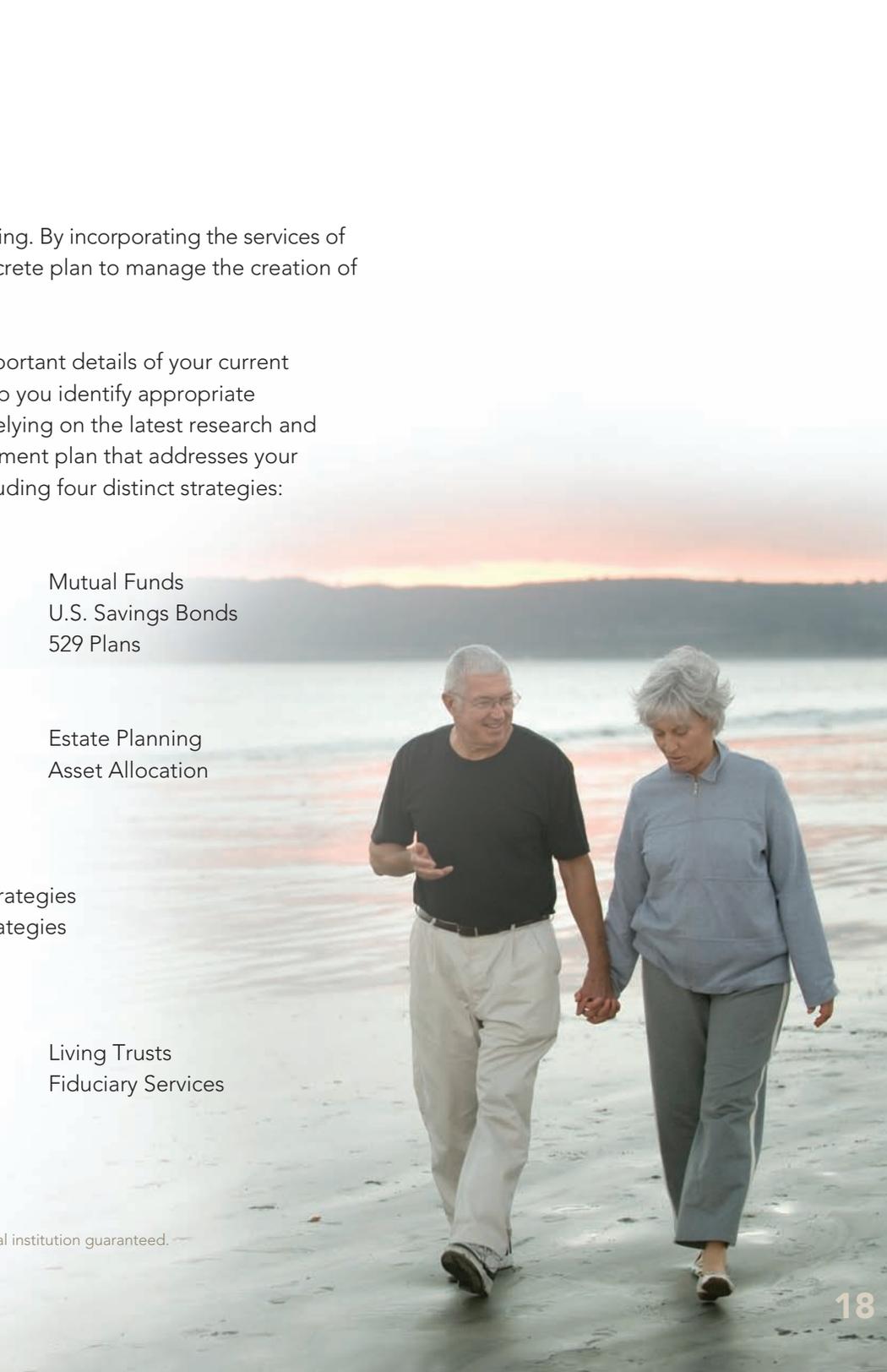
Lifetime Wealth Distribution

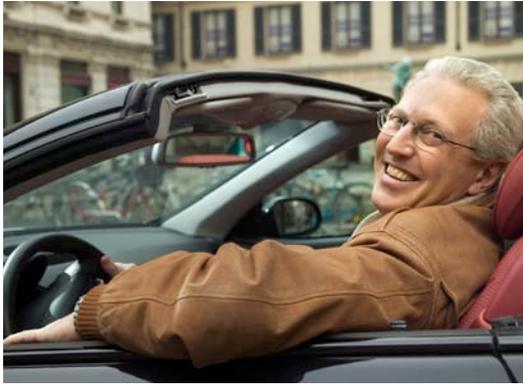
IRA/401(k) Strategies	Roll-over IRAs and 401(k) Strategies
Variable and Fixed Annuities	Beneficiary Designation Strategies
Distribution Calculations and Strategies	

Estate and Wealth Distribution

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

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.





“I appreciate the convenient way First National Bank handles all of my financial needs under one roof. It’s like having a private money manager right in my neighborhood office.”



F.N.B. Wealth Management

F.N.B. Wealth Management can create a wealth management strategy that is well-suited to your unique needs. We have three distinct channels to deliver customized financial solutions.

First National Trust Company

- A nationally chartered trust company
- Most suited for clients with \$500,000 or greater in investable assets
- Qualified Retirement Plans greater than \$1,000,000 in assets

F.N.B. Investment Advisors, Inc.

- A registered investment advisor
- County, municipal and government agencies
- Endowments and foundations
- High net worth investors
- Hospitals
- Institutional investment advisory services

First National Investment Services Company, LLC*

- Clients with \$25,000 to \$500,000 in investable assets
- 401(k) Plans with up to \$1,000,000 in assets
- Mutual Funds
- Annuities (fixed and variable)
- 401(k)s
- 529 Plans
- Long-Term Care
- Life Insurance

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 offered through LPL Financial, member FINRA/SIPC. Certain insurance products offered through LPL Financial or its licensed affiliates.

CUSTOMIZING FINANCIAL SOLUTIONS

Protecting What Matters

Did you know we can also help meet your insurance needs? First National Insurance Agency can provide individually tailored, comprehensive insurance policies to protect your home, your autos, your life and other personal assets.

Our caring, professional staff will personally handle your relationship with First National Insurance Agency, so you can receive personalized advice and competitive products to meet the needs of a lifetime.

Our products and services include:*

Individual Medical Insurance

Individual Life & Disability

Individual Medicare Products

Critical Illness & Accident

Long Term Care Insurance

Homeowner's Insurance

Condominium Owner's Insurance

Renter's Insurance

Seasonal/Secondary Dwellings Insurance

Valuable Articles Coverage

Personal Auto Insurance

Motorcycle Insurance

Watercraft Insurance

Personal Umbrella Liability



“I feel so good knowing that I’ve taken steps to protect my family. Our assets are protected, but more importantly, my family’s future is secure.”



**First National
Insurance Agency, LLC**

*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.

Enjoy Online Banking
with **BILL PAY!**

fnb-online.com



- Easy to use
- Anytime access
- Completely secure

SIMPLIFYING LIFE

Convenience Banking Options

Life is complicated, but your banking shouldn't be. Enjoy a variety of options that make banking convenient from any location at any time!

FNB-Online Banking and Bill Pay

FNB-Online Banking allows you to securely manage your personal accounts 24/7. Monitor your balances, initiate transfers and make loan payments. And with Bill Pay, you can pay bills in seconds and transfer money to and from accounts at other financial institutions. You can also make secure person-to-person payments with Popmoney, so sending and receiving money is as easy as sending and receiving emails and text messages.

Mobile Banking

FNB Direct, our free downloadable Mobile Banking app, gives you the full benefits of FNB-Online Banking and Bill Pay from the convenience of your mobile device. Plus, with your smart phone, you can enjoy Mobile Deposit, a feature of FNB's Mobile Banking app that allows you to deposit a check simply by taking a picture of it.

Telephone Banking

First National Bank offers 24-hour telephone account access. Check balances, transfer money or make a First National Bank loan payment by calling 1-800-817-8787.

First National Bank Website

Visit us at www.fnb-online.com for a wealth of financial information and planning tools, a complete listing of locations, banking hours, special offers and more.

First National Bank Debit Card

Your First National Bank Debit Card offers the convenience of a credit card without monthly bills or high interest rates. Accepted at millions of locations worldwide, you can also access your cash at any ATM where you see the VISA®, PLUS or STAR® logo. Remember, we will never charge you a fee for using one of First National Bank's more than 300 convenient ATMs.

Check Reorders

Conveniently order checks online at fnb-online.com.

Switch Kit

To move an account from another bank to First National Bank, request our Smooth and Easy Switch Kit. Account openings made easy.

SIMPLIFYING LIFE

The Private Banking Difference

First National Bank's Private Banking Group offers an elite banking experience for affluent households, including business owners, executives and professionals such as physicians, accountants and attorneys. As a First National Bank Private Banking client, you will enjoy the convenience, customization and attention that you deserve – with the quality you expect from your banking institution.

Private Banking Select Checking

Our Private Banking Select Checking Account forms the cornerstone of our Private Banking services. This interest-bearing checking account offers many benefits and provides simple, easy access to the financial services you need most in your daily personal life. Numerous complimentary benefits include Private Banking checks and checkbook cover at no charge, as well as higher daily ATM limits and a free safe deposit box.

Private Banking Select Money Market

As a First National Bank Private Banking client, you'll earn premium interest rates available exclusively to you, without sacrificing the liquidity you need to compete in today's competitive marketplace. This account offers interest rate tiers, so you earn more on higher balances. The interest rate is variable and compounded monthly.

Special Mortgages

Whether you are purchasing a new home, refinancing your current home or consolidating finances, First National Bank has the mortgage option and competitive interest rates that are right for you.

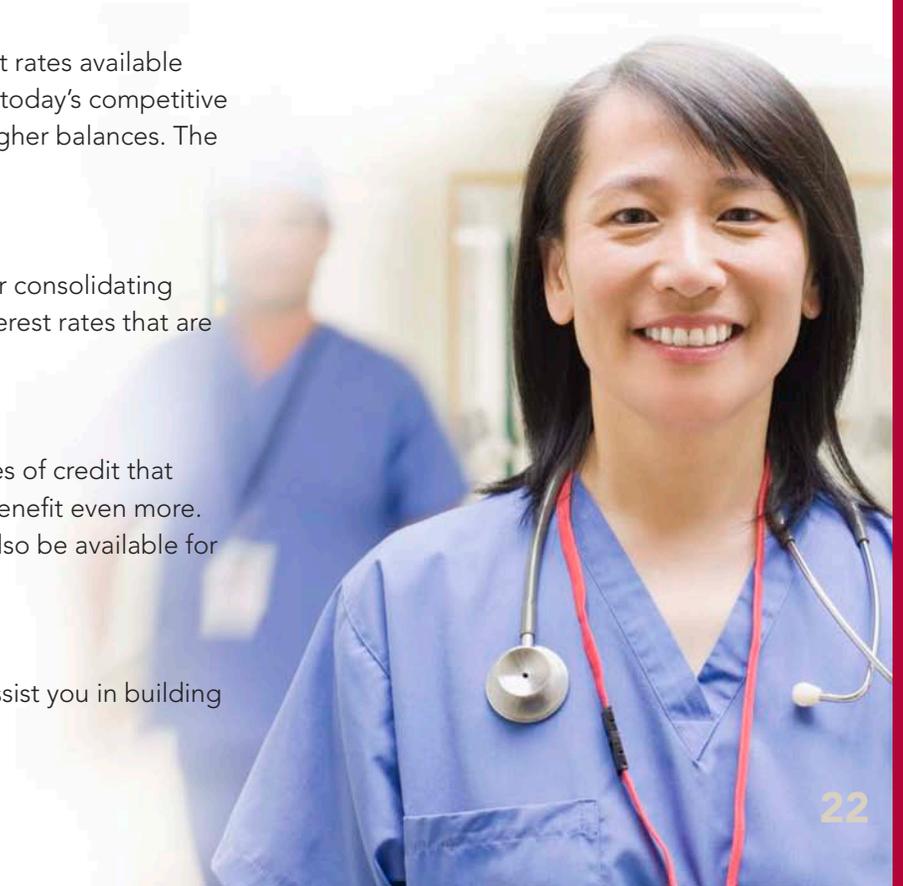
Loans and Lines of Credit

We feature low, fixed-interest rate home equity loans and prime-based lines of credit that are highly competitive. Tax-deductible interest payments could help you benefit even more. Unsecured lines of credit and lines secured by investment portfolios may also be available for qualified borrowers.

Wealth Strategies and Asset Protection

As a Private Banking client, you are entitled to advisory services that can assist you in building wealth, planning your financial future and protecting your assets.

“My schedule is so hectic that I was actually having difficulty managing all the details of my finances. First National Bank's Private Banking services put my money to work for me, and my Private Banker handles all the details. It's made all the difference for me.”



At First National Bank, we consider it a privilege to serve your banking needs. When we say 'we exist to help our customers,' that means we are committed to using our resources and expertise to help you achieve your financial objectives. Stop by a local banking office to discuss how you can best capitalize on the expanded products and services now available to you through First National Bank and our affiliates.

You will have access to more banking and ATM 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.



First National Bank

BUSINESS

Products & Services



First National Bank

Important Date: April 6, 2013

- All banking offices normally open on Saturday will open under the name First National Bank. All remaining offices will open as First National Bank on April 8, 2013.
- You gain access to the full range of products and services offered by First National Bank.
- Visit a local office during the week beginning April 6, 2013, for our Open House and celebrate our commitment to serving you as a First National Bank customer.

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INTRODUCTION

Welcome to First National Bank

At First National Bank, we've been helping businesses with their banking and financing needs since 1864. Our new partnership with BankAnnapolis allows us to reach out to a new group of businesses like yours with products and services that are designed to support your business throughout every phase of its life cycle.

Our success in the marketplace is in large part attributed to our local decision-making, which results in quick response times and financial solutions suited to meet your business needs. We differentiate ourselves from the competition by providing a high level of service and a personalized touch as a value-added, trusted advisor.

Our friendly, knowledgeable Business Bankers are equipped to help you determine an ideal blend of products and services for your business, including some of the most advanced financial solutions in the industry. Whether your business is large or small, you can count on First National Bank to help you achieve your financial objectives.

You can begin by reviewing the innovative products and services outlined in our Welcome Guide, and discover the world of Business Banking with First National Bank. We are confident that you will find value in the business solutions we have to offer.

We also invite you to speak directly with your Business Banker about your financial goals, so we can partner with you to develop a plan to reach those goals. You'll benefit from the comprehensive resources of a large community bank, plus the professional guidance and support to create a business plan that will keep working for you.



First National Bank

OUR PLEDGE

You will have access to more banking and ATM 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.

“Local business drives the local economy. First National Bank is prepared to support your business during each stage of its growth and development.”



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

Pages **27-32** of your

Welcome Guide contain important instructions and date references that will help ensure a seamless transition of your accounts and services from BankAnnapolis to First National Bank.

ENSURING A SEAMLESS TRANSITION

Accessing Your Accounts

BankAnnapolis Offices

BankAnnapolis offices will close at their normally scheduled closing times on Friday, April 5, 2013, to prepare for the transition. Offices will reopen as First National Bank with access to an expanded range of products and services on their next normally scheduled business day, either on Saturday, April 6, 2013, or Monday, April 8, 2013.

- You will have access to our full range of banking services at more than 250 First National Bank offices and 300 ATM machines in Pennsylvania, Ohio, West Virginia and Maryland.
- On Monday, April 8, 2013, you can benefit from First National Bank's **Same Day Banking, All Day**, which eliminates cut-off times for posting your branch transactions. All deposits made at any First National Bank office before the end of each business day are credited to your account that day. See Important Account Information booklet for details.

VISA® Business Debit Card

If you currently have a BankAnnapolis Debit Card, you will receive a new First National Bank VISA® Business Debit Card to access your account. You should receive your new card and Personal Identification Number (PIN) in separate mailings with activation instructions prior to Friday, April 5, 2013.

- You can use your FNB VISA® Business Debit Card at any BankAnnapolis or First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.
- During the weekend beginning April 5, 2013, balance inquiry will not be available. The balance inquiry feature will be restored by Monday, April 8, 2013.
- **Your BankAnnapolis card will cease to work around 4:00 AM on Friday, April 5, 2013.** You should activate and begin using your new FNB card after that time.
- Once you receive and activate your new FNB Debit Card, please update your debit card number with any service providers with whom you have recurring transactions linked to your BankAnnapolis Debit Card.
- BankAnnapolis ATM machines will be converted to First National Bank ATM machines on Friday, April 5, 2013, and may be unavailable for a short period between 9:00 AM and 5:00 PM. ATM machines will be fully available after 5:00 PM on April 5, 2013.

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.

Telephone Banking

Automated telephone services, which provide access to your account information 24 hours a day, 7 days a week, can be accessed as usual beginning Monday, April 8, 2013, at 8:00 AM by calling 1-800-817-8787.

- When you access First National Bank's Telephone Banking, you will be asked for your account number and your personal identification number. Your personal identification number is the last four digits of your social security or tax identification (business) number.
- You can change your personal identification number any time after your initial call.
- If you are unable to access an account you previously accessed, please contact our Customer Service Center at 1-800-555-5455.
- You may transfer to our Customer Service Center from Telephone Banking at any time for questions and additional information.

Customer Service Center**1-800-555-5455**

8:00 AM - 8:00 PM, Monday - Friday

8:00 AM - 5:00 PM, Saturday

**Telephone Banking****1-800-817-8787**

24-hour account access

fnb-online.com

All checking accounts can be accessed through First National Bank's Online Banking with Bill Pay.

If you have any questions about your accounts, please contact

Customer Service

Hours:

Monday – Friday 8:00 AM – 8:00 PM

Saturday 8:00 AM – 5:00 PM

1-800-555-5455

ENSURING A SEAMLESS TRANSITION

Online Banking, Bill Pay and Mobile Banking

FNB-Online Banking

If you are a business who currently banks online, you will automatically be enrolled in First National Bank's Online Banking. Current Online Banking customers will receive a letter during the week of March 25, 2013, explaining how to access your online accounts after Monday, April 8, 2013.

- You will have access to the same accounts at First National Bank as you did at BankAnnapolis. If you cannot view an account you previously could view, please contact our Customer Service Center at 1-800-555-5455. Non-owners and non-signers will not have account access.
- You will be able to transfer funds between the same accounts at First National Bank as you did at BankAnnapolis as long as you are an owner or signer on the accounts. If you cannot transfer funds between the same accounts, please contact our Customer Service Center at 1-800-555-5455.
- Please print transaction records prior to Friday, April 5, 2013. They will not be available online after that date.

Online Bill Pay

If your business currently uses Online Bill Pay, you automatically will be enrolled in First National Bank's Online Bill Pay service.

- You can access Bill Pay directly from Online Banking. Once you log into Online Banking, click into your checking account and choose the Bill Pay option.
- The following information will transfer to your First National Bank Online Bill Pay service:
 - Payment and vendor information
 - Automatic and future-dated payments
- We recommend you print your vendor list and currently scheduled payments prior to Friday, April 5, 2013, to validate that all information is transferred to First National Bank's Bill Pay service, as well as your payment history.

Mobile Banking

Mobile Banking with First National Bank can help you manage your personal finances more conveniently. All you need is an FNB-Online Banking account and a mobile device. Our FNB Direct Mobile Banking app allows you to pay bills, deposit checks, transfer money, check balances, locate convenient branches or ATMs and more!

ENSURING A SEAMLESS TRANSITION

Deposit Accounts

Your Checking and Savings Accounts

To create a seamless banking environment, we will automatically transition your BankAnnapolis account(s) into comparable accounts with First National Bank. You may continue to use your BankAnnapolis checks and deposit slips without interruption.

- Direct deposits and automatic transfers to and from your accounts will continue without interruption.
- When you need to order new checks or personalized banking documents, 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 1-800-555-5455 to obtain important bank-specific information prior to placing your order.
- For incoming wire transfers dated on or after Monday, April 8, 2013, please notify the senders of First National Bank's routing and transit number, which is 043318092.
- Outgoing wire transfers can be made in person at any of our banking offices. Once a First National Bank wire agreement is signed, wire transfers can also be made by fax to our wire room or through our ExecuBanc™ online business banking service. First National Bank's wire transfer cut off time is 4:00 PM EST, Monday through Friday, for all outgoing wires including foreign wires.

CDs and IRA CDs

The current rate and term of your CDs will remain the same until the maturity dates. When you receive your First National Bank maturity notices, carefully review them for specific terms and renewal rates.

Your Treasury Management Accounts

The product features and benefits of your Treasury Management products will remain unchanged unless you receive a separate notification.

Account Statement Update

Your first account statement following the conversion date of April 6, 2013, will reflect the title of your First National Bank product that was selected based on similarities with your previous account. If, after reviewing the features of the new account, you determine that it does not meet your needs, please contact your Business Banker or our Customer Service Center at 1-800-555-5455. We will be happy to help you identify an account that better meets your needs.

ENSURING A SEAMLESS TRANSITION

Account Statements

Your final statements from BankAnnapolis will show a record of transactions through Friday, April 5, 2013. Thereafter, your First National Bank statements will be mailed at approximately the same time each month as your current statements.

- Although you will notice a slightly different format, the information included in your statement will be the same. If you have any questions after you receive your First National Bank statement, please call our Customer Service Center at 1-800-555-5455.
- If you currently receive check images of paid checks with your statements, that service will continue. In addition, images are available through First National Bank's Online Banking. If you select a different account with First National Bank, your account will be changed to check safekeeping or check images based on the features of the product chosen.
- If you have a line of credit linked to your checking account, you will continue to receive a separate monthly statement with a summary of your activity.
- Combined statements are now available to you! Simplify recordkeeping and eliminate waste with one convenient statement that reflects the details of your full financial relationship with First National Bank. Whether you receive paper statements or view your eStatements online, our combined statement option is one more step toward simplifying your busy life.



ENSURING A SEAMLESS TRANSITION

Loan and Credit Products

Your Commercial Loan or Line of Credit

The terms and conditions outlined in your loan or line of credit documents will remain unchanged unless you are notified of a change in a separate mailing.

- Your mailing address for loan payments is P.O. Box 6000, Hermitage, PA 16148-0900.
- Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.
- After Monday, April 8, 2013, questions about your loan or line of credit can be directed to your Business Banker or to our Customer Service Center at 1-800-555-5455, Monday through Friday from 8:00 AM to 8:00 PM EST and Saturday from 8:00 AM to 5:00 PM EST, or write to us at 4140 East State Street, Hermitage, PA 16148-3487.

Solutions Business Credit Card

Increase your spending power and be prepared for the unexpected by opening a Solutions Business Credit Card with First National Bank. With the Solutions Business Credit Card, you can take advantage of a competitive rate with no annual fee, and enjoy improved management of your company's expenses.



If you have any questions about your accounts, please contact our

Customer Service Center

Hours:
 Monday – Friday
 8:00 AM – 8:00 PM
 Saturday
 8:00 AM – 5:00 PM

1-800-555-5455

You can assume that the terms and conditions of your existing loan and credit products remain unchanged unless you receive a separate notification specifying otherwise.

Same Day Banking All Day

Same Day Banking, All Day improves cash flow and simplifies record keeping. Eliminates cut off times for posting your transactions.

CUSTOMIZING FINANCIAL SOLUTIONS

Managing Your Money

Checking Accounts for Your Business

Your business success depends on the ability to deliver your best every day, and efficient money management is a critical component of achieving peak performance. That's why First National Bank offers a selection of checking and treasury management tools that can be customized to put your company's money to work more effectively than ever before.

FREE Small Business Checking

Tailor-made for small businesses or organizations with relatively low transaction volume, free Small Business Checking actually saves you money because you pay no monthly account fees. You can also save time by accessing your accounts through FNB-Online Banking with Bill Pay. Accessing your money after hours is as simple as using your First National Bank VISA® Business Check Card.

Compak Business Checking

If you tend to keep a consistent level of funds in your business account and have fewer than average 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.

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. The sweep account provides a perfect solution to make the best use of your cash flow.

Business Financial Solutions

First National Bank's Business Financial Solutions package can help your business grow. Begin with an affordable and convenient business checking account and unsecured line of credit, and then select from a full array of business products and services to create a Solutions package that meets your unique business needs.

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 heavy transactions, Business Analysis Checking provides an activity analysis, as well as an earnings credit for the investable balance you carry. The earnings credit is used to offset any activity charges on your account.

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.

Preferred Interest Checking

Preferred Interest Checking is available to political subdivisions and government entities. This account pays a very competitive interest rate. Business managers can eliminate costly wire transfers and benefit from a high yield on available funds without manually tracking daily balances.

WorkPlace Banking

Looking for an additional employee benefits program you can offer at no cost to your employees? Consider payroll that is secure, convenient and immediate. WorkPlace Banking – an option worth considering.

Non-Profit Checking and Non-Profit Checking with Interest

Qualified non-profit organizations can take advantage of a basic checking account that waives minimum balance requirements and maintenance fees. To qualify, simply provide us with your tax-free ID number. Non-profits without a tax-free ID number can still avoid the monthly service fee simply by maintaining a small minimum balance.

Workplace Banking

WorkPlace Banking with Direct Deposit at First National Bank is a perfect solution for employers who want to offer value in an affordable and attractive package. Your employees will have immediate access to their funds each payday, and they'll earn valuable loan rate discounts, bonus rates on CDs and a free safe deposit box. You gain convenience and peace of mind, never having to cancel and reissue a lost or stolen paycheck or distribute payroll to sick or out-of-town workers.

Identify Your New Checking Account

Use the charts on pages 35 and 36 to determine 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.

You can select an alternate account any time after Monday, April 8, 2013, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current BankAnnapolis Business Checking Account	Your New First National Bank Business Checking Account	Balance Required to Avoid Maintenance Fee	Monthly Account Maintenance Fee*	Interest Paid
Small Business Checking	Free Small Business Checking	\$0	150 free monthly transactions, \$0.30 per item fee is applicable on each item in excess of \$150	No
Bottom Line Business Checking	Compak Checking	\$1,500 Minimum or \$5,000 Average Daily Balance	\$20.00 400 free monthly transactions, \$0.30 per item fee is applicable on each item in excess of 400	No
Commercial Checking	Business Account Analysis	\$0	\$20.00 Deposited Items = \$0.16 Deposit Ticket = \$0.45 Paid Checks = \$0.22 Electronic Items = \$0.16	No
Non-Profit Checking	Non-Profit Checking	\$100 Minimum	\$5.00	No

Also Available	First National Bank Business Checking Account	Balance Required to Avoid Maintenance Fee	Monthly Account Maintenance Fee*	Interest Paid
	Business Interest Checking	\$2,000 Minimum or \$4,000 Average Daily Balance	\$20 Deposited Items = \$0.16 Deposit Ticket = \$0.45 Paid Checks = \$0.22 Electronic Items = \$0.16	Yes
	Preferred Interest Checking	\$0	\$0	Yes

* FNB account maintenance and transaction fees will not be assessed until May 8, 2013.

Monthly Statement	ATM/Debit Card	FNB-Online Banking	Benefits
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. Free Business Debit Card available.
Yes, with check safekeeping	Yes	Available	If you are a small to medium sized business which tends to keep a consistent level of funds in your account and have fewer than average transactions, this basic checking may be good for you. Maintain a minimum balance or larger average balance in the account to waive the maintenance and activity fees.
Yes, with check safekeeping	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.
Yes, with check safekeeping	Yes	Available	Free business Debit Card available.

Monthly Statement	ATM/Debit Card	FNB-Online Banking	Benefits
Yes, with check safekeeping	Yes	Available	Makes the most of your money with a checking account that pays interest on your account balance.
Yes, with check safekeeping	Yes	Available	Preferred Interest Checking earns interest, and a free Business Debit Card is available.



“First National Bank has become a trusted advisor for my business. They’re very committed to helping me identify ways to streamline and make the most efficient use of my money.”

CUSTOMIZING FINANCIAL SOLUTIONS

Earning More Money

Helping you achieve your business financial goals is our priority, and a First National Bank Business Banker can help you identify options that create the right balance for you.

FirstRate 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 FirstRate Savings account provides flexibility plus the opportunity to earn interest.

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, and you can even write a limited number of checks each month. Business FirstRate Money Market is available as long as you have a business checking account with First National Bank.

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. You also have limited check writing privileges as part of the limited number of transactions allowed each month on this account.

Business Certificates of Deposit and IRAs

Take advantage of certificate of deposit options to earn more on funds not immediately needed. First National Bank’s competitive CD rates result in a higher return than other deposit accounts, the added convenience of automatic renewal and the automatic deposit of earned interest back into your CD. You can also enjoy flexible terms on a CD for your business or personal IRA.

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.

IOLTA Account

IOLTAs (Interest on Lawyer’s Trust Accounts) fulfill the account requirement for attorneys who receive client funds. There are no minimum balance requirements.

Identify Your New Savings Account

Use this chart 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.

You can select an alternate account any time after Monday, April 8, 2013, simply by stopping at a First National Bank office or by calling our Customer Service Center at 1-800-555-5455.

Your Current Bank Annapolis Savings Account	Your New First National Bank Savings Account	Balance Required to Avoid Monthly Account Maintenance Fee	Monthly Account Maintenance Fee*	Interest Paid	Monthly Statement	ATM Debit Card	FNB-Online Banking	Benefits
Business Savings	FirstRate Savings	\$100	\$4.00	Yes	Quarterly	Yes	Available	Variable rate paid on collected balance, compounded and credited to the account monthly.
Lion's Share Money Fund Superior Business Money Market	Business FirstRate Money Market	\$5,000 Average Daily Balance	\$10.00	Tiered variable rate, compounded monthly	Yes, with check safekeeping	Yes	Available	This interest bearing money market account with limited check writing capabilities and tiered interest levels means you earn more on higher balances.



“My Commercial Banker helped me create a game plan. We reviewed my business goals, and then we selected financing options to help my company grow.”

CUSTOMIZING FINANCIAL SOLUTIONS

Growing Your Business

Growing your business is our concern. We 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.

Our Commercial Relationship Managers can help you develop the right financing solutions to meet your business needs, and our local decision-making means prompt and personal service for you.

Business Term Loans

Term loans are ideal if you want to expand facilities, purchase new equipment, finance acquisitions, refinance debt or purchase fixed assets. First National Bank offers flexible terms and repayment options designed with your business in mind.

Construction Loans

If you need to fund new construction or expand physical facilities, First National Bank has the perfect option. Our construction loan can be extended to the contractor or to the property owner as evidence of work progress is furnished.

Commercial Mortgage Loans

A commercial mortgage loan will meet your need if you plan to purchase real estate for owner-occupation or rental income. It is secured by a lien against the real estate, and repayment is made in amortized monthly payments of principal and interest.

Commercial Lines of Credit

If your business experiences a periodic need for extra cash, a commercial line of credit could be the solution. Your business can draw upon a pre-approved amount with the flexibility to borrow, repay and borrow again, up to the maximum credit allocated until the expiration date of the line.

Demand Loans

For temporary or short-term needs, a demand loan is a good option. Terminable at the option of either the borrower or the bank, you are not tied to a fixed maturity date or scheduled principal amortization.

SBA Loans

If you are just getting your business off the ground, we can help you obtain a secured loan from the Small Business Administration. Rely on the experience of First National Bank to guide you through the application process.

Letters of Credit

Letters of Credit are a vital resource in helping your business facilitate the flow of goods and payments across international and domestic boundaries. When transactions involve uncertainties about creditworthiness, language, currency differences or trade practices, First National Bank can assist with Letters of Credit.

Asset Based Lending

First National Bank is prepared to provide capital and to support your company through every phase of your business life cycle. An asset based loan can provide your company with immediate funds and continuous cash flow based on a percentage of the value of your company's assets. We also offer revolving lines of credit and term loans secured by accounts receivable, inventory, machinery and equipment, real estate and certain other assets. Your business will benefit from funds that can be used for day-to-day operating expenses, capital expenditures or as capital for restructuring, turnarounds, mergers and acquisitions or buyouts.

Equipment Leasing

When you need new office equipment, computer hardware, heavy machinery or manufacturing equipment, take time to weigh the advantage of leasing rather than purchasing. You could benefit from reduced maintenance and disposition costs, preservation of capital for other uses and protection against obsolescence. F.N.B. Commercial Leasing, a subsidiary of First National Bank, has leasing options to accommodate most business equipment purchases. We can help you achieve your goals by determining the right lease structure for your company's needs.

Mezzanine Debt and Private Equity

F.N.B. Capital Corporation, a wholly owned merchant-banking subsidiary of F.N.B. Corporation, provides flexible financing solutions to small and middle-market owners, sellers and managers through subordinated debt and private equity. We specialize in providing \$2 million to \$9 million of capital for management buyouts, leveraged buyouts, growth capital and intergenerational transfers of business ownership.



F.N.B. Commercial Leasing



F.N.B. Capital Corporation

Remote Check Deposit

First National Bank pioneered the remote check deposit process that enables commercial clients like you to capitalize on straight-through processing. You can deposit checks from your workplace directly into your account, and your money moves through collections and into interest-bearing accounts. We call it First Desktop Banker, and it has saved our clients thousands of dollars.

First Desktop Banker 

CUSTOMIZING FINANCIAL SOLUTIONS

Maximizing Your Business Assets

Treasury Management Services

Minimize the hassle and maximize your cash. First National Bank offers a suite of innovative cash and treasury management services that give you the financial tools and resources to manage cash flow, optimize available cash and reduce demands on your time. We'll assess your current cash flow and help you move money into your account more quickly, maximize your cash while it's there and find more efficient ways to manage your disbursements.

Same Day Banking, All Day

Eliminate your mid-day rush to the bank. Same Day Banking, All Day gives you faster access to your deposits for improved cash flow and simplified record keeping. All transactions conducted at any First National Bank office will be posted at the end of that business day, so you don't have to deal with the inconvenience of an earlier mid-day cutoff.

First Desktop Banker

Turn your desktop into our newest banking office. 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. First Desktop Banker will save you time by eliminating daily deposit runs to the bank. You even have the option to install scanners in multiple locations and deposit checks into a single account, providing even faster access to your funds.

ExecuBanc™

Manage your business banking anytime, anywhere. All you need is internet access to conveniently manage your accounts from anywhere in the world. We ensure the highest level of security, and you benefit from real-time account information and convenient funds transfers, wires and ACH transmissions that eliminate the need to contact your bank office. First National Bank works hard for you, so you have more time to run your business.

Commercial Sweep Account

A Commercial Sweep Account allows you to automatically invest funds above a minimum collected funds balance in an investment account that offers a tiered market rate of interest. The Sweep Account provides a perfect solution to make the best use of your cash flow.

ACH Services

The ACH (Automated Clearing House) Services provide a quick and efficient method of transmitting electronic credit and debit ACH transactions and payroll processing.

Lockbox

If you receive regular customer payments, a Lockbox allows your customers to send these payments directly to a First National Bank post office box for daily deposits into your account. You receive immediate credit of funds and benefit from the elimination of costly errors and reduced processing costs.

Positive Pay

If you have a high volume commercial checking account, Positive Pay can help protect you against check fraud and other problems. We compare check issue information with data captured during check processing to detect discrepancies, and you receive a daily exception report for review.

Merchant Services

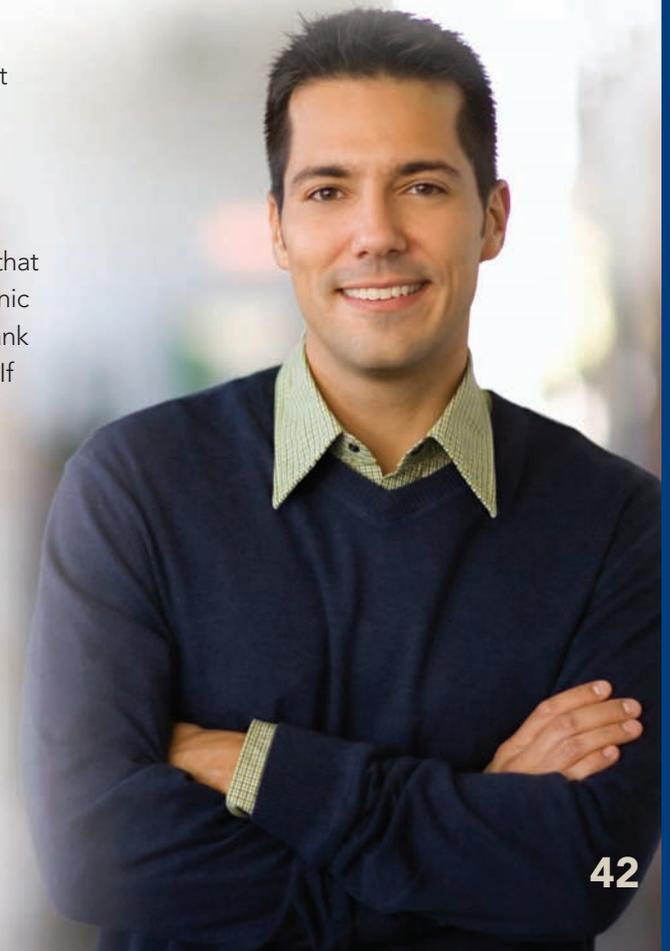
We make it easy for your business to accept and process debit and credit cards. Select the option that works for you, whether it's a new or upgraded authorization terminal, integration with a PC, electronic register or mainframe computer. Your sales proceeds are directly deposited into a First National Bank checking account, saving you time and money that can be better spent on building your business. If you do not own equipment, Merchant Services has a purchase program to suit your needs.

Solutions Business Credit Card

Our Solutions Business Credit Card offers a competitive rate and no annual fee. Conveniently pre-set individual employee credit lines help you control expenses, and separate business and personal expenses will reduce frustration at tax time.

Purchasing Card

Improve expense control with pre-determined purchase limits and the option to designate approved suppliers. One monthly statement and convenient online reporting will simplify expense tracking and trigger cost savings for your company.





“F.N.B. Wealth Management does an outstanding job of managing my business investments, and that frees me up to focus on growing my business.”

Retirement Services

PRODUCTS INCLUDE:

Defined Benefit 401(k)

SEP

Profit Sharing

Simple IRA

CUSTOMIZING FINANCIAL SOLUTIONS

Investing in Your Company's Future

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

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

We understand that a relationship of trust is an important part of your business investment plan. F.N.B. Wealth Management has established this trust among the individuals, families, entrepreneurs and companies we serve. Our integrity and our commitment to personalized service makes all the difference.

To help you develop a successful wealth management plan, we will evaluate your needs and design a plan to your specifications. As a component of managing your plan, we will provide timely and relevant investment advice and customized reporting, so you can have a complete view of your wealth management strategy at any point in time.

Take advantage of our comprehensive array of financial services:

Financial Planning
Trust Administration
Insurance
Qualified Retirement Plans

Investment Management
Business Succession and Transition
Retirement Planning

Retirement Services for You and Your Employees

A competitive job market demands a competitive benefits program to attract and retain the very best employees. As you assess employee retirement plans, turn to F.N.B. Wealth Management for flexibility, affordability and the expertise you need to make these important decisions.

Multiple plan types, tax benefits, investments, rules and regulations can make it difficult to determine the best plan for your company. The F.N.B. Wealth Management team of professionals can help you sort through the details and design a plan that is right for you and your employees. From plan election, daily administration, distributions and tax reporting, F.N.B. Wealth Management's trusted advisor role means success for your company.

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.

F.N.B. Wealth Management has three distinct channels to deliver customized financial solutions. We can create a wealth management strategy that is well-suited to your unique needs.

First National Trust Company

- A nationally chartered trust company
- Most suited for clients with \$500,000 or greater in investable assets
- Qualified Retirement Plans greater than \$1,000,000 in assets

F.N.B. Investment Advisors, Inc.

- A registered investment advisor
- County, municipal and government agencies
- Endowments and foundations
- High net worth investors
- Hospitals
- Institutional investment advisory services

First National Investment Services Company, LLC*

- Clients with \$25,000 to \$500,000 in investable assets
- 401(k) Plans with up to \$1,000,000 in assets
- Mutual Funds
- Annuities (fixed and variable)
- 401(k)s
- 529 Plans
- Long-Term Care
- Life Insurance



F.N.B. Wealth Management

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*Securities offered through LPL Financial, member FINRA/SIPC. Certain insurance products offered through LPL Financial or its licensed affiliates.





CUSTOMIZING FINANCIAL SOLUTIONS

Protecting Your Business Investments

Developing the right portfolio of insurance products is an essential step toward a successful comprehensive financial program for your business. Risk management is a necessity, and First National Insurance Agency can design a policy package that will adequately protect your business and provide the resources to help you make the decisions that are right for your particular business needs.

Products

Commercial Property
General Liability
Commercial Auto
Workers' Compensation
Umbrella Liability
Inland Marine
Builder's Risk

Directors and Officers
Employment Practices Liability Insurance (EPLI)
Employee Dishonesty
Professional Liability
Cyber Liability
Bonds
Captive Insurance Programs

Group Benefits and Life Insurance*

Our Group Benefits Department offers a comprehensive array 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 provide ongoing support for services provided:

Group Medical
Life Insurance
Long and Short Term Disability Insurance
Dental Insurance

Vision Insurance
Key-Person Insurance
Buy-Sell Life Insurance
Pre-Paid Legal & Identity Theft



**First National
Insurance Agency, LLC**

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.

OPTIMIZING YOUR BUSINESS POTENTIAL

Creating Greater Efficiency

Banking for Your Employees

Direct deposit of payroll is a plus for you and your employees. Your employees get fast, reliable and secure access to their pay, and you gain peace of mind.

When you offer WorkPlace Banking from First National Bank, your employees gain many banking advantages in addition to direct deposit. You can provide great employee perks at no cost:

- No minimum balance requirement
- No foreign ATM fees from First National Bank, and a \$10 credit on fees charged by other banks
- Free checks and unlimited checkwriting privileges
- VISA® Debit Card
- Online Banking with Bill Pay
- Check safekeeping with detailed monthly statements
- Interest rate discounts on new loans using automatic loan payment
- Rate bonuses on any new CD
- Discounts on mortgage or home equity loan closing costs
- Free standard small safe deposit box

Personal Banking

Have you considered how efficient it would be to combine your business and personal banking services with First National Bank? Under one roof, you have access to full-service financial solutions that will help you maximize every aspect of your financial management. You can also simplify your life by working with one professional Personal Banker who is already familiar with your financial goals and priorities.

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 dream home, we can handle it all at an office location near you. You'll have access to more than 250 locations, 24-hour FNB-Online Banking, Mobile Banking with Mobile Deposit, 300 ATM locations and convenient Telephone Banking, making it easy to access your accounts at any time and from almost anywhere.



OPTIMIZING YOUR BUSINESS POTENTIAL

Accessing Personalized Financial Solutions

Managing your business takes time and commitment, but you need to manage your personal financial needs as well. A Private Banker from First National Bank can serve as your single point of contact for all of your banking needs. Benefit from the expertise, convenience, customization and attention you deserve—with the quality you expect.

Private Banking Select Checking

With Private Banking Select Checking, your interest rate increases as your balance increases. Earn more without sacrificing easy access to your funds.

Private Banking Select Money Market

Earn our best interest rates, available exclusively to our Private Banking clients, without sacrificing the liquidity you need to compete in today's competitive marketplace.

Special Mortgages

Whether you are purchasing a new home, refinancing your current home or just consolidating finances, First National Bank has the mortgage option and competitive interest rates that are right for you.

Loans and Lines of Credit

We feature low, fixed-interest rate home equity loans and prime-based lines of credit that are highly competitive. Tax-deductible interest payments could help you benefit even more. Unsecured lines of credit and lines secured by investment portfolios may also be available for qualified borrowers.

Wealth Strategies and Asset Protection

As a Private Banking client, you are entitled to advisory services that can assist you in building wealth, planning your financial future and protecting your assets.



OPTIMIZING YOUR BUSINESS POTENTIAL

Streamlining Your Banking

Your time is valuable, especially in today's fast-paced business world. At First National Bank we combine our banking expertise and the latest technology, so you can save time and money.

Internet Banking

ExecuBanc™ provides Online Banking benefits for your business. First National Bank uses powerful encryption technology, so you can enjoy instant, secure access to your accounts. Gain the most from Online Banking:

- 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

Turn your desktop into your nearest banking office. 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. First Desktop Banker will save you time by eliminating daily deposit runs to the bank. You even have the option to install scanners in multiple locations and deposit checks into a single account, providing even faster access to your funds.

First National Bank Business Debit Card

Faster, easier and more secure than writing a check, the First National Bank Business Debit Card offers the convenience of a credit card without the monthly bills or high interest rates. Accepted at millions of places worldwide, your Business Debit Card gives you access to your cash at any ATM where you see the VISA®, PLUS or STAR® logo. Remember, we will never charge you a fee for using one of First National Bank's more than 300 convenient ATMs. You can have multiple VISA® check cards on your accounts and still receive a single statement for easy review and reconciliation.

Check Reorders

Conveniently reorder checks online at fnb-online.com.

Same-Day Processing

Streamlining and speeding your collection of receivables is one logical method to increase your business cash flow. Unpaid invoices and slow payments diminish your working capital, and unprocessed payments can cost you lost income potential. First National Bank offers same-day processing, one way to put your money to work immediately. Our Treasury Management team can help you evaluate other opportunities to automate processes and implement cash management systems to integrate receivables, reduce collection time and maximize return on investment.

To learn more about tailored financial solutions, contact us at 1-800-555-5455.

Over 250 banking offices and 300 ATMs across 49 counties:

ALLEGHENY COUNTY, PA
 4th & Wood
 Allegheny Professional Building
 Brentwood Towne Square
 Carson Street
 Caste Village
 Castle Shannon
 Chartiers Valley
 Crafton
 Duncan Manor
 Fox Chapel
 Gibsonia
 Grant Street
 Greenfield
 Greentree Road
 Hampton Township
 Kennedy Twp
 McCandless
 Millvale
 Monroeville
 Moon Township
 Mount Washington
 Murray Ave
 Natrona Heights
 Noble Manor
 North Allegheny
 North Hills
 Oakland
 Observatory Hill
 One Oliver Plaza
 Pittsburgh North Side
 Pleasant Hills
 Robinson Township
 Ross Park
 Sewickley
 Shadyside
 South Park
 Squirrel Hill
 Verona
 Village Square
 West Mifflin
 West View
 Wexford
 • 7-Eleven
 • Calgon Carbon
 • Duquesne Incline
 • Fiserv
 • Mount Oliver

ANNE ARUNDEL COUNTY, MD
 Severna Park
 Cape St. Claire
 Baywoods
 Annapolis Towne Centre
 Bestgate
 Edgewater
 Waugh Chapel

ARMSTRONG COUNTY, PA
 Kittanning
 Rural Valley

BEAVER COUNTY, PA
 18th Street
 Aliquippa
 Beaver
 Chippewa

Koppel
 New Brighton
 Northern Lights

BEDFORD COUNTY, PA
 Bedford
 Everett
 North Richard Street
 Saxton
 Schellsburg

BELMONT COUNTY, OH
 Bridgeport
 Shadyside

BERKS COUNTY, PA
 Reading

BLAIR COUNTY, PA
 Downtown Hollidaysburg
 Duncansville Drive Up
 Eldorado
 Greenwood
 Hollidaysburg
 Martinsburg
 Morrison's Cove Home
 Plank Road
 Roaring Spring
 Tyrone
 Wehnwood
 Williamsburg
 • Hollidaysburg A-Plus

BRADFORD COUNTY, PA
 • Pump N Pantry Canton

BROOKE COUNTY, WV
 Follansbee
 Wellsburg
 • Brook Plaza

BUTLER COUNTY, PA
 Butler Commons
 Cranberry
 Harrisville
 Plaza
 Portersville
 Prospect
 Sarver
 Seven Fields

CAMBRIA COUNTY, PA
 Conemaugh
 Cresson
 Cresson Drive Up
 East Hills
 Ebensburg
 Galleria
 Geistown
 Giant Eagle
 Main Street
 Moxham
 Northern Cambria
 Northern Cambria Drive Up
 Route 22
 Walnut Street
 West End
 Westmont
 • Benscreek
 • Mt. Aloysius
 • St. Francis College

CENTRE COUNTY, PA
 Allen Street
 Allen Street Drive Up
 Bellefonte
 Boalsburg
 Bristol Avenue
 Centre Hall
 Foxdale Village
 Hills Plaza
 Lemont
 Milesburg
 Millheim
 North Atherton
 Snow Shoe
 The Village at Penn State
 • East College Avenue
 • Port Matilda
 • Snow Shoe Exxon

CLINTON COUNTY, PA
 Lock Haven
 Loganton
 Mill Hall
 • Loganton Country Store
 • Hogan Blvd Hills Plaza

CRAWFORD COUNTY, PA
 Cochranon
 Conneaut Lake
 Meadville
 Spartansburg
 Vernon Township
 • Conneautville
 • Meadville Medical Ctr-Grove
 • Meadville Medical Ctr-Liberty

CUMBERLAND COUNTY, PA
 Camp Hill

DAUPHIN COUNTY, PA
 Harrisburg

ERIE COUNTY, PA
 Airport
 Corry
 Girard
 Grandview
 Harborcreek
 North East Drive Up
 North East Main (Sanders)
 State Street
 Summit
 West 8th Street
 West Ridge
 • Erie County Prison
 • Sanders Market Corry

FAYETTE COUNTY, PA
 Brownsville
 Chalk Hill
 Cherry Tree
 Giant Eagle
 Indian Head
 Masontown
 Uniontown

GEAUGA COUNTY, OH
 Chardon
 Chesterland

GREENE COUNTY, PA
 Dry Tavern
 Waynesburg

HUNTINGDON COUNTY, PA
 14th Street Drive Up
 Alexandria
 Huntingdon
 Huntingdon Drive Up
 Mt. Union
 Westminster Woods
 • General Store (Alexandria)

INDIANA COUNTY, PA
 Clymer

JEFFERSON COUNTY, OH
 Hollywood Plaza
 Wintersville

JUNIATA COUNTY, PA
 Mifflin
 Thompsontown

LACKAWANNA COUNTY, PA
 Carbondale Main
 Carbondale Satellite
 Clarks Summit
 Dickson City
 Scranton
 Simpson
 • Moses Taylor Hospital

LAKE COUNTY, OH
 Mentor

LAWRENCE COUNTY, PA
 Call's Plaza
 Laurel
 Neshannock
 New Castle
 New Wilmington

LUZERNE COUNTY, PA
 Drums
 Hazleton
 Mountain Top
 Nanticoke
 Wilkes Barre Arena
 • Benco
 • Pump N Pantry Hunlock Creek
 • The Variety Shop

LYCOMING COUNTY, PA
 Hughesville
 Maynard Street
 Montoursville
 Williamsport
 • Newberry
 • Penn College
 • Squire Hayes

MAHONING COUNTY, OH
 Austintown
 Boardman
 Canfield
 Federal Plaza
 Market Street
 • Campbell

MERCER COUNTY, PA
 Farrell
 Greenville
 Grove City - Pine Grove
 Hadley Road
 Hermitage Square
 Hermitage Wal-Mart
 Hickory Plaza
 Jamestown
 Reynolds Drive Up
 Sharon
 Sharpsville
 West Middlesex
 • FNB Technology Center
 • Grove City Broad Street
 • Grove City County Market
 • One F.N.B. Boulevard
 • Sharon Regional
 • Thiel College

MIFFLIN COUNTY, PA
 Burnham
 Lewistown
 Reedsville Crossing
 • Lewistown Hospital
 • Service Mart
 • Weis Plaza

MONROE COUNTY, PA
 Tannersville
 • Pump N Pantry Stroudsburg

NORTHUMBERLAND COUNTY, PA
 Shamokin
 Sunbury
 Watontown
 • Northumberland

QUEEN ANNE'S COUNTY, MD
 Kent Island

SCHUYLKILL COUNTY, PA
 McAdoo
 Pottsville
 Shenandoah

SNYDER COUNTY, PA
 Selingsgrove
 Middleburg
 Shamokin Dam
 • Susquehanna College

SOMERSET COUNTY, PA
 Berlin
 Confluence
 Davidsville
 Meyersdale
 Rockwood
 Somerset East
 Stoystown
 Windber
 • Boswell
 • New Centerville
 • Salisbury

SULLIVAN COUNTY, PA
 • Pump N Pantry Dushore

SUSQUEHANNA COUNTY, PA
 Clifford
 Forest City
 Montrose
 • Pump N Pantry Great Bend
 • Pump N Pantry Kingsley
 • Pump N Pantry Montrose
 • Pump N Pantry New Milford

TIOGA COUNTY, PA
 • Pump N Pantry Lawrenceville
 • Pump N Pantry Tioga

TRUMBULL COUNTY, OH
 Brookfield
 Hubbard
 Liberty

UNION COUNTY, PA
 Lewisburg
 Plaza 15
 • New Berlin

VENANGO COUNTY, PA
 Franklin
 Oil City
 • Shop 'N Save
 • UPMC Seneca

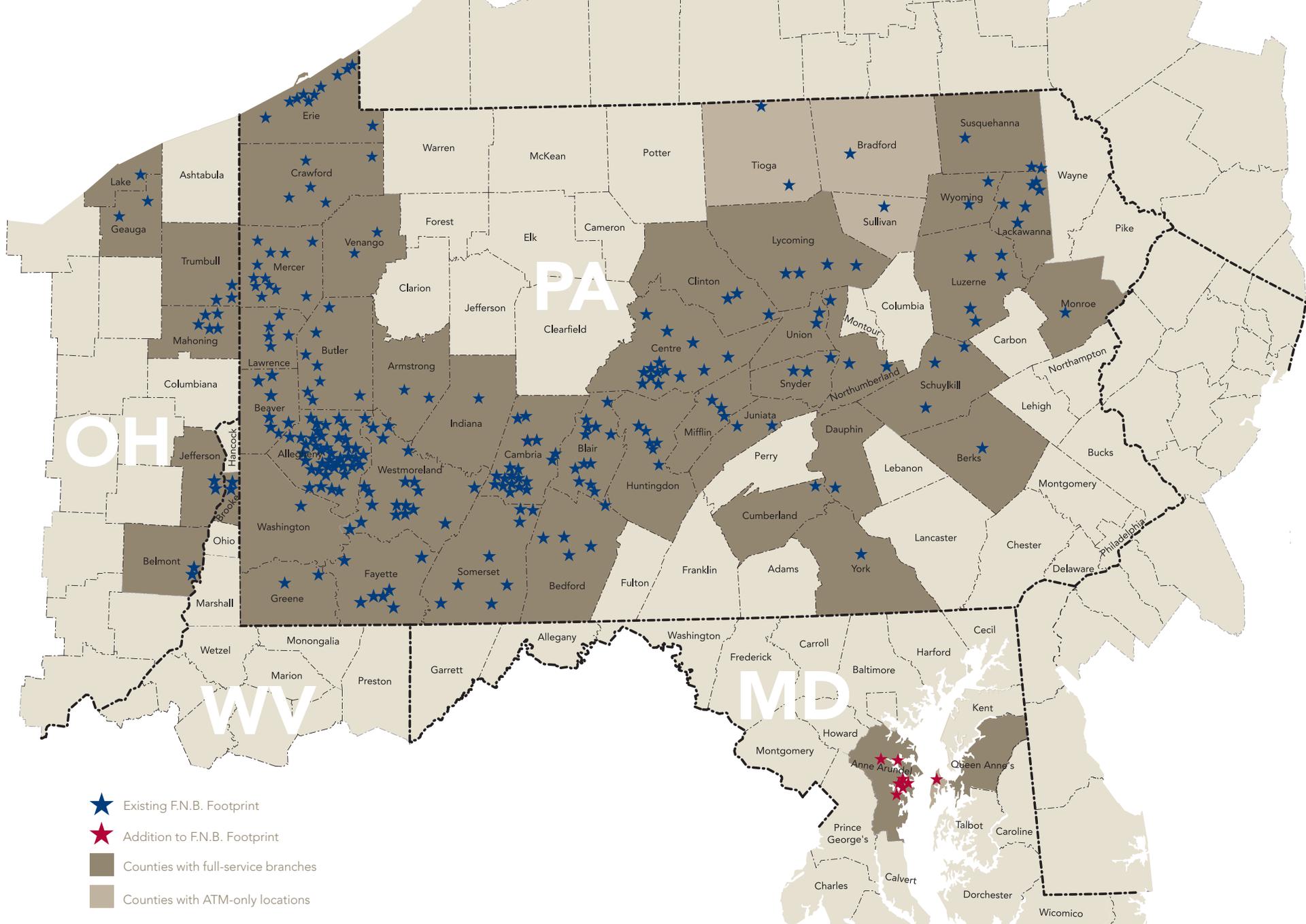
WASHINGTON COUNTY, PA
 Peshers Township

WESTMORELAND COUNTY, PA
 Avonmore
 Circleville
 Fort Allen
 Herminie
 Latrobe
 Ligonier
 Lower Burrell
 New Florence
 New Kensington
 North Main
 North Washington
 Redstone Highland
 Redstone Huntingdon
 Rostraver Shop 'N Save
 Riverview
 South Greensburg
 Stonehouse
 Triangle Drive
 Unity Township
 • Wayne's Market

WYOMING COUNTY, PA
 Nicholson
 Tunkhannock
 • Pump N Pantry Lake Winola
 • Pump N Pantry Nicholson
 • Pump N Pantry Tunkhannock

YORK COUNTY, PA
 York

• Indicates ATM only location.



Serving you with more than 250 banking offices and 300 ATMs across 49 counties.

TELEPHONE BANKING

1-800-817-8787

Stop by your neighborhood
First National Bank office
or call **1-800-555-5455**
to speak with a Personal Banker.

fnb-online.com



First National Bank

Bank products are

 EQUAL HOUSING LENDER, MEMBER FDIC

NYSE : FNB

unless otherwise noted.



