



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 the service you have come to expect. While the name of your local office will change, your access to innovative tools and knowledgeable, dedicated staff will remain the same.

On September 21, 2015, you will have full access to more than 280 convenient FNB banking locations and more than 330 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
CEO, First National Bank

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