

WELCOME TO FIRST NATIONAL BANK

Providing products and services as unique as the clients we serve

Your guide to key conversion dates and comprehensive financial solutions.



Questions? Stop by your neighborhood First National Bank office or call 1-800-555-5455.

fnb-online.com

WELCOME TO FIRST NATIONAL BANK

First National Bank (FNB) has been helping customers achieve their financial goals since 1864. We are excited about the purchase of your Bank of America branch and the new account relationship we have with you. It allows us to reach out to a new group of customers like you with products and services that are as unique as the people we serve.

This Welcome Guide is designed to help you discover what First National Bank has to offer in addition to important dates and actions required.

You can rely on our Personal Bankers to 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.

We understand that even with the best written product and service explanations, sometimes talking with a real person can be helpful. Please feel free to contact our Customer Service Center at 800-555-5455 8:00 AM – 8:00 PM Monday through Friday and 8:00 AM – 5:00 PM on Saturday, or email us at FNBCustomerService@fnb-corp.com for assistance. We'll also be updating our website with information about the transition to First National Bank. Please visit www.fnb-online.com/welcome.

CONSUMERS

Consumer Products and Services are outlined in the **BLUE** Consumer Products and Services section.

BUSINESSES

Business Products and Services are outlined in the **RED** Business Products and Services section.

Our Pledge

You will have access to an extended network of ATMs and banking 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.

CONSUMER PRODUCTS AND SERVICES



First National Bank

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Important Dates:

Friday, September 18, 2015

Your Bank of America banking office will close at 12:00 Noon.

Saturday, September 19, 2015

Your Bank of America banking office normally open on Saturday will be closed.

All offices will open as First National Bank on **Monday, September 21, 2015.**

You gain access to the full range of products and services offered by First National Bank.

Visit a local office during the week beginning **Monday, September 21, 2015,** for our Open House, and celebrate our commitment to serving you as a First National Bank customer.

IMPORTANT DATES AND TIMES FOR AN EASY TRANSITION

FNB Service	What You Should Know	Important Dates	Action Needed
ACH Transfers and Direct Deposits/Debits	You will receive a separate letter with additional information and instructions for a seamless transition of your ACH Transfers/Direct Deposits/Debits.	In early September, you will receive a separate letter regarding your account which will include information and instructions regarding ACH Transfers/Direct Deposits/Debits.	Once received, please review the instructions regarding ACH Transfers and Direct Deposits/Debits included in your account letter.
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.		Please refer to the enclosed Important Account Information disclosure.
Branch Banking	In addition to banking at our network of more than 280 convenient offices and 330 ATMs, we also offer a variety of other banking options to simplify your money management.	Friday, September 18: Your Bank of America banking office will close at 12:00 Noon. Saturday, September 19: All purchased Bank of America banking offices normally open on Saturday will be closed. Monday, September 21: All offices will open as First National Bank.	Visit a local office during the week beginning Monday, September 21 for our Open House, and help us celebrate our commitment to you as a First National Bank customer.
CDs	The current rate and terms of your CD(s) will remain the same until the maturity date.		No action needed.
Checking Accounts	Your checking account will transition to a First National Bank account listed in the chart on pages 8-9. Direct deposits and automatic transfers to and from your accounts will continue without interruption. Automatic transfers will be posted to the account nightly on the same business day that the transfer is scheduled, or the next business day if the transfer is scheduled on a weekend or holiday.	See the chart on pages 8-9 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Personal Banker or our Customer Service Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
Checks	Discontinue using your Bank of America checks and deposit slips after Friday, September 18, 2015.	In early September, we will mail you information related to ordering checks for your FNB account.	Please follow the instructions in a separate mailer to obtain your FNB checks. If you order checks from a source other than First National Bank, please call our Customer Service Center at 800-555-5455 to obtain important bank-specific information prior to placing your order.
Consumer and Business 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. Payments made by automatic deduction from a deposit account will continue.	Saturday, September 19: After this date, you can make payments at your local First National Bank office or through Online or Mobile Banking.	Make loan payments from your First National Bank checking or savings account by following the prompts when you call 800-555-5455, or mail your payments to P.O. Box 6122, Hermitage, PA 16148-0922.
Credit Cards	Your Bank of America credit card will not be transferred to First National Bank.		Apply online at www.fnb-online.com or visit your local branch office for an FNB Credit Card.
Future Dated and Recurring Online Transfers	External online transfers to other financial institutions via Online Banking will not transfer to First National Bank. Internal online transfers from one Bank of America account to another Bank of America account will transfer to First National Bank.	Tuesday, September 22 at 8:00 AM: External online transfers may be set up through FNB-Online Banking.	Re-establish your external online transfers by logging on to FNB-Online Banking and selecting the Bill Pay tab.
Individual Retirement Accounts (Consumer Only)	Your Bank of America account will remain the same until maturity. At maturity it will convert to an FNB account that most closely matches your current requirements, features and benefits. IRA statements will be mailed annually in January instead of quarterly.	Saturday, September 19: First National Bank will become the new custodian of your IRA Plan.	You will receive notification of your new FNB IRA at least 30 days prior to maturity.
Mobile Banking	Mobile Banking with Mobile Deposit provides 24/7 banking convenience when paired with FNB-Online Banking. View accounts, transfer funds, deposit checks and more.	Friday, September 18: Discontinue using Bank of America's Mobile Banking at 5:00 PM. You will need to enroll in FNB's Mobile Banking.	Enroll in Mobile Banking by selecting the "Mobile Center" tab within Online Banking and follow the instructions.
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, as well as any automatic payments.	Saturday, September 19: Beginning this date, questions about your mortgage loan can be directed to our Customer Service Center at 800-555-5455 or by writing us at 4140 East State Street, Hermitage, PA 16148-3487.	Please make note of the new mailing address for mortgage payments: P.O. Box 6122, Hermitage, PA 16148. Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.
Online Banking	If you currently bank online, you will automatically be enrolled in First National Bank's Online Banking with access to the same accounts at FNB as you had at Bank of America. If you are not an owner or signer on an account, you will not have account access.	Week of September 7: Current Online Banking customers will receive a letter which will explain how to access accounts online beginning 8:00 AM, Monday, September 21, 2015. Account history prior to this date will not be available online.	Please print your Bank of America transaction history and eStatements prior to Friday, September 18.

The following Quick Reference Guide contains important instructions and date references that will help ensure a seamless transition of your accounts and services from Bank of America to First National Bank.

IMPORTANT DATES AND TIMES FOR AN EASY TRANSITION

CONTINUED FROM PAGE 5

FNB Service	What You Should Know	Important Dates	Action Needed
Online Bill Pay	If you currently use Online Bill Pay, you will be automatically enrolled in First National Bank's Online Bill Pay service, where you can schedule payments, set notifications and take advantage of the interactive budget center. You can access Bill Pay directly from Online Banking. Once you log into Online Banking, select the Pay Bills tab.	Week of September 7: Current Bill Pay customers will receive a letter with additional information and instructions. Monday, September 21: All scheduled bill payments and payee information will be transferred automatically to FNB's Bill Pay service.	We recommend you print your Bank of America payment history, vendor list and currently scheduled payments prior to Tuesday, September 15, 2015, to verify that all information is transferred.
Overdraft Services	Overdraft Services is a feature that is provided with your FNB checking account where we strive to approve and pay checks and ACH transactions that overdraw your account. As an added valuable service, Overdraft Services also covers ATM and everyday debit card transactions; however, we will need your permission to provide it.	Monday, September 21: After this date, Overdraft Services will be provided on your FNB checking account.	There is nothing you need to do to benefit from Overdraft Services for checks and ACH transactions. Consumers only: For more details about all overdraft protection plans, refer to the letter in the envelope provided in this guide. Mail back the consent form in the Postage Paid envelope to authorize FNB to pay overdrafts on your ATM and everyday debit card transactions.
Privacy	Your Bank of America privacy policy preferences will not be transferred.	Monday, September 21: After this date you can provide your privacy policy preferences to FNB by contacting us (refer to the enclosed Important Account Information booklet).	Refer to the enclosed Privacy Policy in the Important Account Information booklet for details about limiting information sharing.
Safe Deposit Box Service	Your safe deposit box will be transferred to First National Bank and will be subject to First National Bank's terms and conditions.	Friday, September 18: You will not have access to your safe deposit box at Bank of America. Monday September 21: Safe deposit boxes will be available for access at First National Bank.	Continue using your keys to access your safe deposit box.
Savings Accounts	Interest on savings accounts, with the exception of IRA Savings, is credited quarterly. For most accounts, interest will be credited on your statement date.	See the chart on pages 10-11 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Personal Banker or our Customer Service Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
Statements	Your First National Bank statements will be mailed at approximately the same time each month as your current statements and your first statement following the date of Friday, September 18, 2015, will reflect the title of your First National Bank product. Combined statement service for all accounts that transfer to First National Bank will continue.	Friday, September 18: Your final Bank of America statement will show a record of transactions through this date.	If you don't currently take advantage of combined statements, one convenient statement can reflect the details of your full financial relationship with any checking account. Available with both paper statements or eStatements.
Telephone Banking	First National Bank's free automated telephone banking service provides 24/7 access to your account information and allows you to transfer funds, make loan payments and more.	Automated telephone banking will be available on Monday, September 21 at 8:00 AM by calling 800-555-5455. Account balances and history prior to Monday, September 21, 2015, will not be available.	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 (EIN) number. You can change your personal identification number at any time after your initial call.
Treasury Management Accounts	Your treasury management accounts will remain the same unless you are notified of a change in a separate mailing.		No action needed.
VISA Debit/ATM Card (Personal and Business)	If you currently have a Bank of America Debit or ATM card, you will receive a new First National Bank Debit or ATM card to access your account. You can use your card at an FNB ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.	By Saturday, September 19: You will receive your new card and activation instructions. Friday, September 18: Bank of America ATMs included in the purchase will be converted to First National Bank ATMs beginning this day and may be unavailable overnight. Saturday, September 19: ATMs will be fully available throughout the day.	Update your debit card number with any service providers with whom you have recurring transactions linked to your Bank of America Debit Card, such as monthly utility and cell phone payments.
Wire Transfers	First National Bank's wire transfer cut-off time is 4:00 PM ET, Monday through Friday, for all outgoing wires, including foreign wires.	Friday, September 18: For incoming wire transfers after this date, please notify the senders of First National Bank's routing and transit number, which is 043318092.	After Friday, September 18, notify senders of First National Bank's routing and transit number, which is 043318092.

MANAGING YOUR MONEY STARTS WITH THE RIGHT CHECKING ACCOUNT

Use the chart below to locate 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.

Your new FNB checking account should be very similar to your current account. However, if you find an account that better fits your needs, you can select an alternate account any time after Monday, September 21, 2015. Simply visit a First National Bank office or call our Customer Service Center at 800-555-5455.



DID YOU KNOW

You can simplify your life with a combined statement showing details of all your FNB account relationships. It's fast and easy to enroll.

Your Current Bank of America Checking Account	Your New First National Bank Checking Account	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB-Online Banking Bill Payment and Mobile Banking	Check Printing Cost	Additional Benefits
<ul style="list-style-type: none"> Bank of America eBanking eBanking Checking SafeBalance Banking 	Freestyle Checking	Freestyle Checking offers 24/7 banking with exclusive online, eStatement and ATM benefits that free you of limitations and fees. This account delivers everything to you electronically, plus you can withdraw money from any VISA®/PLUS® ATM in the world and manage your accounts with Online and Mobile Banking.	\$0	\$0	No	<ul style="list-style-type: none"> Free eStatement Paper statement \$2.95 Paper statement with check images \$5.95 	Free	Yes	Cost varies with style	<ul style="list-style-type: none"> No minimum balance required Unlimited check writing
<ul style="list-style-type: none"> Classic Interest Checking Bank of America Interest Checking 	Lifestyle Checking	Put your money to work with a checking account that earns interest. With Lifestyle Checking, as your account balance grows beyond the minimum \$2,500, your interest rate automatically increases.	\$1,000 average daily balance or \$10,000 combined average daily balance in other checking, savings or CDs	\$10.00 or \$9.00 with an eStatement	Yes, must have over \$2,500	Free paper statement with check images	Free	Yes	Cost varies with style	<ul style="list-style-type: none"> Unlimited check writing Total deposit relationship in additional checking, savings and CD can offset fee Free small safe deposit box or \$30 credit toward larger box
<ul style="list-style-type: none"> Bank of America Premium Bank of America Advantage with Premium Tiered Interest Checking Classic Interest Checking Advantage Relationship Advantage with Tier Interest Checking 	Premierstyle Checking	Premierstyle Checking is an interest-bearing account that rewards you for doing more of your banking with us. With exclusive benefits and priority services like free custom checks, free ATM transactions at non-FNB locations, free small safe deposit box and more, you'll get convenient solutions for managing your everyday finances so you can enjoy your life in style.	\$7,500 daily balance or \$25,000 combined average daily balance in other checking, savings or CDs	\$25	Yes, must have over \$1,000	Free paper statement or free eStatement	Free	Yes	Free FNB custom checks	<ul style="list-style-type: none"> No charge to use a non-FNB ATM (ATM surcharge refund) Free small safe deposit box or \$30 credit toward larger box Free OD transfer from another deposit product Free domestic wire transfers Waive \$150 of mortgage closing costs Free financial analysis
<ul style="list-style-type: none"> Bank of America Essentials Bank of America Enhanced Bank of America Core Checking Regular Checking Regular Checking Advantage Relationship Campus Edge/Bank of America Core Checking Advantage Relationship Senior Economy Checking 	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.	\$500 daily balance or \$5,000 combined average daily balance in other checking, savings or CDs	\$6.95 or \$5.00 with an eStatement	No	<ul style="list-style-type: none"> Free paper statement or free eStatement Paper statement with images \$3.00 	Free	Yes	Free first order of 50 checks	<ul style="list-style-type: none"> Direct deposit or 10 debit purchases can help you avoid your monthly maintenance fee
<ul style="list-style-type: none"> Bank of America Core Checking-Student 	FNB-U Student Checking	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. Includes: Student checking, mobile banking with mobile deposit, Popmoney, FNB-Online Banking, Bill Pay, Savers Goal CD, Smart Option Student Loan and Campus Card.	\$0	\$0	No	Free eStatement with check images	Free	Yes	Free first order of 50 checks	<ul style="list-style-type: none"> Easy account access with Mobile Banking 24/7 debit card purchases and ATM access Smart Option student loan available

Checking and savings accounts are considered dormant after 24 months of no activity and will be assessed a dormant fee. Please refer to the Important Account Information disclosures for the current fee schedule.

DESIGNED WITH YOUR SHORT-TERM AND LONG-TERM GOALS IN MIND

Use the chart below 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.

Your new FNB savings account should be very similar to your current account. However, if you find an account that better fits your needs, you can select an alternate account any time after Monday, September 21, 2015. Simply visit a First National Bank office or call our Customer Service Center at 800-555-5455.



DID YOU KNOW

You can easily transfer funds electronically between all your FNB accounts even with other financial institutions. Ask us how!

Your Current Bank of America Savings Account	Your New First National Bank Savings Account	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Transaction Limitations	ATM/ Debit Card	Additional Benefits
<ul style="list-style-type: none"> Minor Savings Regular Savings Custom Savings 	FirstRate Savings	With FirstRate Savings, your interest rate increases automatically as your balance increases. You have access to an account with a low minimum balance that helps you avoid account fees. Save for a vacation, college or just a rainy day with FirstRate Savings and get account flexibility and earn interest.	\$300 Average Daily Balance*	\$4.00	Tiered variable rate calculated daily on the collected balance, compounded and credited to the account quarterly	6 automatic or electronic transactions (ACH or Point of Sale transactions w/PIN using an ATM card) per month	Free	<ul style="list-style-type: none"> FNB-Online Banking Mobile Banking FDIC insured Tiered rate means you earn more on higher balances
<ul style="list-style-type: none"> GWIM Money Market Savings Money Market Savings Personal Money Market Savings Platinum Money Market Savings Rewards Money Market Savings 	FirstRate Money Market	A FirstRate Money Market Account helps you 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.	\$5,000 Average Daily Balance	\$10.00	Variable rate paid on collected balance, compounded and credited to the account monthly	6 automatic or electronic transactions (ACH or Point of Sale transactions w/PIN using an ATM card) per month	Free	<ul style="list-style-type: none"> FNB-Online Banking Mobile Banking FDIC insured Tiered rate means you earn more on higher balances
<ul style="list-style-type: none"> Money Market IRA 	IRA Savings	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.	\$0	\$0	Interest is compounded and posted monthly to the account	IRS Regulations Apply	No	<ul style="list-style-type: none"> FNB-Online Banking FDIC insured Annual statement
<ul style="list-style-type: none"> Fixed Term CD/IRA 18 mo. Opt-up CD/IRA Risk Free CD/IRA Featured CD/IRA Variable Rate IRA 	Certificates of Deposit (CDs)	Regular and IRA Certificates of Deposit help you count on a fixed, competitive rate of interest from as little as 30 days to as long as 120 months. We also offer certificates of deposit specifically designed to help you meet your investment goals. All regular and IRA certificates are FDIC insured (standard FDIC limits apply).	\$500 minimum opening deposit	N/A Early withdrawal penalty may apply	Fixed for term	N/A	No	<ul style="list-style-type: none"> FDIC insured
Other Products Also Available	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Transaction Limitations	Additional Benefits		
Health Savings Account	A Health Savings Account (HSA) is a great way 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.	\$0 Initial set-up fee and annual fee apply	\$0 \$20 annual fee applies	Tiered variable rate, compounded monthly	IRS regulations apply	<ul style="list-style-type: none"> FNB-Online Banking Mobile Banking FDIC insured Tiered rate means you earn more on higher balances 		

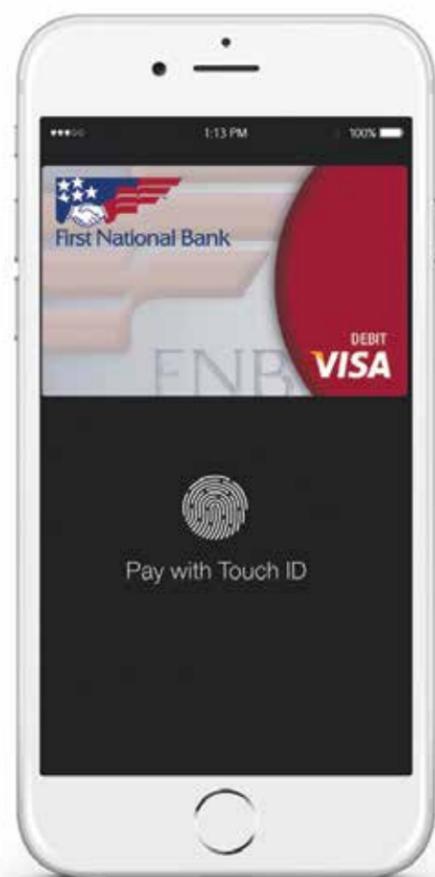
Checking and savings accounts are considered dormant after 24 months of no activity and will be assessed a dormant fee. Please refer to the Important Account Information disclosures for the current fee schedule. *Minor account holders' minimum balance requirement and fee will be waived until age 18.

THE CONVENIENCE OF JUST THE RIGHT CARD

First National Bank offers a variety of debit, credit and gift cards to fit your needs and lifestyle.

- First National Bank Personal VISA® Debit Card
- First National Bank Personal VISA® Credit Card
- VISA® Gift Card
- Apple Pay™

Apple Pay is a mobile payment and digital wallet service by Apple that allows users to make payments with iPhones.



BANKING OPTIONS AND ACCOUNT ACCESS THAT MAKE YOUR LIFE EASIER



Mobile Banking with Mobile Deposit

- Deposit a check
- Monitor account activity
- Pay bills
- Get alerts
- Check balances
- Transfer funds
- Locate a branch or ATM



Online Banking

- Transfer funds
- Locate a branch or ATM
- Track expenses
- Access Budget Center
- Check balances



Bill Pay

- Receive electronic bills
- Preschedule payments
- Make person-to-person payments
- Transfer funds to accounts outside FNB



Credit Card

- Make a purchase
- Get cash from ATM
- Enjoy competitive rates
- Earn travel and merchandise rewards



ATMs and Debit Cards

- Get cash
- Transfer funds
- Deposit checks
- Check balances
- Access your accounts
- Use your debit card anywhere VISA® is accepted



Telephone

- Make a loan payment
- Access your account 24/7
- Check balances
- Transfer funds

Call 800-555-5455, or you can talk to a Customer Service Representative from 8:00 AM - 8:00 PM, Monday-Friday and 8:00 AM - 5:00 PM on Saturday. Have your account information handy for verification.



Website

- Open an account
- Locate a branch or ATM
- Learn about products and services
- Sign up for online banking

Visit www.fnb-online.com for information on our full line of consumer and commercial banking, wealth management and insurance products and services.



In Person

- Deposit a check
- Transfer funds
- Open an account
- Get cash
- Make a loan payment
- Check balances

Visit www.fnb-online.com for information on our full line of consumer and commercial banking, wealth management and insurance products and services.

MORTGAGES AND LOANS TAILORED TO FIT YOUR NEEDS

First National Bank has a variety of mortgage and personal loan options for you.

Mortgage Loans

- Conventional Fixed Rate with various terms available
- Construction Loans
- Adjustable Rate Mortgages
- Jumbo Mortgages
- Specialty Purchase Programs
- VA Loans

Home Equity Loans and Lines of Credit

- 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

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

Personal Lines of Credit



? DID YOU KNOW

You can take advantage of our LockOption to lock in a fixed rate for all or part of your home equity line of credit.

INVESTING IN YOUR FUTURE

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

Wealth Enhancement and Growth

Investment Management	Mutual Funds
Brokerage Services*	529 Plans*
Variable and Fixed Annuities*	

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)	Rollover and 401(k)
Variable and Fixed Annuities*	Beneficiary Designation Strategies
Distribution Calculations	

Estate and Wealth Distribution

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

* Not FDIC insured. No bank guarantee. May lose value. Not insured by any Federal Government Agency. Not a bank deposit.

PROTECTING WHAT MATTERS

Our insurance group, First National Insurance Agency, can provide individually tailored, comprehensive insurance policies to protect home, auto, life and other personal assets.

Products and Services Include:*

Individual Medical Insurance	Renter's Insurance
Individual Life & Disability	Seasonal/Secondary Dwellings Insurance
Individual Medicare Products	Valuable Articles Coverage
Critical Illness & Accident	Personal Auto Insurance
Long-Term Care Insurance	Motorcycle Insurance
Homeowner's Insurance	Watercraft Insurance
Condominium Owner's Insurance	Personal Umbrella Liability

*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.

EXPERIENCE AN EXCLUSIVE DIFFERENCE IN BANKING

The Private Banking Difference

A Private Banker from First National Bank can serve as your single point of contact for all of your banking needs.

- Private Banking Select Checking
- Private Banking Select Money Market
- Special Mortgages
- Loans and Lines of Credit
- Wealth Strategies and Asset Protection



? DID YOU KNOW

Your dedicated Private Banker serves as a single point of contact, connecting you to a wealth of checking, savings, loans and mortgage products.

BUSINESS PRODUCTS & SERVICES



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Friday, September 18, 2015
Your Bank of America banking office will close at 12:00 Noon.

Saturday, September 19, 2015
Your Bank of America banking office normally open on Saturday will be closed.

All offices will open as First National Bank on **Monday, September 21, 2015**. You gain access to the full range of products and services offered by First National Bank.

Visit a local office during the week beginning **Monday, September 21, 2015**, for our Open House, and celebrate our commitment to serving you as a First National Bank customer.

IMPORTANT DATES AND TIMES FOR AN EASY TRANSITION

The following "Accessing Your Business Accounts" chart Quick Reference Guide contains important instructions and date references that will help ensure a seamless transition of your business and/or personal accounts and services from Bank of America to First National Bank.

FNB Service	What You Should Know	Important Dates	Action Needed
ACH Transfers and Direct Deposits/ Debits	You will receive a separate letter with additional information and instructions for a seamless transition of your ACH Transfers/Direct Deposits/Debits.	In early September, you will receive a separate letter regarding your account which will include information and instructions regarding ACH Transfers/Direct Deposits/Debits.	Once received, please review the instructions regarding ACH Transfers and Direct Deposits/Debits included in your account letter.
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.		Please refer to the enclosed Important Account Information disclosure.
Branch Banking	In addition to banking at our network of more than 280 convenient offices and 330 ATMs, we also offer a variety of other banking options to simplify your money management.	Friday, September 18: Your Bank of America banking office will close at 12:00 Noon. Saturday, September 19: All purchased Bank of America banking offices normally open on Saturday will be closed. Monday, September 21: All offices will open as First National Bank.	Visit a local office during the week beginning Monday, September 21 for our Open House, and help us celebrate our commitment to you as a First National Bank customer.
CDs	The current rate and terms of your CD(s) will remain the same until the maturity date.		No action needed.
Checking Accounts	Your checking account will transition to a First National Bank account listed in the chart on pages 22-23. Direct deposits and automatic transfers to and from your accounts will continue without interruption. Automatic transfers will be posted to the account nightly on the same business day that the transfer is scheduled, or the next business day if the transfer is scheduled on a weekend or holiday.	See the chart on pages 22-23 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Personal Banker or our Customer Service Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
Checks	Discontinue using your Bank of America checks and deposit slips after Friday, September 18, 2015.	In early September, we will mail you information related to ordering checks for your FNB account.	Please follow the instructions in a separate mailer to obtain your FNB checks. If you order checks from a source other than First National Bank, please call our Customer Service Center at 800-555-5455 to obtain important bank-specific information prior to placing your order.
Consumer and Business 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. Payments made by automatic deduction from a deposit account will continue.	Saturday, September 19: After this date, you can make payments at your local First National Bank office or through Online or Mobile Banking.	Make loan payments from your First National Bank checking or savings account by following the prompts when you call 800-555-5455, or mail your payments to P.O. Box 6122, Hermitage, PA 16148-0922.
Credit Cards	Your Bank of America credit card will not be transferred to First National Bank.		Apply online at www.fnb-online.com or visit your local branch office for an FNB Credit Card.
Future Dated and Recurring Online Transfers	External online transfers to other financial institutions via Online Banking will not transfer to First National Bank. Internal online transfers from one Bank of America account to another Bank of America account will transfer to First National Bank.	Tuesday, September 22 at 8:00 AM: External online transfers may be set up through FNB-Online Banking.	Re-establish your external online transfers by logging on to FNB-Online Banking and selecting the Bill Pay tab.
Individual Retirement Accounts (Consumer Only)	Your Bank of America account will remain the same until maturity. At maturity it will convert to an FNB account that most closely matches your current requirements, features and benefits. IRA statements will be mailed annually in January instead of quarterly.	Saturday, September 19: First National Bank will become the new custodian of your IRA Plan.	You will receive notification of your new FNB IRA at least 30 days prior to maturity.
Mobile Banking	Mobile Banking with Mobile Deposit provides 24/7 banking convenience when paired with FNB-Online Banking. View accounts, transfer funds, deposit checks and more.	Friday, September 18: Discontinue using Bank of America's Mobile Banking at 5:00 PM. You will need to enroll in FNB's Mobile Banking.	Enroll in mobile banking by selecting the "Mobile Center" tab within Online Banking and follow the instructions.
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, as well as any automatic payments.	Saturday, September 19: Beginning this date, questions about your mortgage loan can be directed to our Customer Service Center at 800-555-5455 or by writing us at 4140 East State Street, Hermitage, PA 16148-3487.	Please make note of the new mailing address for mortgage payments: P.O. Box 6122, Hermitage, PA 16148. Overnight delivery payments should be mailed to 4140 East State Street, Hermitage, PA 16148-3487.
Online Banking	If you currently bank online, you will automatically be enrolled in First National Bank's Online Banking with access to the same accounts at FNB as you had at Bank of America. If you are not an owner or signer on an account, you will not have account access.	Week of September 7: Current Online Banking customers will receive a letter which will explain how to access accounts online beginning 8:00 AM, Monday, September 21, 2015. Account history prior to this date will not be available online.	Please print your Bank of America transaction history and eStatements prior to Friday, September 18.

IMPORTANT DATES AND TIMES FOR AN EASY TRANSITION

CONTINUED FROM PAGE 19

FNB Service	What You Should Know	Important Dates	Action Needed
Online Bill Pay	If you currently use Online Bill Pay, you will be automatically enrolled in First National Bank's Online Bill Pay service, where you can schedule payments, set notifications and take advantage of the interactive budget center. You can access Bill Pay directly from Online Banking. Once you log into Online Banking, select the Pay Bills tab.	Week of September 7: Current Bill Pay customers will receive a letter with additional information and instructions. Monday, September 21: All scheduled bill payments and payee information will be transferred automatically to FNB's Bill Pay service.	We recommend you print your Bank of America payment history, vendor list and currently scheduled payments prior to September 15, 2015, to verify that all information is transferred.
Overdraft Services	Overdraft Services is a feature that is provided with your FNB checking account where we strive to approve and pay checks and ACH transactions that overdraw your account. As an added valuable service, Overdraft Services also covers ATM and everyday debit card transactions; however, we will need your permission to provide it.	Monday, September 21: After this date, Overdraft Services will be provided on your FNB checking account.	There is nothing you need to do to the benefit from Overdraft Services for checks and ACH transactions. Consumers only: For more details about all overdraft protection plans, refer to the letter in the envelope provided in this guide. Mail back the consent form in the Postage Paid envelope to authorize FNB to pay overdrafts on your ATM and everyday debit card transactions.
Privacy	Your Bank of America privacy policy preferences will not be transferred.	Monday, September 21: After this date you can provide your privacy policy preferences to FNB by contacting us (refer to enclosed Important Account Information booklet).	Refer to the enclosed Privacy Policy in the Important Account Information booklet for details about limiting information sharing.
Safe Deposit Box Service	Your safe deposit box service will be transferred to First National Bank and will be subject to First National Bank's terms and conditions.	Friday, September 18: You will not have access to your safe deposit box at Bank of America. Monday September 21: Safe deposit boxes will be available for access at First National Bank.	Continue using your keys to access your safe deposit box.
Savings Accounts	Interest on savings accounts, with the exception of IRA Savings, is credited quarterly. For most accounts, interest will be credited on your statement date.	See the chart on pages 24-25 for details related to your specific account.	If, after reviewing the features of your new account, you determine that it does not meet your needs, please contact your Personal Banker or our Customer Service Center at 800-555-5455. We will be happy to help you identify an account that better meets your needs.
Statements	Your First National Bank statements will be mailed at approximately the same time each month as your current statements and your first statement following the date of Friday, September 18, 2015, will reflect the title of your First National Bank product. Combined statement service for all accounts that transfer to First National Bank will continue.	Friday, September 18: Your final Bank of America statement will show a record of transactions through this date.	If you don't currently take advantage of combined statements, one convenient statement can reflect the details of your full financial relationship with any checking account. Available with both paper statements or eStatements.
Telephone Banking	First National Bank's free automated telephone banking service provides 24/7 access to your account information and allows you to transfer funds, make loan payments and more.	Automated telephone banking will be available on Monday, September 21 at 8:00 AM by calling 800-555-5455. Account balances and history prior to September 21, 2015, will not be available.	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 (EIN) number. You can change your personal identification number at any time after your initial call.
Treasury Management Accounts	Your treasury management accounts will remain the same unless you are notified of a change in a separate mailing.		No action needed.
VISA Debit/ATM Card (Personal and Business)	If you currently have a Bank of America Debit or ATM card, you will receive a new First National Bank Debit or ATM Card to access your account. You can use your card at an FNB ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.	By Saturday, September 19: You will receive your new card and activation instructions. Friday, September 18: Bank of America ATMs included in the purchase will be converted to First National Bank ATMs beginning this day and may be unavailable overnight. Saturday, September 19: ATMs will be fully available throughout the day.	Update your debit card number with any service providers with whom you have recurring transactions linked to your Bank of America Debit Card such as monthly utility and cell phone payments.
Wire Transfers	First National Bank's wire transfer cut-off time is 4:00 PM ET, Monday through Friday, for all outgoing wires, including foreign wires.	Friday, September 18: For incoming wire transfers after this date, please notify the senders of First National Bank's routing and transit number, which is 043318092.	After Friday, September 18, notify senders of First National Bank's routing and transit number, which is 043318092.

THE RIGHT CHECKING ACCOUNT FOR YOUR BUSINESS

Use the chart below 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.

Your new FNB checking account should be very similar to your current account. However, if you find an account that better fits your needs, you can select an alternate account any time after Monday, September 21, 2015. Simply visit a First National Bank office or call our Customer Service Center at 800-555-5455.



? DID YOU KNOW

The right combination of business accounts can actually make your business run more efficiently...and can improve your bottom line.

Your Current Bank of America Checking Account	Your New First National Bank Checking Account	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB-Online Banking	Additional Benefits
<ul style="list-style-type: none"> Business Economy Checking Business Fundamentals Checking Simple Analysis Checking Business Interest Checking 	Free Small Business Checking	Tailor-made for small businesses or organizations with relatively low transaction volume, Free Small Business Checking saves you money because you pay no monthly account fees. Conveniently access your money after hours through FNB-Online Banking.	\$0	150 free monthly items, \$0.30 per item fee is applicable on each item in excess of 150	No	Yes, with check safekeeping	Free	Available	A free business account to meet the needs of small businesses and organizations that have relatively low account activity.
<ul style="list-style-type: none"> Business Advantage Checking 	Compak Checking	If you tend to keep a consistent level of funds in your business account and have a medium volume of 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.	\$1,500 Minimum Balance or \$5,000 Average Daily Balance	\$24.00 400 free monthly items, \$0.30 per item fee is applicable on each item in excess of 400	No	Yes, with check safekeeping	Free	Available	Maintain a minimum balance or a larger average balance in the account and the maintenance and activity fees are waived.
<ul style="list-style-type: none"> Full Analysis Business Checking Analyzed Business Checking 	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 larger transaction volume, 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.	\$0	\$24.00 Deposited Items = \$0.17 Deposit Ticket = \$0.50 Paid Checks = \$0.23 Electronic Items = \$0.17	No	Yes, with check images	Free	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.
<ul style="list-style-type: none"> Public Funds Interest Checking 	Preferred Interest Checking	Available to political subdivisions and government entities, this account pays a very competitive interest rate. Business managers can also eliminate costly wire transfers and benefit from a high yield on available funds without manually tracking daily balances.	\$0	\$0	Yes	Yes, with check safekeeping	Free	Available	Earn competitive interest rates tied to PLIGIT.
<ul style="list-style-type: none"> Public Service Trust 	IOLTA	IOLTAs (Interest on Lower Trust Accounts) fulfill the account requirement for attorneys who receive client funds. There are no minimum balance requirements.	\$0	\$10.00 Maximum	Yes	Yes	No	Available	

Other Products Also Available	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB-Online Banking	Additional Benefits
Non-Profit Interest Bearing Checking	Qualified non-profit organizations can take advantage of a basic interest-bearing checking account that waives minimum balance requirements and maintenance fees.	\$100 or provide tax-free EIN	\$5.00 400 free monthly items, \$0.30 per item fee is applicable on each item in excess of 400	Yes	Yes, with check safekeeping	Free	Available	Variable rate paid on collected balance, compounded and credited to the account monthly.
Non-Profit Checking	Qualified non-profit organizations can take advantage of a basic checking account that waives minimum balance requirements and maintenance fees.	\$100 or provide tax-free EIN	\$5.00	No	Yes, with check safekeeping	Free	Available	
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.	\$15,000 Minimum Daily Balance	\$24.00 400 free monthly items, \$0.30 per item fee is applicable on each item in excess of 400	Yes	Yes, with check safekeeping	Free	Available	Transfer funds over \$15,000 to an investment account nightly.
Business Financial Solutions	Begin with a business checking account with no monthly fees and a convenient loan or line of credit, then select from a full array of business products and services to create a Solutions package that meets your unique business needs.	\$0	150 free monthly items, \$0.30 per item fee is applicable on each item in excess of 150	No	Yes	Free	Available	Discount on merchant services, select CD bonus rates, Business Value Check Pack and more.
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.	\$2,000 Minimum Balance or \$4,000 Average Daily Balance	\$24.00 Deposited Items = \$0.17 Deposit Ticket = \$0.50 Paid Checks = \$0.23 Electronic Items = \$0.17	Yes	Yes	Free	Available	Earn interest on balances you keep every day.
WorkPlace Banking	Looking for an additional employee benefits program you can offer at no cost to you and your employees? Consider direct deposit that is secure, convenient and immediate, along with other WorkPlace Banking options.	\$0	\$0	No	Yes	Free	Available	Free ATM transactions at non-FNB and FNB locations, select CD bonus rates, loan discounts, free checks and more.

DESIGNED WITH YOUR BUSINESS GOALS IN MIND

Use the chart below 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.

Your new FNB savings account should be very similar to your current account. However, if you find an account that better fits your needs, you can select an alternate account any time after Monday, September 21, 2015. Simply visit a First National Bank office or call our Customer Service Center at 800-555-5455.



? DID YOU KNOW

Structuring your business banking relationship correctly can save you precious time and money and offer you valuable financial insights.

Your Current Bank of America Savings Account	Your New First National Bank Savings Account	Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB-Online Banking	Additional Benefits
<ul style="list-style-type: none"> Select Business Interest Maximizer Business Interest Maximizer Business Investment Account 	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.	\$5,000 Minimum Average Daily Balance	\$10.00	Tiered variable rate	Yes, with check safekeeping	Yes	Available	Interest-bearing money market account with limited check writing capabilities and tiered interest levels. The tiered rate means you earn more on higher balances.
<ul style="list-style-type: none"> Business Certificates of Deposit 	Business Certificates of Deposit	Take advantage of Certificate of Deposit options to earn more on funds not immediately needed. Our competitive CD rates result in a higher return, the added convenience of automatic renewal and the automatic deposit of earned interest back into your CD.	N/A	N/A Early withdrawal penalty may apply	Yes	N/A	No	Available	FDIC Insured
Other Products Also Available		Overview	Balance Required to Avoid Monthly Maintenance Fee	Monthly Account Maintenance Fee	Interest Paid	Monthly Statement	ATM/ Debit Card	FNB-Online Banking	Additional Benefits
	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 check writing privileges as part of the limited number of transactions allowed each month on this account.	\$5,000 Minimum Average Daily Balance	\$10.00	Variable rate paid on collected balance, compounded and credited to the account monthly	Yes, with check safekeeping	Yes	Available	Interest-bearing money market account with limited check writing capabilities and tiered interest levels.
	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.	N/A	N/A Early withdrawal penalty may apply	Fixed rate paid on collected balance, compounded and credited to the account at maturity of term	No	No	Available	FDIC Insured

GROWING YOUR BUSINESS

First National Bank 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.

- Commercial Lines of Credit
- Demand Loans
- SBA Loans
- Business Term Loans
- Construction Loans
- Commercial Mortgage Loans
- Business Credit
- Equipment Leasing
- Mezzanine Debt and Private Equity
- International Banking



MAXIMIZE YOUR BUSINESS ASSETS

First National Bank offers a full range of products and services designed for businesses that want ready access to financial information, plus the ability to move assets easily. Treasury Management and related services are the keys to effectively managing your business banking needs.

- Same Day Banking, All Day
- Purchasing Card
- ACH Services
- Merchant Services
- Treasury Management Services
- Lockbox
- Positive Pay
- Commercial Sweep Account



THE RIGHT CARD FOR YOUR BUSINESS

First National Bank offers debit and credit cards to help you operate and manage your business.

- Business VISA® Debit Card
- Solutions Business Credit Card



SAVE TIME AND MONEY

At First National Bank, we combine our banking expertise and the latest technology, so you can save time and money.

Online Banking

ExecuBanc™ provides Online Banking benefits for your business with powerful encryption technology.

Online Banking benefits

- 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

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.

Check Reorders

Conveniently reorder checks online at www.fnb-online.com.

Mobile Payments

Convert smart phones and tablets into a highly secure and convenient "use anywhere" credit card terminal.



INVESTING IN YOUR FUTURE

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

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

Take advantage of our comprehensive array of financial services:

- Financial Planning
- Investment Management
- Trust Administration
- Business Succession and Transition
- Insurance
- Retirement Planning
- Qualified Retirement Plans

Retirement Services for You and Your Employees

Our team of professionals can help you sort through the maze of details and design a plan that is right for you and your employees.

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 and insurance products are offered through Cetera Investment Services LLC, member FINRA/SIPC. F.N.B. Investment Services is a marketing name for Cetera Investment Services LLC which is offering securities at First National Bank. Cetera is under separate ownership from any other named entity.



? DID YOU KNOW

FNB's integrated financial business planning can provide a holistic look at banking, wealth management and insurance needs and provide a road map for future growth.

PROTECTING YOUR INVESTMENTS

First National Insurance Agency, our insurance group, can design policy packages that will adequately protect your business and provide the resources to help you make the decisions that are right for your particular needs.

Products	
Individual Medical Insurance	Renter's Insurance
Commercial Property	Directors and Officers
General Liability	Employment Practices Liability Insurance (EPLI)
Commercial Auto	Employee Dishonesty
Workers' Compensation	Professional Liability
Umbrella Liability	Cyber Liability
Inland Marine	Bonds
Builder's Risk	Captive Insurance Programs
Trade Credit Insurance	Fiduciary Liability

Group Benefits and Life Insurance*

Our Group Benefits Department provides a comprehensive offering 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 offer ongoing support for services provided:

Group Medical	Vision Insurance
Life Insurance	Key-Person Insurance
Long and Short Term Disability Insurance	Buy-Sell Life Insurance
Dental Insurance	Pre-Paid Legal & Identity Theft

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.

CREATING GREATER EFFICIENCIES

Banking for Your Employees - WorkPlace Banking

WorkPlace Banking Benefits

No minimum balance requirement	No foreign ATM fees from First National Bank and a monthly \$10 credit on fees charged by other banks
VISA® Debit Card	Free checks and unlimited check writing privileges
Online Banking with Bill Pay	Check safekeeping with detailed monthly statements
Mobile Banking with Mobile Deposit	Interest rate discounts on new loans using automatic loan payment
Rate bonuses on select new CDs	Discounts on mortgage or home equity loan closing costs
Free standard small safe deposit box (contents not FDIC insured)	

Employee Benefits

- Health
- Dental
- Vision
- Life
- Disability
- Voluntary Products
- Executive Carve Outs/Key Person Insurance
- Health Savings Accounts
- And More

Personal Banking

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 new home, we can handle it all at an office location near you. You'll have access to more than 280 locations, 24-hour FNB-Online Banking with Bill Pay, Mobile Banking with Mobile Deposit, more than 330 ATM locations and convenient Telephone Banking, making it easy to access your accounts at any time and from almost anywhere.

EXPERIENCE AN EXCLUSIVE DIFFERENCE IN BANKING

The Private Banking Difference

A Private Banker from First National Bank can serve as your single point of contact for all of your banking needs.

- Private Banking Select Checking
- Private Banking Select Money Market
- Special Mortgages
- Loans and Lines of Credit
- Wealth Strategies and Asset Protection

? DID YOU KNOW

Your dedicated Private Banker serves as a single point of contact, connecting you to a wealth of checking, savings, loans and mortgage products.

BUSINESS PRODUCTS AND SERVICES

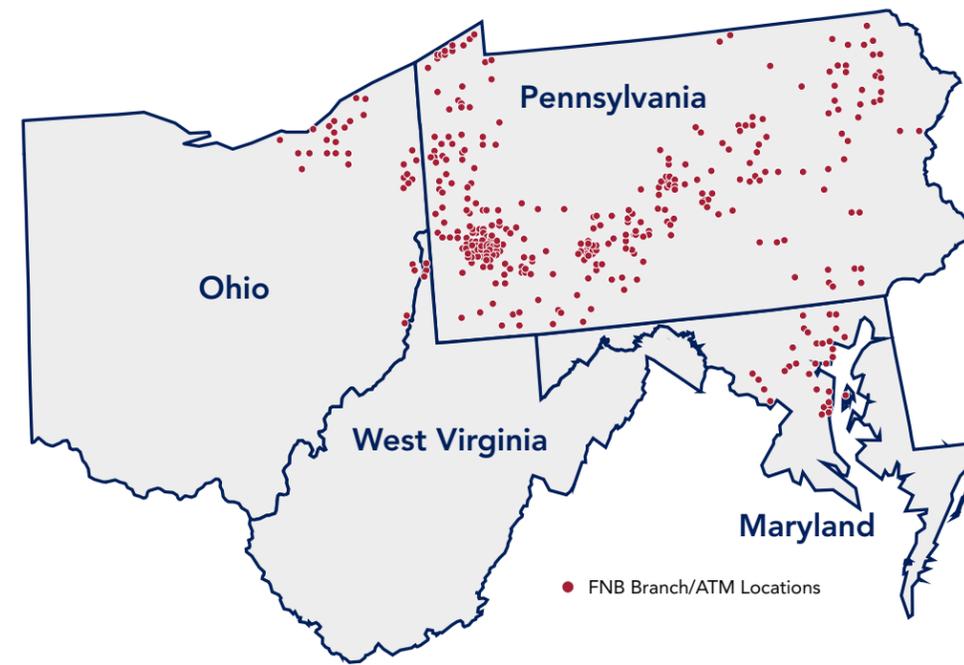
WORLD-CLASS SOLUTIONS. HOMETOWN SERVICE.

From its very start over 150 years ago, First National Bank has been guided by a passion for helping its customers and communities thrive. Today, in addition to a vast network of convenient branch and ATM locations, customers have access to a comprehensive suite of online and mobile banking services to provide even more ways to make it easy to do business with us.

First National Bank is committed to local decision-making and the hometown service for which it is known. FNB's experienced bankers are vital members of their communities, frequently guiding the organizations that shape their regions and acting as the first point of contact as citizens and businesses strive to achieve their financial goals.

We invite you to experience for yourself the First National Bank difference!

FIRST NATIONAL BANK IS RECOGNIZED FOR ITS STABILITY AND EXCEPTIONAL CUSTOMER SERVICE.



Visit www.fnb-online.com to learn more.