



# First National Bank

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One F.N.B. Boulevard, Hermitage, PA 16148  
800-555-5455

Dear Valued Customer,

It is my privilege to share with you that First National Bank of Pennsylvania and Community Bank & Trust Company have successfully forged a partnership that promises to enhance your banking experience.

You may have started to notice that Community Bank & Trust Company is now a division of First National Bank of Pennsylvania. On February 22, you will have full access to more than 230 banking locations in 41 counties across Pennsylvania and eastern Ohio, as well as an expanded array of financial products and services. To help you understand the options available, we have compiled a Welcome Guide that introduces our full range of products and services.

I want to personally welcome you to the FNB Family, and assure you that our primary goal is to provide the highest level of service as we help you achieve your financial goals. Please do not hesitate to contact us for assistance with an existing account, or to learn more about how we can provide the Total Money Management Solutions you deserve.

Regards,

A handwritten signature in black ink, appearing to read 'Vincent J. Delie, Jr.', is positioned above the printed name.

Vincent J. Delie, Jr.  
President  
First National Bank of Pennsylvania

