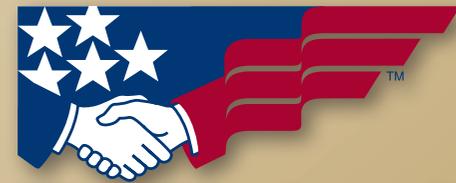




*A Partnership
of two great
Pennsylvania
banks.*



First National Bank

Your Guide to First National Bank Products and Services

Instructions

We invite you to look through our Welcome Guide and discover the world of First National Bank and how we can help each and every one of our clients reach their financial goals.

Contained within this guide are the current products and services offered by First National Bank.

The gold section of this guide outlines the products and services offered to our **consumer customers**.

The silver section of this guide outlines the products and services offered to our **business customers**.



Consumer Products & Services



First National Bank

Consumer Products & Services Table of Contents

- Introduction 3
- Important Information About Your Accounts 4
 - Consumer Checking Account Update 8
 - Consumer Savings Account Update 9
- Managing Your Money 12
- The Private Banking Difference 14
- Making More Money. 15
- Achieving Your Dreams 17
- Investing For The Future. 19
- Protecting What's Yours 21
- At Your Convenience. 22

Important Dates

- Jan. 3, 2011 Bank opens under the name First National Bank.
- Feb. 19, 2011 First National Bank Products offered.
- Feb. 22-25, 2011 Open House—Please visit our offices to join us in celebrating our commitment to serving you as First National Bank.





First National Bank

During this transition, our promise to you is:

- You will enjoy more convenient banking and ATM locations.
- We will provide you access to new products and services to help you reach your financial goals.
- We guarantee the same prompt, courteous customer service you have come to expect.

Nothing is more important than serving our clients and providing convenient and exceptional services that save you time and money. We appreciate your business and look forward to continuing to serve you as First National Bank.

Introduction

At First National Bank, we've been helping our clients reach their financial goals since 1864. Our new partnership with Community Bank and Trust allows us to reach out to a new group of clients with products and services that are as unique as the people we serve.

Our bank's philosophy of individualized service is carried out by our Personal Bankers who believe that better serving your needs begins with an understanding of your financial goals. So whether you're a newlywed, busy raising your family or a retiree, we get to know your unique vision for your financial future.

We invite you to look through our Welcome Guide and discover the world of First National Bank Personal Banking and how we can help each and every one of our clients reach their financial goals.

Some of the new products and account features you'll see are:

- Lifestyle 50 Checking – Our premier account for those 50 and better
- FirstAccess Checking – A free checking account with enhanced ATM access
- Internet Banking – Now with FREE Internet Bill Pay
- FirstRate Money Market Account – Your rate increases with your balance

We invite you to come in and talk to your Personal Banker about your financial goals. We'll partner with you and put together a plan to help you reach those goals. With all the resources of a large community bank, plus professional guidance and support, you can be sure that your personal plan will keep working for you.

Important Information About Your Accounts

Important Information About Your Accounts

Accessing Your Accounts

Community Banking Offices

Community Bank and Trust Company offices will close at their normally scheduled closing times on Friday, February 18, 2011 to prepare for the transition. Offices will reopen as First National Bank with access to F.N.B.'s full range of products and services on their next normally scheduled business day, Saturday, February 19, 2011, or Tuesday, February 22, 2011.

- You will have access to our full range of banking services at over 235 First National Bank Offices and 260 ATM machines in Pennsylvania and Northeast Ohio.
- Please note that on Tuesday, February 22, 2011, you'll have First National Bank's "Same Day Banking, All Day", which eliminates cut-off times for posting of your transactions.

VISA® Debit Cards/ATM Cards

You will continue to use your Community Bank and Trust Company VISA® Debit Card or ATM card to access your new First National Bank accounts.

- You can use your existing Community Bank and Trust Company VISA® Debit Card or ATM card at any former Community Bank and Trust Company and First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries as well as deposits wherever accepted.
- During the weekend of February 18, 2011, balance inquiry will not be available. Balance inquiry will be restored by Tuesday, February 22, 2011.

Availability of Deposits

For full details on the funds availability policy that applies to your accounts, please refer to the enclosed bank account disclosure.

Important Information About Your Accounts

If you have any questions about your accounts, please contact Customer Service at 1-800-555-5455.

Hours are:

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

Telephone Banking

Automated telephone access to your account information 24 hours a day, 7 days a week, will continue as usual Tuesday, February 22, 2011 at 8:00 AM.

- You may access Telephone Banking at 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 cannot access an account you previously accessed, please contact Customer Service.
- You may transfer to Customer Service at any time for questions and additional information.

Online Banking

If you currently bank online, you will be automatically enrolled in First National Bank's Online Banking. Current Online Banking customers will receive a letter the week of **February 14, 2011** explaining how to access your online accounts after February 21.

- You will have access to the same accounts at First National Bank as you did at Community Bank and Trust Company. If you cannot view an account you previously could view, please contact Customer Service. Non owners and non signers will not have access.
- You will be able to transfer funds between the same accounts at First National Bank as you did at Community Bank and Trust Company as long as you are an owner or signer on the accounts. If you cannot transfer funds between the same accounts please contact Customer Service.
- Please print transactions prior to February 18, 2011. They will not be available online after that date.

Important Information About Your Accounts

Free Online Bill Payment

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

- You will access Bill Payment directly from Online Banking. Once you log in to Online Banking, a Bill Payment button will appear in the top navigation bar.
- The following information will transfer to your First National Bank Free Online Bill Payment service:
 - Payment and vendor information
 - Automatic and future-dated payments
- We recommend you print your payment history, vendor list and current scheduled payments prior to Friday, February 18, 2011 to validate that all information is transferred to First National Bank's Bill Payment service. Your payment history will not transfer to First National Bank.
- Payee account numbers may be no longer than twenty-four characters, including spaces. Please review your current payee account numbers to make sure they meet this requirement. When information is transferred, all characters over 24 will not be retained, possibly cutting off important data. Consider using abbreviations, leaving out the word 'account' if it was included and omit spaces and hyphens where possible. Account number fields left blank will automatically reflect your name.

Customer Service

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

Telephone: 1-800-555-5455

Important Information About Your Accounts

About Your New First National Bank Accounts

- This Welcome Guide will provide information on First National Bank products and services.
- Additional details about terms, fees and disclosures are enclosed with this Welcome Guide.
- Your account has been transferred to one of the FNB products on the following pages which best matches account features, benefits, transactions activity and balances.
- If you would like to consider a different account, or open new ones, please visit one of our branch offices. We will be happy to assist you.

About Your Deposit Accounts

Your Checking and Savings Accounts

You can continue to use your checks and deposit slips without interruption. To help make your transition to First National Bank as smooth as possible, we will automatically transfer your Community Bank and Trust account(s) into a comparable account from First National Bank.

- 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 us to obtain important bank-specific ordering information.
- Direct deposits and automatic transfers using your accounts will continue without interruption.
- For any incoming wire transfers dated on or after **February 22, 2011** please notify the senders of First National Bank's routing and transit number, which is 043318092.
- Outgoing wire transfers must be made in person at any of our branch offices. First National Bank's wire transfer cut off time is 4:00 PM Eastern Time, Monday through Friday, for all outgoing wires, including foreign wires.
- 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.

Important Information About Your Accounts

Consumer Checking Account Update

| Your Current Community Bank and Trust Account: | Your New First National Bank Account: | Balance Required to Avoid Monthly Account Maintenance Fee | Monthly Account Maintenance Fee | Interest Paid | Monthly Statement | ATM/ Debit Card ** | FNB Online Banking | Internet Bill Payment *** | Check Printing Costs | Benefits |
|--|---------------------------------------|---|---|-------------------|------------------------------|--------------------|--------------------|---------------------------|--|---|
| Choice Checking | e-xpress Checking | \$0 | \$8.00 assessed on the 5th of the month | Yes | Yes, with free images | Yes | Free | Free | Free personalized program checks or 50% discount on selected styles | Identity Theft Insurance, Savers Club book, Purchase Protection & Extended Warranty, Companion Airfare, Discount Gift Cards, Payment Card Protection |
| Economy Checking | Personal Checking | \$300 min. or \$2,500 avg. daily balance | \$8.00 | No | Yes, with free images | Yes | Free | Free | Cost varies by style | Unlimited check writing with no per check charge fee, free ATM / Debit Card |
| Personal Checking | Personal Checking | \$300 min. or \$2,500 avg. daily balance | \$8.00 | No | Yes, with free images | Yes | Free | Free | Cost varies by style | Unlimited check writing with no per check charge fee, free ATM / Debit Card |
| Golden Choice | Lifestyle 50 Checking | \$0 | \$0 | Yes over \$999.99 | Yes, with free images | Yes | Free | Free | Free personalized program checks or 50% discount on selected styles | Preferred CD interest rate, free 3" x 5" safe deposit box, free cashier's checks, money orders and travel cards*, exciting travel offers and free financial analysis |
| NOW - Interest Checking | FirstRate Checking | \$1,500 min. or \$3,000 avg. daily balance | \$9.00 | Yes over \$999.99 | Yes, with free images | Yes | Free | Free | Free first order of duplicate sky blue checks, 50% discount on selected styles | Free ATM / Debit Card, FirstRate Savings and Money Market also available. |
| Student | Free Checking | \$0 | \$0 | No | Yes, with check safe keeping | Yes | Free | Free | Cost varies by style | No minimum balance required, unlimited check writing, and free ATM / Debit Card |
| Union Checking | WorkPlace Banking | \$0 | \$0 | No | Yes, with free images | Yes | Free | Free | Free personalized program checks | Preferred interest rates on CDs and new loans with automatic payment, discount on mortgage or home equity loan closing costs, free 3" x 5" safe deposit box |
| Tannersville Office TRD | FirstRate Checking | \$1,500 min. or \$3,000 avg. daily balance | \$9.00 | Yes over \$999.99 | Yes, with free images | Yes | Free | Free | Free first order of duplicate sky blue checks, 50% discount on selected styles | Free ATM / Debit Card, FirstRate Savings and Money Market also available |
| Bonus Banking | First Plus Package | N/A | \$5.00 | N/A | N/A | N/A | N/A | N/A | N/A | With the addition of the First Plus Package you will save time and save money while protecting your family. Enjoy financial and travel discounts and security advantages with our First Plus Package Option which can be added to any First National Bank checking account. Earn a free companion airfare ticket each year – up to a \$650 value each year! |

* Monthly limit of five free travel cards, money orders, cashier checks or combination of thereof.

** Card free. \$2.50 per foreign transaction fee assessed for using non FNB machines. As of March 1, 2011, a monthly inactivity fee of \$2.00 will be assessed on cards not used or not activated within the past 6 months.

*** NSF's and StopPay fees are applicable.

Important Information About Your Accounts

Consumer Savings Account Update

| Your Current Community Bank and Trust Account: | Your New First National Bank Account: | Balance Required to Avoid Monthly Account Maintenance Fee | Monthly Account Maintenance Fee | Interest Paid | Transaction Limitations | Benefits |
|--|---------------------------------------|---|----------------------------------|--|--|--|
| Statement Savings | Statement Savings | \$100 | \$4.00 | Variable, tiered interest rate, compounded quarterly | 6 automatic or electronic (ACH or Point of Sale transactions w/ pin using an ATM card) per month | Free FNB Online Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances |
| Youth Savings | Statement Savings | \$100 | \$4.00 or N/A for age 19 & under | Variable, tiered interest rate, compounded quarterly | 6 automatic or electronic (ACH or Point of Sale transactions w/ pin using an ATM card) per month | Free FNB Online Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances |
| Money Market | FirstRate Money Market | \$5,000 avg. | \$10.00 | Tiered variable rate, compounded monthly | 6 automatic or electronic (ACH or Point of Sale transactions w/ pin using an ATM card) per month | Free FNB Online Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances |
| Christmas Club Coupon Book* | Holiday Club | \$0 | \$0 | Variable rate, paid semi-annually | 6 transfers permitted per month; no ATM/Debit Card access | Free FNB Online Banking, FDIC insured; your money is available for withdrawal, penalty-free, anytime each year |
| Christmas Club Auto Deduct* | Holiday Club | \$0 | \$0 | Variable rate, paid semi-annually | 6 transfers permitted per month; no ATM/Debit Card access | Free FNB Online Banking, FDIC insured; your money is available for withdrawal, penalty-free, anytime each year |
| All Purpose Club Coupon Book* | Holiday Club | \$0 | \$0 | Variable rate, paid semi-annually | 6 transfers permitted per month; no ATM/Debit Card access | Free FNB Online Banking, FDIC insured; your money is available for withdrawal, penalty-free, anytime each year |
| All Purpose Club Auto Deduct* | Holiday Club | \$0 | \$0 | Variable rate, paid semi-annually | 6 transfers permitted per month; no ATM/Debit Card access | Free FNB Online Banking, FDIC insured; your money is available for withdrawal, penalty-free, anytime each year |
| Passbook Savings | Statement Savings | \$100 | \$4.00 | Variable, tiered interest rate, compounded quarterly | 6 automatic or electronic (ACH or Point of Sale transactions w/ pin using an ATM card) per month | Free FNB Online Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances |
| Burial Savings | Statement Savings | \$100 | \$4.00 | Variable, tiered interest rate, compounded quarterly | 6 automatic or electronic (ACH or Point of Sale transactions w/ pin using an ATM card) per month | Free FNB Online Banking, ATM access, FDIC insured; tiered rate means you earn more on higher balances |

* Account features remain the same until maturity.

Important Information About Your Accounts

Your Statements

You will receive a final statement from Community Bank and Trust Company as of **Friday, February 18, 2011**. Thereafter, your First National Bank statements will be mailed at about 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 statement, please call Customer Service at 1-800-555-5455.
- If you currently receive check images of your paid checks in your statements, that service will continue. In addition, images are available with First National Bank's Online Banking. If you consider a different account, your account may 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 monthly separate statement with a summary of your activity.
- If you currently have a combined statement sent to you, that service will continue.

Your CDs and IRA CDs

The current rate and term of your CDs will remain the same until the maturity date. Please review your First National Bank maturity notices carefully when you receive them.

Your Individual Retirement Accounts

As of **February 19, 2011**, First National Bank will become the new custodian of your IRA plan.

Important Information About Your Accounts

About Your Loan Accounts

Your Mortgage Loan

The terms and conditions as outlined in your mortgage loan documents will remain the same unless you are notified of a change in a separate mailing.

- Any automatic payments you currently have will remain unchanged unless you are notified separately. Funds for any automatic payments must be available in your account when your payment is processed.
- The 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 February 18, 2011, any questions you have about your mortgage loan can be directed to Customer Service 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 us at: 4140 East State Street, Hermitage, PA 16148-3487.

Your Consumer Loans or Lines of Credit

The terms of your loan or line of credit will remain the same, and fees and late charges will be assessed in accordance with your contract unless you receive a separate notification of any changes.

- If you have a line of credit, you will receive a monthly First National Bank statement with the new payment address and other details of your account.
- Making payments to your consumer loan and line of credit:
 - Any automatic payments will not change. If your payment is automatically deducted from a deposit account, this service will continue.
 - After February 18, 2011, you can also make payments at your local First National Bank branch office or through Online Banking.
 - Make loan payments by phone from your First National Bank checking or savings account by calling 1-800-817-8787. Simply follow the convenient prompts.
 - You may also mail your payments to: P.O. Box 6000, Hermitage, PA 16148-0900.
- If you have life and/or disability coverage on your consumer loan, there will be no change to the terms, conditions or cost of coverage.

Visa and MasterCard® Consumer Credit Cards

You will continue to use your Consumer Community Bank and Trust MasterCard or Visa Consumer Credit Card for purchases and cash advances as you do today. The same terms and conditions will apply.

Managing Your Money

Managing your money starts with your checking account. At First National Bank, we've designed our checking account options so you'll find one that's ideally suited for you. Whether you're looking for the ease of no minimum balance, the yield of an interest-bearing account or the convenience of 24/7 banking, you'll find it right here.

Free Checking

It's hard to find a better deal than free. That's why you'll find so much to like about Free Checking. There is no worry about maintaining a minimum balance or how many checks you can write. It is truly a free account.

FirstAccess Checking

Free FirstAccess Checking redefines anytime, anywhere 24/7 banking with exclusive online, email and ATM benefits that free you of limitations, fees and concerns. 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 First National Bank will never charge you. Now that's convenience.

FirstRate Checking

Relax in knowing your checking account is always earning the most interest possible with FirstRate Checking. As your account balance grows over the minimum of \$1,000, your interest rate automatically increases. We'll give you your first order of duplicate checks free. Also ask about FirstRate Savings and Money Market Accounts.

e-xpress Checking

Internet-savvy clients will find numerous reasons to click on e-xpress Checking, starting with FNB-Online Banking, unlimited check writing, no minimum balance and an interest-bearing account. e-xpress Checking will save you both time and money in many ways, including FREE Internet Bill Pay service, free Debit Card, free personalized program checks, and a free imaged statement rather than your loose cancelled checks all for one low monthly membership fee.

In addition, when you open an e-xpress Checking account, you'll receive all of the benefits included in our First Plus Package option (see page 13) such as fraud protection, rebates, discounts and more.



**All checking accounts
can be accessed through
First National Bank's
Internet Banking now
with FREE BILL PAY!**

Achieving Your Dreams. Making More Money. Managing Your Money.



Lifestyle™
★★50

I love my Lifestyle 50 Checking account. I get interest on my account, free checks, travel opportunities and so many extras. I save money, earn money and have a great time.

Lifestyle 50 Checking

Lifestyle 50 is First National Bank's premier account for individuals 50-years-old or better who seek rewarding privileges and conveniences such as checking with interest, bonus rates on CDs, free personalized program checks, special events, travel opportunities and more. Whoever thought that banking could be so much fun?

Lifestyle 50 Plus Checking

For larger deposit balances in any First National Bank account, Lifestyle 50 Plus Checking offers additional features such as increased interest rates, free additional accounts, penalty-free CD withdrawals, free ATM withdrawals and exclusive special events.

Lifestyle 50 Advantage

Lifestyle 50 Advantage offers benefits that provide both savings and protection for you as a member of this program. You'll still receive the privileges of the Lifestyle 50 program along with additional advantages including identity theft insurance with fraud assistance, travel benefits, everyday rebates and more.

»» FIRST PLUS PACKAGE

Save Time. Save Money. Protect Your Family.

First National Bank's First Plus Package Can Make a Difference.

Life isn't all about banking. So here's a way for First National Bank to save you money on all those other things you do every day. Add First Plus Package to any checking account or open an e-xpress Checking Account and enjoy a whole new world of money-saving opportunities. See a Personal Banker for details.

Free Personalized Checks

Purchase Protection and Extend Warranties

Identity Theft Protection

Free Companion Airfare

Discounted Gift Cards

Exclusive Savers Club Book

Managing Your Money. Achieving Your Dreams. Making More Money.

The Private Banking Difference

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, and products and services such as:

Private Banking Select Checking

The cornerstone of our Private Banking is our Private Banking Select Checking Account. 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 Money Market

As a First National Bank Private Banking client you'll earn our best 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 the higher your balances, the more you earn. The interest rate you earn is variable and is compounded monthly.



*My schedule is 24/7 and
with First National Bank's
convenience products my
banking hours are 24/7 too.*

Making More Money

Help your money make more money with First National Bank's savings and investment accounts. There are many different reasons to save and invest. It could be a short-term goal like saving for a new car or vacation. It could be a reliable long-term investment for a college education or retirement. You may simply desire the security of an emergency cash reserve.

Whatever your reason, First National Bank has a full range of savings and investment accounts to help you earn more on your money. A Personal Banker can provide you with a thorough explanation and consultation of which accounts would work best for you.

FirstRate Savings

With FirstRate Savings your interest rate increases with your balance automatically, saving you time and making more money on your account. You have immediate access to your account, anytime, anywhere at the bank, online or an ATM. This basic savings account with its low minimum balance saves you money on account fees. Whether you are saving for a vacation, college or just a rainy day, FirstRate Savings gives you flexibility and more interest.

FirstRate Money Market

If you are looking for the ultimate money market account, look to the FirstRate Money Market Account. You will enjoy seeing your money grow with interest rates that rise automatically as your balance does. You will have convenient, immediate access to your account at the bank, online or ATM allowing you to withdraw funds, deposit funds or just transfer funds between accounts. You can write a limited number of checks each month on this account.

Lifestyle 50 Money Market

This is the perfect companion account for Lifestyle 50 Checking. Lifestyle 50 members earn a bonus rate of interest on this money market account allowing you to earn more money on your deposits. Like our FirstRate Money Market, your rate automatically increases as your balance does and you'll enjoy the same convenient access to your money. You can write a limited number of checks each month on this account.

Making More Money. Achieving Your Dreams. Managing Your Money.



*With a FirstRate Money
Market account, my
interest rate automatically
rose as my balance did.
I didn't have to do a thing.
Thanks to First National
Bank, my money is making
more money.*

IRA Savings

A First National Bank IRA Savings Account is an easy way to get started on your 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

Why not spread your holiday cheer a little further. The Holiday Club account is designed to help you save money for the holidays by allowing you to make regular deposits into an interest bearing account. You will have the convenience of withdrawing the funds, penalty-free, anytime during the year without waiting for a check.

Certificates of Deposit

First National Bank offers regular and IRA certificates of deposit so you can earn a fixed, competitive rate of interest for a fixed period of time from seven days up to sixty months. We also offer a number of certificates of deposit designed to help you meet specific investment goals. All regular and IRA certificates are FDIC insured. Call or come in and see your Personal Banker to learn more about our certificate of deposit programs and how we can help you make more money on your savings.

Savers Goal CD

At First National Bank we offer the Savers Goal CD to help you start saving for the future today. With a minimum opening balance of \$100, you'll open a 12-month CD with a competitive interest rate. Each month just add \$25 or more through automatic transfer from a checking or savings account and watch your savings grow. There couldn't be a more convenient way to save money.

Health Savings Account

A Health Savings Account (HSA) is a great way for you to save money on your and your family's healthcare costs. Most HSA compatible health plans have lower premiums, saving you money. Because the money you contribute to your HSA may be tax-deductible, using your HSA to pay for qualified medical expenses—from doctor's fees and dental work to prescription medications—can help maximize your healthcare buying power.

Achieving Your Dreams

You have a personal dream for the future and First National Bank has a mortgage or personal loan to help you achieve it. We welcome you to look over our wide variety of lending programs – so we can then personalize one that brings your dream to life affordably and quickly.

Our team is committed to exceptional customer service that will exceed your expectations. We take the time to listen to your current needs and your long-term plans. We can then provide you with financing options that are tailored to your unique situation.

Mortgage Loans

Purchasing a home is one of the most important decisions you'll ever make. And because you have unique desires for your dream home, you also have unique needs in borrowing the money to pay for your home. First National Bank offers a variety of mortgage plans to satisfy your needs. Our First National Bank Mortgage Consultants will be pleased to answer your questions and help you choose the mortgage loan that is right for you.

Find the mortgage that suits your needs and your dreams.

- Conventional Fixed Rate: 10, 15, 20, 25 and 30-Year Term Mortgage
- Construction Loan
- Adjustable Rate Mortgage
- Jumbo Mortgage
- Pennsylvania Housing Finance Agency Mortgage
- Specialty Purchase Programs

Achieving Your Dreams. Managing Your Money. Making More Money.

*First National Bank
helped us get the home
of our dreams. Local,
personalized service and
decision-making saved
me time and money.*



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 needed for large projects, purchases or expenses. These loans and credit lines use the equity in your home as collateral. Like the interest on your home mortgage, the interest on a home equity loan or line is generally tax-deductible (consult your tax advisor).

Home Equity Loan – Fixed repayment, fixed rate term loan secured by the equity in your home.

Home Equity Line of Credit – An open-ended line of credit secured by the equity in your home.

Personal Loans

When it's time to finance a golden opportunity or a college education, or when you and your family need extra cash to get through an unexpected emergency, expect more from First National Bank – more loan options, more guidance and more understanding. Whatever goal you're trying to achieve, whatever need you're trying to meet, a First National Bank Personal Banker will be happy to assist you in determining what loan option will work best for you.

- 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 – You're the borrowing manager any time for any purpose.

Investing for the Future

First National Bank offers much more than traditional banking services. With F.N.B. Wealth Management services, we can help you make smart decisions regarding everything from the creation of your wealth to its preservation and distribution.

We begin by taking the time to thoroughly understand the important details of your financial picture. We discuss your plans for the future and help you identify investments, tax and estate planning opportunities. We then draw on our experts who consider the latest practices, research and strategies to create a personal wealth management plan that addresses your financial objectives – now and in the years to come.

To ensure that your needs are always met, we structure your financial plan around four distinct strategies that can be used alone or in conjunction with others.

Wealth Enhancement and Growth

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

Treasury Bills
Treasury Bonds/Notes
US Savings EE Bonds
US Savings I Bonds

Wealth Protection and Preservation

Cash Flow Analysis
Net Worth Determination
Asset Allocation
Education Planning

Retirement Analysis
Risk Management
Estate Planning

Lifetime Wealth Distribution

IRA/401(K) Strategies
Variable and Fixed Annuities
Distribution Calculations and Strategies

Roll-over IRAs and 401(K) Strategies
Beneficiary Designation Strategies

Estate and Wealth Distribution

Wealth Transfer Strategies
Estate Settlements
Living Trusts
Testamentary Trusts

Special Needs Trusts
Charitable Trust Services
Fiduciary Services
Custody Services



*It's like having a private
money manager right in
your neighborhood office.*



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.

Investing for the Future. Protecting What's Yours. At Your Convenience.

F.N.B. Wealth Management Group: Distinctive Delivery Channels With Distinctive Solutions

F.N.B. Wealth Management is made up of the following affiliates – all working hard together for you.

| Affiliate | Best for: | Unique Solutions Offered: |
|---|--|--|
| First National Trust Company, A nationally chartered trust company | <ul style="list-style-type: none"> • Those clients with \$500,000 or greater in investable assets • Qualified Retirement Plans greater than \$1,000,000 in assets | <ul style="list-style-type: none"> • Traditional Trust and Estate Services • Defined Contribution Plans • 401(k)'s • Defined Benefit Plans • Investment Management Services |
| F.N.B. Investment Advisors, Inc., A registered investment adviser | <ul style="list-style-type: none"> • County, Municipal and Government Agencies • Endowments and Foundations • High Net Worth Investors • Hospitals | <ul style="list-style-type: none"> • Institutional Investment Advisory Services |
| First National Investment Services Company, LLC, A licensed insurance agency | <ul style="list-style-type: none"> • Those clients with \$25,000 to \$500,000 in investable assets • 401(k) Plans with less than \$1,000,000 in assets | <ul style="list-style-type: none"> • 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.

Investing for the Future. At Your Convenience. Protecting What's Yours.



*I've protected my
family's assets and
secured our future.*



Protecting What's Yours

We're also there to help when it comes to your insurance needs. The First National Insurance Agency's Personal Insurance Division can meet all of your insurance needs with individually tailored comprehensive policies to protect your home, your autos, your life and any other personal assets.

Our caring, professional staff will personally handle your relationship with First National Insurance Agency, providing personalized advice and competitive products not just now but over a lifetime.

Our products and services include:*

Personal Auto Insurance
Life Insurance and Mortgage Protection
Individual Medical Insurance
Watercraft Insurance
Homeowner's Insurance/
Condominium Owner's Insurance

Motorcycle Insurance
Renter's Insurance
Valuable Articles Coverage
Personal Umbrella Liability
Seasonal/Secondary Dwellings Insurance
Individual Disability

**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.*

At Your Convenience

Life gets complicated. Your banking shouldn't be. That's why at First National Bank we offer a wide range of products and services designed to make your banking experience with us as convenient as possible. Whether it's accessing your account from your computer, withdrawing money from an ATM, or talking to a customer service representative you can reach us anywhere, anytime in a variety of ways.

Online Banking and FREE Internet Bill Pay

FNB-Online is our Internet banking service which gives you secure access to your personal accounts and control of your money 24/7, all with the click of your mouse. With FREE Internet Bill Pay you can pay all of your bills easily and conveniently online, saving you the time and money of writing checks and stamping envelopes.

Telephone Banking

If you prefer to access your account from your telephone, First National Bank offers you 24-hour access that way as well. You can check balances, transfer money or make a First National Bank loan payment over the phone at 1-800-817-8787. It's fast, convenient and totally secure. Of course, you can request to speak with one of our knowledgeable Customer Service Representatives at 1-800-555-5455.

First National Bank Website

Visit us at www.fnb-online.com for a wealth of financial information and planning tools, complete listing of locations and hours, special offers and information on safeguarding your accounts with First National Bank.

First National Bank Debit Card

The First National Bank Debit Card offers the convenience of a credit card without the monthly bills or high interest rates. It is accepted for purchases at millions of places worldwide and you can access your cash at any ATM when you see the VISA® or PLUS logo. Remember, you'll never pay a fee at any of the more than 260 First National Bank ATMs.

Check Reorders

This service allows you to reorder your checks online.

Switch Kit

If you are thinking about opening an additional account with First National Bank, ask for one of our Smooth and Easy Switch Kits.



I love banking with First National Bank. I can do all of my banking with just the click of a mouse and save money paying all my bills online for FREE!



Internet Banking now comes with FREE BILL PAY!

Please see our map with list of convenient banking locations inside the back cover of this book.

Business Products & Services

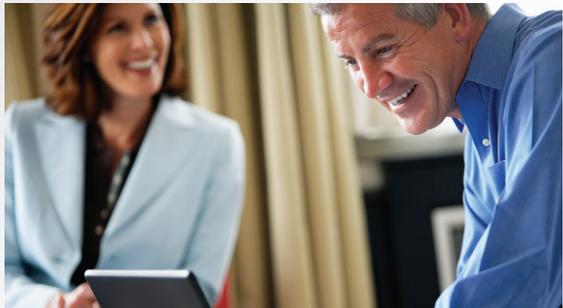


Business Products & Services Table of Contents

- Introduction 25
- Important Information About Your Accounts 26
 - Business Checking Account Update 29
- Managing Your Money 33
- Maximizing Your Business Assets 35
- Making More Money. 37
- Growing Your Business. 38
- Optimizing Your Business 41
- Supporting Your Business 42
- Personal Banking. 44
- The Private Banking Difference 45
- At Your Convenience. 46

Important Dates

- Jan. 3, 2011 Bank opens under the name First National Bank.
- Feb. 19, 2011 First National Bank Products offered.
- Feb. 22-25, 2011 Open House—Please visit our offices to join us in celebrating our commitment to serving you as First National Bank.





First National Bank

During this transition, our promise to you is:

- You will enjoy more convenient banking and ATM locations.
- We will provide you access to new products and services to help you reach your financial goals.
- We guarantee the same prompt, courteous customer service you have come to expect.

Nothing is more important than serving our clients and providing convenient and exceptional services that save you time and money. We appreciate your business and look forward to continuing to serve you as First National Bank.

Introduction

At First National Bank, we've been helping businesses with their banking and financing since 1864. Our new partnership with Community Bank and Trust Company allows us to reach out to a new group of businesses with products and services that are as unique as the businesses we serve.

Our success in the marketplace is in large part attributed to quick response times, consistent calling efforts and most importantly, local decision making. We differentiate ourselves from the competition by the high level of service provided to our clients. It is our goal to provide the personalized touch that clients want and to be a value-added, trusted advisor.

We have a wide range of business banking and financing options to help your business grow and prosper. Friendly, knowledgeable Business Bankers will help you determine the best mix of products and services for your business. They will be your connection to some of the most advanced financial solutions in the industry. Whether your business is large or small, count on First National Bank to help you reach your financial goals.

We invite you to look through our Welcome Guide and discover the world of First National Bank Business Banking and how we can help each and every one of our clients reach their financial objectives. We are confident that you will see the additional value that First National Bank has to offer. It will be your choice if you wish to change to any of the products we have in this Guide.

Some of the new products you'll see are:

- FREE Small Business Checking with Online Banking and FREE Bill Pay
- Estate Management Account
- Lockbox Services
- Execubanc™ Online Banking Service
- Positive Pay Account Reconciliation Services

We invite you to talk with your Business Banker about your financial goals. We'll partner with you to put together a plan to help you reach these goals. With all the resources of a large community bank, plus professional guidance and support, you can be sure that your business plan will keep working for you.

Important Information About Your Accounts

Important Information About Your Accounts

Accessing Your Accounts

Community Banking Offices

Community Bank and Trust Company offices will close at their normally scheduled closing times on Friday, February 18, 2011 to prepare for the transition. Offices will reopen as First National Bank with access to F.N.B.'s full range of products and services on their next normally scheduled business day, Saturday, February 19, 2011, or Tuesday, February 22, 2011.

- You will have access to our full range of banking services at over 235 First National Bank Offices and 260 ATM machines in Pennsylvania and Northeast Ohio.
- Please note that on Tuesday, February 22, 2011 you'll have First National Bank's "Same Day Banking, All Day", which eliminates cut-off times for posting of your transactions.

VISA® Business Check Cards

If you currently have a Community Bank and Trust Business Check Card, you will receive a new First National Bank VISA® Business Check Card to access your new First National Bank accounts. You should receive your new card and Personal Identification Number (PIN) with activation instructions prior to February 18, 2011.

- You can use your new First National Bank VISA® Business Check Card at any former Community Bank and Trust Company and First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries as well as deposits where accepted.
- During the weekend of February 18, 2011, balance inquiry will not be available. Balance inquiry will be restored by Tuesday, February 22, 2011.

Important Information About Your Accounts

If you have any questions about your accounts, please contact Customer Service at 1-800-555-5455.

Hours are:

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

Availability of Deposits

For full details on the funds availability policy that applies to your accounts, please refer to the enclosed bank account disclosure.

Telephone Banking

Automated telephone access to your account information 24 hours a day, 7 days a week, will continue beginning Tuesday, February 22, at 8:00 AM.

- You may access Telephone Banking at 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 not able to access an account you previously accessed, please contact Customer Service.
- You may transfer to Customer Service at any time for questions and additional information.

Online Banking

If you are a business who currently banks online, you will be automatically enrolled in First National Bank's Online Banking. Current Online Banking customers will receive a letter the week of **February 14, 2011** explaining how to access your online accounts after February 21.

- You will have access to the same accounts at First National Bank as you did at Community Bank and Trust Company. If you cannot view an account you previously could view, please contact Customer Service. Non owners and non signers will not have access.
- You will be able to transfer funds between the same accounts at First National Bank as you did at Community Bank and Trust Company as long as you are an owner or signer on the accounts. If you cannot transfer funds between the same accounts please contact Customer Service.
- Please print transactions prior to February 18, 2011. They will not be available online after that date.

Important Information About Your Accounts

Free Online Bill Payment

If you are a business who currently uses Online Bill Payment, you will automatically be enrolled in First National Bank's Free Online Bill Payment service.

- You will access Bill Payment directly from Online Banking. Once you log in to Online Banking, a Bill Payment button will appear in the top navigation bar on any screen.
- The following information will transfer to your First National Bank Free Online Bill Payment service:
 - Payment and vendor information
 - Automatic and future-dated payments
- We recommend you print your payment history, vendor list and current scheduled payments prior to Friday, February 18, 2011 to validate that all information is transferred to First National Bank's Bill Payment service. Your payment history will not transfer to First National Bank.
- Payee account numbers may be no longer than twenty-four characters, including spaces. Please review your current payee account numbers to make sure they meet this requirement. When information is transferred, all characters over 24 will not be retained, possibly cutting off important data. Consider using abbreviations, leaving out the word 'account' if it was included and omit spaces and hyphens where possible. Account number fields left blank will automatically reflect your name.

Customer Service

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

Telephone: 1-800-555-5455

Important Information About Your Accounts

About Your Deposit Accounts

About Your New First National Bank Accounts

- This Welcome Guide will provide information on First National Bank products and services.
- Additional details about terms, fees and disclosures have been enclosed with this Welcome Guide.
- If you would like to consider a different account, or open new ones, please visit one of our branch offices. We will be happy to assist you.

Your Checking and Savings Accounts

You can continue to use your checks and deposit slips without interruption. To help make your transition to First National Bank as smooth as possible, we will automatically transfer your Community Bank and Trust Company account(s) into a comparable account from First National Bank.

- When you need to order new checks or personalized banking documents you can order directly online, by phone, or in person. Note that if you order checks from a source other than First National Bank, please call us to obtain important bank-specific ordering information.
- Direct deposits and automatic transfers using your accounts will continue without interruption.
- For any incoming wire transfers dated on or after **February 22, 2011**, 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 branch offices. Once a First National Bank wire agreement is signed, wire transfers can also be made via FAX or through our Execubanc™ online business internet banking service. First National Bank's wire transfer cut off time is 4:00 PM Eastern Time, Monday through Friday, for all outgoing wires, including foreign wires.

Business Checking Account Update

We will be reviewing each and every Business Account to transfer it to one of the FNB products listed below that best matches account features, benefits, transaction activity and balances. Your first account statement following the conversion date of February 21 will reflect the title of the FNB product that has been chosen for your account. If you feel the product chosen does not meet your needs, please contact your Business Banker, the FNB branch most convenient to you or call our Customer Service center and we will be happy to discuss other options that may better fit your needs.

| Your New First National Bank Account | Suggested Business Segment | Balance to Avoid Monthly Account Maintenance Fee | Monthly Account Maintenance Fee* | Interest Paid | Monthly Statement | ATM / Debit Card | FNB Online Banking | Benefits |
|--------------------------------------|--|--|--|---------------|-----------------------------|------------------|--------------------|---|
| Free Small Business Checking | Open to a business or organization, whether sole proprietor, partnership, small corporation or non-profit. | \$0 | Deposited paid or electronic items > 150 = \$0.30 | No | Yes, with check safekeeping | Yes | Available | A free business account to meet the needs of small size organizations that has relatively low account activity. Free business debit card available. |
| Compak Business Checking | Available to small to medium business or organization, whether sole proprietor, partnership, or corporation. | \$1,500 min. or \$5,000 avg. daily balance | \$20 Deposited paid or electronic items > 400 = \$0.30 | No | Yes, with check safekeeping | Yes | Available | If you are a small to medium sized organization which tends to keep a consistent level of funds in your account and have fewer than average transactions, this basic low-cost checking account is for you. Maintaining a minimum balance or a larger average balance in the account waives maintenance and activity fees. |

Important Information About Your Accounts

Business Checking Account Update

| Your New First National Bank Account | Suggested Business Segment | Balance Required to Avoid Monthly Account Maintenance Fee | Monthly Account Maintenance Fee* | Interest Paid | Monthly Statement | ATM / Debit Card | FNB Online Banking | Benefits |
|--|---|---|--|--|-----------------------------|------------------|---------------------|--|
| Business Banking Sweep | This account is available for business customers, including sole proprietors, with fluctuating cash flows and investable funds who want to maximize investment opportunities as they arise. | \$15,000 avg. | \$20 Deposited paid or electronic items > 400 = \$0.30 | Yes, on collected balances greater than \$15,000 | Yes, with check safekeeping | Yes | Available | Prime account attached to an investment product that automatically invests funds overnight. This account will automatically transfer excess funds in the checking account to an interest bearing investment account that pays competitive market rates. |
| Business Analysis Checking | This account is available to a business or organization, whether sole proprietor, partnership, or corporation. | \$0 | \$20 Deposited Items = \$0.15 Deposit Ticket = \$0.40 Paid Checks = \$0.20 Electronic Items = \$0.15 | No | Yes, with check safekeeping | Yes | ExecuBanc 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. |
| Business Interest Checking | This account is available to sole proprietors, non-profit organizations and entities entrusted with public funds. | \$2,000 min. or \$4,000 avg. daily balance | \$20 Deposited Items = \$0.15 Deposit Ticket = \$0.40 Paid Checks = \$0.20 Electronic Items = \$0.15 | Yes | Yes, with check safekeeping | Yes | ExecuBanc Available | Makes the most of your money as a checking account that pays interest on your account balance. Think of it as a checking account that pays you back. |
| Preferred Interest Checking | A great interest bearing account available to school districts and government entities such as municipalities, boroughs, and townships. | \$0 | \$0 | Yes | Yes, with check safekeeping | Yes | ExecuBanc Available | Preferred Interest Checking earns you interest. Free business debit card. |
| Estate Management Account | An account available to any individual, business or organization that has been appointed as an executor/executrix of an estate. | \$0 | \$0 | No | Yes, with check safekeeping | Yes | Available | This account was developed to meet the needs of individuals who are representing the assets of a decedent. This account is a free checking account with a customized check package. |
| Estate Management with Interest Checking | Prime account for any individual, business or organization that has been appointed as an executor/executrix of an estate. | \$50,000 min | \$25.00 | Yes | Yes, with check safekeeping | Yes | Available | This account was developed to meet the needs of individuals who are representing the assets of a decedent. The Estate Management with Interest account has a tiered interest rate structure, which pays higher interest rates for higher balances. If the customer maintains a minimum daily balance the monthly maintenance fee can be avoided. |
| Non-Profit Checking | This account is available to non-profit organizations such as bowling leagues, class reunions, girl scouts, etc. | \$100 Min. | \$5.00 | No | Yes, with check safekeeping | Yes | Available | Low minimum balance required, free business debit card, online banking available. |

Important Information About Your Accounts

Business Checking Account Update

| Your New First National Bank Account | Suggested Business Segment | Balance Required to Avoid Monthly Account Maintenance Fee | Monthly Account Maintenance Fee* | Interest Paid | Monthly Statement | ATM / Debit Card | FNB Online Banking | Benefits |
|--------------------------------------|---|---|--|--|---|---|---------------------|---|
| Non-Profit Interest Checking | This account is available for non-profit organizations only. | \$100 Min. | \$5.00 Deposited paid or electronic items > 400 = \$0.30 | Yes | Yes, with check safekeeping | Yes | Available | Non-profit organizations earn interest. Free business debit card. |
| Make A Difference Non-Profit Account | A rewards based account available to all non-profit organizations and associations interested in earning rewards. Their members' FNB Make A Difference debit card purchases earn the non-profit organization monthly rewards. | \$0 | \$0 | No | Yes, with check safekeeping | Yes | Available | Non-profit organizations that have their primary deposit account with FNB will receive a one-time \$20 contribution for every Make A Difference checking account their members/donors open at FNB. In addition, the non-profit will be paid monthly royalty contributions equal to 1/4% of the non-luxury debit card purchases made on the member/donor accounts. |
| IOLTA | Required account for any lawyer licensed to practice in the state of Pennsylvania who receives client funds (filing fees, unearned retainers, settlements, etc.) must establish an IOLTA account to maintain these pooled escrow funds. | \$0 | \$10.00 if the interest earned on the account is greater than or equal to \$10.00. If interest earned is less than \$10.00, interest earned will be taken as the service charge and no interest will be remitted to the Lawyer Trust Account Board for that month. | Yes | Yes, with check safekeeping | No | ExecuBanc Available | An interest bearing demand deposit account established by lawyers for the purpose of depositing their client's funds. Interest earned over the \$10.00 service charge is remitted to the state specific Lawyers Board. |
| First Rate Savings | Available to a business or organization, whether sole proprietor, partnership, small corporation or non-profit. | \$100 | \$4.00 | Tiered variable rate, compounded monthly | Yes, or quarterly if no electronic funds activity | Yes, 6 automatic or electronic (ACH or Point of Sale transactions w/ PIN) per month | Yes | This account includes free FNB Online Banking, ATM access, FDIC insured and a tiered rate which means you earn more on higher balances. |
| Business FirstRate Money Market | This account is available to a business or organization, whether sole proprietor, partnership or corporation. | \$5,000 avg. | \$10.00 | Tiered variable rate, compounded monthly | Yes, with check safekeeping | Yes | Available | It's an interest bearing money market account with limited check writing capabilities and tiered interest levels; tiered rate means you earn more on higher balances. |
| Public Funds Money Market | Available to public fund customers only. | \$5,000 avg. | \$10.00 | Yes | Yes, with check safekeeping | Yes | ExecuBanc Available | It's an interest bearing money market account for public funds to earn interest monthly. Free business debit card available. |

*FNB account maintenance and transaction fees will not be assessed until March 1, 2011.

Important Information About Your Accounts

Your Statements

You will receive a final statement from Community Bank and Trust Company as of February 18 which includes all transactions up to and including February 18, 2011. Thereafter, your First National Bank statements will be mailed at about 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 statement, please call Customer Service at 1-800-555-5455.
- If you currently receive check images of your paid checks in your statements, that service will continue. In addition, images are available with First National Bank's Online Banking. If you consider a different account, 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.
- If you currently have a combined statement sent to you, that service will continue.

Your CDs and Personal IRA CDs

The current rate and term of your CDs will remain the same until the maturity date. Please review your First National Bank maturity notices carefully.

Your Treasury Management Accounts

The product features and benefits of your Treasury Management products will not change unless you receive a separate notification.

About Your Loan Accounts

Your Commercial Loan or Line of Credit

The terms and conditions as outlined in your loan or line of credit documents will remain the same.

- The 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 February 18, 2011, any questions you have about your loan can be directed to your Business Banker or Customer Service 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 us at: 4140 East State Street, Hermitage, PA 16148-3487.

Your Individual Retirement Accounts

As of February 19, 2011 First National Bank will become the new custodian of your IRA plan.

Visa and MasterCard® Business Credit Cards

You will continue to use your Business Community Bank and Trust MasterCard or Visa Business Credit Card for purchases and cash advances as you do today. The same terms and conditions will apply.

Managing Your Money —

Checking Accounts for Your Business

Business success depends on each part of your business delivering at peak performance every day. No element is more important than how a business manages its money. That's why First National Bank offers a wide range of checking and treasury management tools, each with its own custom benefits that help your company's money work harder and smarter each and every day. Your First National Business Banker can help you choose the account that is right for your business financial goals.

FREE Small Business Checking

This account is tailor made for small businesses or organizations with relatively low transaction volume. You can save money by paying no monthly account fees and save time by accessing your accounts through FNB-online banking now with FREE 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 overnight above a minimum collected funds balance in an investment account that offers a tiered market rate of interest. In conjunction with your Business Analysis Checking, it's the perfect way to make more money on your cash flow.

Business Analysis Checking

Get the information you need to keep up with the fast pace of your business. For larger businesses and organizations that may have many transactions, Business Analysis Checking gives you an activity analysis and 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 will be incurred for all account activity. A monthly maintenance fee can be avoided by maintaining a minimum balance in the account.

Managing Your Money. Maximizing Your Assets. Making More Money.



First National Bank took the time to understand the banking needs of my business and personalized banking solutions that were right for my business. I'm saving time and money with First National Bank.

Preferred Interest Checking

Preferred Interest Checking is available to political subdivisions and government entities. This account pays a very competitive interest rate and is tied to PLGIT. Business managers do not have to make costly wire transfers or track the daily balance to obtain a high yield on available funds.

WorkPlace Checking

A bank-at-work program that helps you attract and retain your employees. This product enhances your overall benefits package to your employees at no cost to you. WorkPlace Banking offers your employees exclusive benefits, as well as extensive products and services. A WorkPlace Coordinator can come to your location as often as you like to assist employees and to conduct educational seminars.

Estate Management Account and Estate Management Account with Interest

If your business manages estate accounts for your clients, we offer a streamlined, quick account opening process for the convenience of both you and your client, giving you total flexibility to manage your estate records. You will save money with this no minimum balance, no maintenance fee account and enjoy the convenience of 24/7 online access. If you prefer to maintain a minimum balance in return for earning a competitive rate of interest on your account, the Estate Management Account with Interest is for you.

Non-Profit Checking and Non-Profit Checking with Interest

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

Make A Difference™ Checking

Make a Difference™ Checking combines a unique, easy and ongoing fundraising opportunity with outstanding banking products and services to better assist your organization with increasing revenue in the form of financial donations. Make a Difference™ Checking is an effortless fundraising program. In a short period of time, you will easily benefit from a customized, ongoing fundraising program for your organization. All program materials needed to communicate to your supporters are supplied by First National Bank.

Maximizing Your Business Assets — Treasury Management Services

Maximize your cash and minimize the hassle. First National Bank offers a suite of innovative cash and treasury management services that offer you the financial tools and information to manage cash flow, optimize available cash and reduce demands on your time. We'll help you get your money into your account faster, maximize your cash while it's there and efficiently manage your disbursements.

Same Day Banking, All Day

Eliminate your midday rush to the bank. Same Day Banking, All Day gives you faster access to your deposits for improved cash flow and simplified record keeping. Any transaction you make at any First National Bank office will be posted at the end of that business day, rather than at an earlier midday cutoff.

First Desktop Banker

Turn your desktop into our newest bank office. First Desktop Banker is a compact, innovative desktop scanning system you use to electronically deposit checks into your bank account from your place of business. A whole new advantage for your business, First Desktop Banker saves you time by eliminating those daily runs to the bank to make a deposit. You can even install scanners in multiple locations and deposit checks into a single account providing the convenience of faster access to your funds.

Execubanc™

Manage your business banking anytime, anywhere. Execubanc allows you to conveniently access your accounts using an Internet-enabled PC from anywhere in the world. With the highest level of security, you can get real-time account information and perform a number of functions such as funds transfer, wires and ACH transmissions efficiently without the need to contact your bank office or First National Bank Business Banker, giving you more time to run your business.

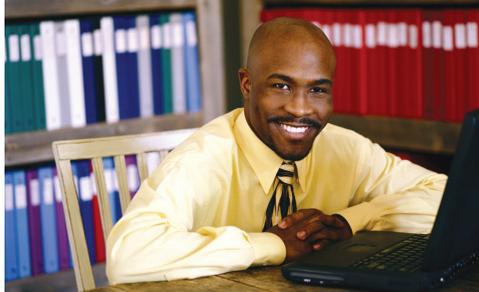


Remote Check Deposit

First National Bank was the first bank in the region to offer remote check depositing.

First Desktop Banker provides improved technology that makes it easier for businesses of all sizes to save time, save money and make money.

Maximizing Your Assets. Making More Money. Managing Your Money.



*If there is a way for me
to save time, save money
or make more money,
First National Bank shows
me how.*

Commercial Sweep Account

A Commercial Sweep account allows you to automatically invest funds overnight above a minimum collected funds balance in an investment account that offers a tiered market rate of interest. In conjunction with your Business Analysis Checking account, it's the perfect way to make more money on your cash flow.

ACH Direct

The ACH (Automated Clearing House) Direct System is designed to provide your company with a quick and efficient method of transmitting electronic credit and debit ACH transactions and payroll processing.

Lockbox

If you receive regular payments from your customers, a Lockbox allows your customers to send these payments directly into an FNB Post Office Box. All funds are deposited daily into your account providing you immediate credit of your funds. It also saves you processing costs and eliminates costly errors.

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, and we detect items that do not match. We then generate a daily exception report for you to review.

Merchant Services

We make it easy for your business to accept and process debit and credit cards. The solutions we offer include new or upgraded authorization terminals or integration with a PC, electronic register, or mainframe computer. If you do not own equipment, our Merchant Services has a purchase program to suit your needs. Your sales proceeds are directly deposited into a First National Bank checking account, saving you time and making more money for your business.

Business Credit Card

Our Business Credit Card is more than just a credit card – it's a way to work more efficiently. You can set individual credit lines for your employees, controlling how much is spent. Separate business and personal expenses making tax time easier. Enjoy payment flexibility and great customer service.

Making More Money

First National Bank can help you meet the financial goals of your business with one of our savings accounts, money market accounts or certificates of deposit. Any of these accounts can make more money for your business with a variety of balance and rate options. A Business Banker can help identify which account is right for your business or organization.

FirstRate Savings

With FirstRate Savings your interest rate increases with your balance automatically, saving you time and making more money on your account. You have immediate access to your funds, anytime, anywhere at the bank, online or through an ATM. This basic savings account with its low minimum balance saves you money on account fees and gives you flexibility and interest.

Business FirstRate Money Market

This account is perfect for businesses that need a solid investment, but don't want to risk principal. With tiered interest rates that automatically increase as your balance does, you know that your money is always working at maximum levels. You have the convenience of online access to your accounts allowing you to manage your money more effectively. You can even write a limited number of checks each month on this account. All you need to be entitled for this account is any business checking account.

Public Funds Money Market

This account is available only to political subdivisions or other government entities. The Public Funds Money Market pays a competitive rate that is tied to PLIGIT. A benefit of this account is the convenience of online access to transfer funds to and from the account to other First National Bank accounts. You can even write a limited number of checks and have a limited number of transactions each month on this account.

Business Certificates of Deposit and IRAs

Start enjoying higher rates on funds not needed immediately. First National Bank's competitive rates can earn you a higher return than other deposit accounts with the added convenience of automatic renewal. And you can have your interest automatically re-deposited to your CD. Whether it is a CD for your business or your personal IRA, you can look forward to flexible terms, higher rates of interest and the security of knowing your money is FDIC insured.



The Business FirstRate

Money Market account

*lets my business reap the
rewards of having excess*

cash with a rate that

automatically rises as my

balance does.

*My First National Bank
Commercial Banker helped
me build a game-plan
of customized financing
options to grow my
company.*



Jumbo CD

First National Bank's Jumbo Certificate of Deposit is a great way for you to earn high interest rates on deposits of \$100,000 or more. Flexible terms range from 7 to 365 days. And you can rest easy knowing that your investment will grow at a fixed rate for a fixed term.

IOLTA Account

IOLTAs (Interest on Lawyer's Trust Accounts) are mandatory for all attorneys who receive client funds. There are no minimum balance requirements on these accounts.

Growing Your Business

First National Bank provides the financial resources and tools you need to help grow your business. Our loans, mortgages, lines of credit and leasing options can help you purchase equipment, expand facilities, finance space and more.

As your neighborhood bank, we want to see you succeed. Our Commercial Bankers can help you through the process, finding the right financing solution for your business then turning your request around quickly with personal attention and most importantly, local decision making.

Business Term Loans

This loan is ideal for businesses that wish 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, this loan will be perfect for your business. The loan may be extended to the contractor or the property owner as evidence of the work progress is furnished.

Commercial Mortgage Loans

This loan is extended to those looking to purchase real estate for owner-occupation or rental income. It is secured by a lien against the real estate. Repayment is made in amortized monthly payments of principal and interest.

Supporting Your Business. Optimizing Your Business. Growing Your Business.

Commercial Lines of Credit

If your business is in periodic need of extra cash, a commercial line of credit will help you during those times. Businesses can draw upon a pre-approved amount, and borrow, repay and re-borrow from time to time up to the maximum credit allocated until the expiration date of the line.

Demand Loans

For temporary and short-term needs, the Demand Loan is terminable at the option of either the borrower or the bank. It does not have a fixed maturity date or scheduled principal amortization.

SBA Loans

Getting your business off the ground? We can help you obtain a secured loan from the Small Business Association. Our specialists will save you time helping you through the application process.

Letters of Credit

Letters of Credit will help your business facilitate the flow of goods and payments across international and domestic boundaries. They are particularly useful in transactions where buyer and seller face uncertainties over creditworthiness, language, currency differences or trade practices.

Equipment Leasing

Whether it's office equipment or computer hardware, heavy machinery or manufacturing equipment, there are many inherent advantages to leasing rather than purchasing for both the lessor and the end user. Benefits to the business include 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 nearly all types of business equipment purchases. We are committed to helping you achieve your goals and will work closely with you to determine the right lease structure for your company's needs.



Growing Your Business. Supporting Your Business. Optimizing Your Business.

Asset Based Lending

Through our FNB Business Credit products and services, we are committed to supporting local businesses by continuously providing capital throughout the business life cycle. An asset based loan provides companies with immediate funds and ongoing cash flow based on a percentage of the value of the company's assets. We offer revolving lines of credit and term loans secured by accounts receivable, inventory, machinery and equipment, real estate and certain other assets to middle-market companies from a wide range of industries. Funds can be used for day-to-day operating expenses, capital expenditures or as capital for restructuring, turnarounds, mergers and acquisitions or buyouts.

Capital Financing

F.N.B. Capital Corporation, a wholly owned merchant-banking subsidiary of F.N.B. Corporation, provides small- and middle-market owners, sellers and managers flexible financing solutions through subordinated debt and private equity.



Optimizing Your Business

The F.N.B. Wealth Management Group has earned the distinction of being a fully integrated team of highly skilled professionals who can help your business make the most of your investments. Our expertise is highly refined to help you in four important investment areas.

Wealth Enhancement and Growth

Wealth Protection

Lifetime Wealth Distribution

Estate and Wealth Distribution



F.N.B. Wealth Management

helps me manage my

business' investments, so

I can get down to business.



When you trust us with your business investment, rest assured you receive generations of solid investing expertise. We are known as trusted advisors serving individuals, families, entrepreneurs, companies and professionals with integrity and commitment.

Our comprehensive array of financial services includes:

Financial Planning
Trust Administration
Insurance
Qualified Retirement Plans

Investment Management
Business Succession and Transition
Retirement Planning

Our Wealth Management Services provide resources to:

- Design a plan to your specifications
- Manage your plan
- Provide ongoing investment advice
- Customized reporting

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 Group: Distinctive Delivery Channels With Distinctive Solutions

F.N.B. Wealth Management is made up of the following affiliates – all working hard together for you.

| Affiliate | Best for: | Unique Solutions Offered: |
|---|---|--|
| First National Trust Company, A nationally chartered trust company | <ul style="list-style-type: none"> Those clients with \$500,000 or greater in investable assets Qualified Retirement Plans greater than \$1,000,000 in assets | <ul style="list-style-type: none"> Traditional Trust and Estate Services Defined Contribution Plans 401(k)'s Defined Benefit Plans Investment Management Services |
| F.N.B. Investment Advisors, Inc., A registered investment adviser | <ul style="list-style-type: none"> County, Municipal and Government Agencies Endowments and Foundations High Net Worth Investors Hospitals | <ul style="list-style-type: none"> Institutional Investment Advisory Services |
| First National Investment Services Company, LLC, A licensed insurance agency | <ul style="list-style-type: none"> Those clients with \$25,000 to \$500,000 in investable assets 401(k) Plans with less than \$1,000,000 in assets | <ul style="list-style-type: none"> Mutual Funds Annuities (Fixed and Variable) 401(k)'s 529 Plans Long-Term Care Life Insurance |

Supporting Your Business

F.N.B. Wealth Management – Retirement Services for you and Your Employees

Pennsylvania's competitive job market demands competitive benefit programs to attract and retain the best employees. Flexibility, affordability, and the expertise to explain it all is what makes F.N.B. Wealth Management the place to start when looking for long-term employee retirement plans.

There are so many plan types, tax benefits, investments, rules and regulations. The F.N.B. Wealth Management team of professionals will help you sort through it and design the plan that will be right for you and your employees. From plan election, daily administration, distributions and tax reporting, F.N.B. Wealth Management can do it all for you.

Products include: Defined Benefit 401(K), SEP, Profit Sharing and Simple IRA.

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.



First National Insurance Agency makes sure I have the proper coverage for my business, my employees and myself.



First National Insurance Agency

First National Insurance Agency – Insurance for your Business*

Developing the right portfolio of insurance products is an essential step toward a comprehensive financial program for your business. At First National Insurance Agency, we know your time is valuable and how important it is to have proper coverage for risk associated with your business. We have the ability to design a policy package that will provide you with the necessary coverage to protect your business and the information you need to make the right decisions for your particular type of business insurance needs.

Products include:

- | | |
|---|------------------------|
| Business Owners Packages | Errors & Omissions |
| Bonds | General Liability |
| Builders Risk | Inland Marine |
| Commercial Auto | Professional Liability |
| Directors & Officers | Property |
| Electronic Data Policy (EDP) | Workers Compensation |
| Employment Practices Liability Insurance (EPLI) | Umbrella Liability |

First National Insurance Agency – Group Benefits and Life Insurance*

Our Group Benefits Department offers a complete array of employee benefits. We can also provide access to a variety of voluntary employee benefit products which will allow you to offer comprehensive coverage while controlling your costs. Our professional staff will work with you to design your plan, meet and explain it to your staff, aid in employee enrollment and provide ongoing support.

Products offered by First National Insurance Agency include:

- | | |
|--|---------------------------------|
| 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.*

Personal Banking. Private Banking. At Your Convenience.

WorkPlace Banking – Banking for Your Employees

Businesses and their employees have always appreciated the benefits of direct deposit. It allows your employees to get quick, convenient and dependable access to their pay while you gain peace of mind.

By offering and recommending WorkPlace Banking from First National Bank, your employees receive banking bonuses along with their direct deposit, which makes you look even better.

WorkPlace Banking bonuses include:

- Free Checking
- No foreign ATM fees from First National Bank and a \$10 credit on fees charged by other banks.
- Free checks and unlimited checkwriting
- VISA® Debit Card
- Free Online Banking with Free Internet Bill Pay
- Check Safekeeping with detailed monthly statement
- Interest rate discounts for new loans with 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

Enjoy the efficiencies of combining your business and personal banking services under the expert care of your First National Bank Personal Banker. Our single source of total financial management is the best way to maximize your return on all your money matters. You will simplify your life by working with a professional who is already familiar with your financial goals, needs and priorities.

Open a free checking account, earn money fund rates on savings, plan your retirement, find the best deals on car insurance, apply for a college or home equity loan, find the right mortgage for your dream home...all at an office location near you. With over 235 locations, along with 24-hour FNB-Online Banking, over 260 ATM locations and Telephone Banking, you'll have access to your accounts virtually any time and anywhere you go.

Personal Banking. At Your Convenience. Private Banking.

The Private Banking Difference

Managing a business takes a lot of time and commitment, but we know your personal financial needs should receive equal priority. As your single point of contact for all of your banking needs, we personally provide you with the expertise and performance required by business owners. As a First National Bank Private Banking client you will enjoy the convenience, customization, and attention you deserve—with the quality you expect from your banking institution. Private Banking products include:

Private Banking Select Checking

With Private Banking Select Checking, the higher your balance, the higher your interest rate. It offers many benefits and provides simple, easy access to your funds.

Private Banking Money Market

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

Special Mortgages

Whether you are looking to buy your first or second home, refinance your current home at a lower rate, or just want to consolidate finances, First National Bank has a 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. With the possibility of tax-deductible interest payments, you can benefit even more.

*My business hours are 24/7
and with First National
Bank's convenience
products my banking hours
are 24/7 too.*



At Your Convenience. Private Banking. Personal Banking.

At Your Convenience

In today's fast paced business world, First National Bank understands that your time is valuable. By combining our banking expertise and the latest technology, you can now save time and money with a variety of services that will make banking with First National Bank easy and convenient.

Internet Banking

Execubanc™ for your business or FNB-Online Internet Banking for your business checking or personal banking with FREE Bill Payment gives you instant access to your account, banking services and financial tools. Your security is ensured and protected with passwords and powerful encryption technology. Internet Banking allows you to:

Check Account Balances

Make Loan Payments

View Account History

Verify ATM or Debit Card Transactions

Send Wires and ACH Transactions*

Transfer funds

**Available only with Execubanc™*

First Desktop Banker

First Desktop Banker is a compact, innovative desktop scanning system you use to electronically deposit checks into your bank account from your place of business. First Desktop Banker saves you time by eliminating those daily runs to the bank to make a deposit. You can even install scanners in multiple locations and deposit checks into a single account providing the convenience of faster access to your funds.

Telephone Banking

If you prefer to access your account from your telephone, First National Bank offers you 24-hour access that way as well. You can check balances, transfer money or make a First National Bank loan payment over the phone at 1-800-817-8787. It's fast, convenient and totally secure. Of course you can request to speak with one of our knowledgeable Customer Service Representatives during our convenient, expanded customer service hours at 1-800-555-5455.

Personal Banking. Private Banking. At Your Convenience.

First National Bank Website

Visit us at www.fnb-online.com for a wealth of financial information and planning tools, complete listing of locations and hours, special offers and information on safeguarding your accounts with First National Bank.

First National Bank Business Check Card

Faster, easier and more secure than writing a check, the First National Bank Business Check Card offers the convenience of a credit card without the monthly bills or high interest rates. It is accepted for purchases at millions of places worldwide and you can access your cash at any ATM when you see the VISA® or PLUS logo. Remember, you'll never pay a fee at any of the more than 260 First National Bank ATMs. You can have multiple VISA® check cards on your accounts with a single statement for easy review and reconciliation.

Check Reorders

This service allows you to reorder your checks online.

Over 235 banking offices & 260 ATMs across 41 counties

Allegheny County, PA

Moon Township
Mount Oliver
Tarentum
Natrona Heights
Hampton Township
Duncan Manor
Pine Creek
McCandless
Ross Park
West View
Fox Chapel
Allegheny Professional Bldg.
Pittsburgh North Side
One Oliver Plaza
Carson Street
Bethel Park
Brentwood
Castle Shannon
Chartiers Valley
Robinson Township
South Park
West Mifflin
North Allegheny

Armstrong County, PA

Kittanning
Rural Valley

Beaver County, PA

18th Street
Koppell
Chippewa
New Brighton
Beaver
Northern Lights

Bedford County, PA

Schellsburg
North Richard Street
Bedford
Everett
Saxton

Blair County, PA

Plank Road
Hollidaysburg
Tyrone
Wehnwood
Greenwood
Williamsburg
Eldorado
Hollidaysburg Downtown
Duncansville

Roaring Spring
Martinsburg
Morrison's Cove Home

Butler County, PA

Harrisville
Slippery Rock
Plaza
Portersville
Prospect
Sarver
Seven Fields
Cranberry

Cambria County, PA

Hastings
Northern Cambria
Route 22
Ebensburg
Cresson
Westmont
Walnut Street
Benscreek
Conemaugh
Cambria City
Main Street

Centre County, PA

Geistown
Morrellville
Moxham
Giant Eagle
Galleria
East Hills
Cresson Drive Up
Northern Cambria Drive Up

Centre County, PA

Allen Street
Hills Plaza
North Atherton
Bristol Avenue
Westerly Parkway
Foxdale Village
Lemont
Port Matilda
Boalsburg
Centre Hall
Millheim
Rebersburg
Bellefonte
Milesburg
Snow Shoe
Allen Street Drive Up
The Village at Penn State

Clinton County, PA

Lock Haven
Mill Hall
Loganton

Crawford County, PA

Conneautville
Conneaut Lake
Vernon Township
Meadville
Cochranton
Spartansburg

Cumberland County, PA

Camp Hill

Dauphin County, PA

Harrisburg

Erie County, PA

Girard
Airport
West Ridge
State Street
West 8th Street
Grandview
Summit
Corry
Harborcreek
North East Main
North East Drive Up
State Street Drive Up

Fayette County, PA

Cherry Tree
Giant Eagle
Uniontown
Old Trails
Indian Head

Geauga County, OH

Chardon
Chesterland

Greene County, PA

Waynesburg
Dry Tavern

Huntingdon County, PA

Alexandria
Westminster
Huntingdon
Huntingdon Drive Up
14th Street Office
Mt. Union

Indiana County, PA

Clymer

Juniata County, PA

Thompsontown
Mifflin

Lake County, OH

Mentor

Lackawanna County, PA

Carbondale Main
Simpson
Scranton
Clarks Summit
Carbondale Brooklyn St.
Dickson City
Eynon

Lawrence County, PA

Neshannock
Call's Plaza
New Castle
Laurel
New Wilmington

Luzerne County, PA

Hazleton
Drums
Mountain Top
Wilkes Barre Arena
Nanticoke
Pikes Creek

Lycoming County, PA

Williamsport
Maynard Street
Newberry
Montoursville
Hughesville

Mahoning County, OH

Federal Plaza
Austintown
Campbell
Boardman
Market Street

Mercer County, PA

Jamestown
Greenville
Hadley Road
Sheakleyville
Reynolds
Sharpsville

Sharon

Hermitage Towne Plaza
Farrell
Hermitage Square
West Middlesex
Grove City - Pine Grove
Grove City - Broad St.
Hermitage Wal-Mart

Mifflin County, PA

Reedsville Crossing
Burnham
Lewistown
Fort Granville
Allensville

Monroe County, PA

Tannersville

Northumberland County, PA

Watsontown
Northumberland
Sunbury
Shamokin

Schuylkill County, PA

Pottsville
Shenandoah
McAdoo

Snyder County, PA

Shamokin Dam
Selingsgrove
Middleburg

Somerset County, PA

Confluence
Rockwood
New Centerville
Somerset East
Boswell
Davidsville
Stoystown
Garrett
Meyersdale
Salisbury
Berlin
Windber

Susquehanna County, PA

Forest City
Clifford
Montrose

Trumbull County, OH

Brookfield
Hubbard
Liberty

Union County, PA

Plaza 15
Lewisburg
New Berlin

Venango County, PA

Franklin
Oil City

Washington County, PA

Peters Township

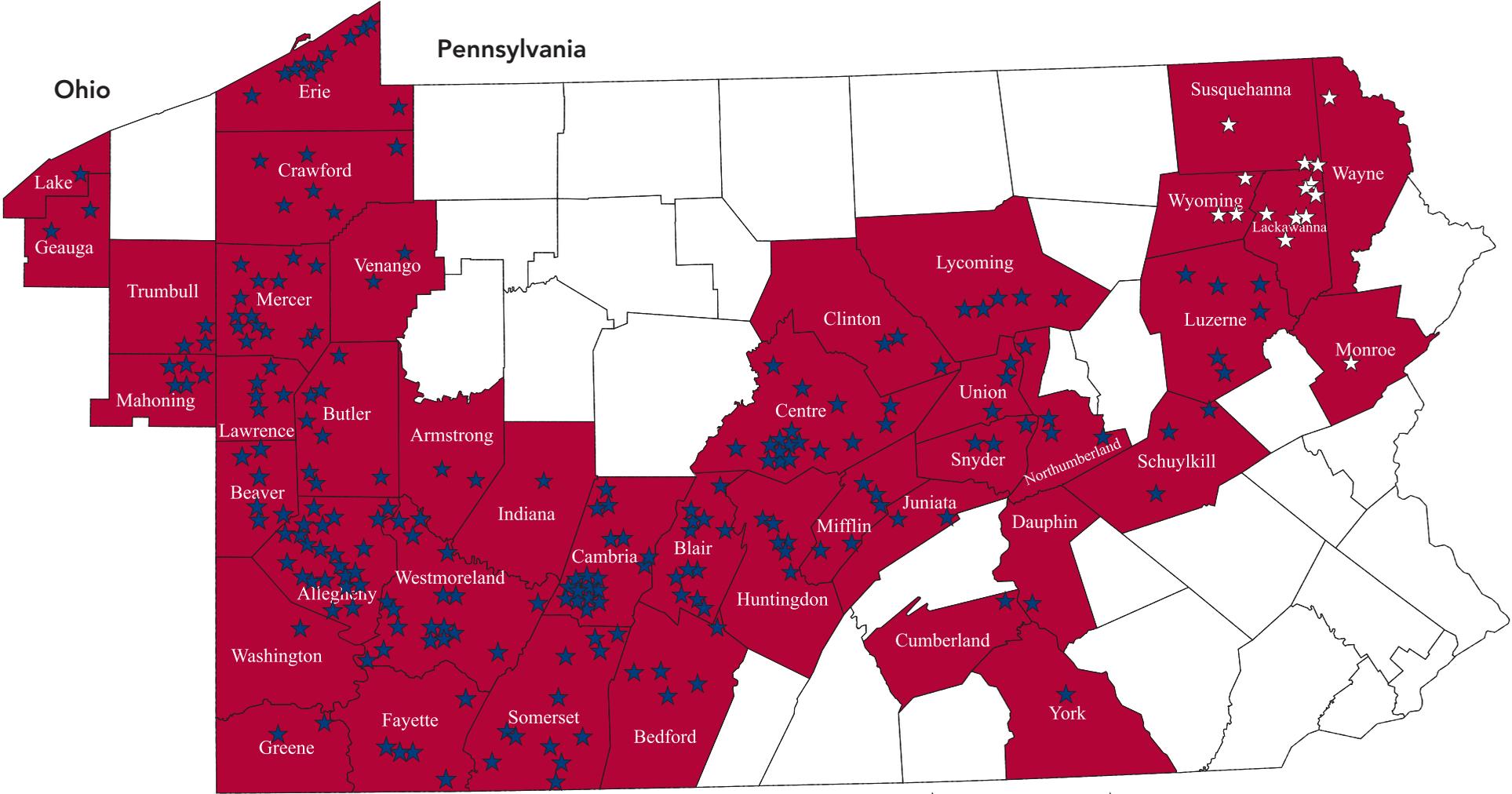
Wayne County, PA

Lakewood

Westmoreland County, PA

Lower Burrell
New Kensington
Herminie
North Washington
Avonmore
Stonehouse
Circleville
Redstone Huntingdon
North Main
Fort Allen
Redstone Highland
South Greensburg
Route 30
Latrobe
Ligonier
New Florence
Rostraver Shop 'N Save
Wyoming County, PA
Lake Winola
Tunkhannock
Nicholson

Over 235 banking offices & 260 ATMs across 41 counties



★ First National Bank ☆ Community Bank and Trust Company

Telephone Banking:
1-800-817-8787

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

